



# MyMortgage

Options, Advice, Service and Price

# THE MY MORTGAGE GUIDE TO YOUR FIRST MORTGAGE

We like to keep things simple, so we've created an easy to follow guide which will take you through the purchasing process from start to finish.

- 1** You get in touch with us via phone, email or through our website – we're excited to help get you the best home loan
- 2** We have a chat about your situation and put together a plan for you
- 3** You'll fill out our application forms and send us through some information so we can submit applications to a number of lenders on your behalf
- 4** We'll catch up with you to talk about your pre-approval. Now is the stage to organise a solicitor, and to apply for your Kiwisaver withdrawal and Home Start Grant if you haven't already
- 5** Find your dream home and make an offer!
- 6** Once the offer is accepted, we'll help you meet the conditions on your loan offer and negotiate the best deal for you.
- 7** Once finance is confirmed along with your builder's, LIM and methamphetamine testing, your solicitor will declare the agreement unconditional
- 8** We'll recommend and confirm the best loan structure for your situation to start you on the road to paying off your mortgage as quickly as possible
- 9** The loan documents will be sent to your lawyer for you to sign
- 10** You'll be a home owner on settlement day!

Get in touch with us and we'll send you our First Home Buyers Pack, which has a bunch of information you'll find helpful during the home buying process:

 [What Does a Mortgage Broker Do?](#)

 [Top 5 Tips for First Home Loan](#)

 [What We Do](#)

 [Kiwisaver and Home Start Grant](#)

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