



Buying Property

First you need to sign an agreement for sale and purchase which must be in writing. Generally a Real Estate Agent will help you to negotiate the purchase and you are entitled to make such conditions as you see fit. Some conditions would include;

1. Arranging finance and house insurance suitable to yourself
2. A satisfactory Builders Report and/or a Valuation Report and/or other specialist report
3. A Land Information Memorandum (LIM Report) What the Council knows about the property including all permits and compliances.

Once the agreement has been signed a copy the Agent will send us a copy. We will then contact to discuss the Agreement and ask you to sign what we call a letter of engagement. Our letter of engagement will include an indication of fees and disbursements that are likely for your particular transaction.

If the agreement is subject to various conditions, and most agreements are, you must personally let our office know when you have satisfied those conditions by contacting us. Likewise you should contact us if you have any queries. There are no extra charges for contacting us to discuss any concerns that you may have at any time.

Once we have confirmed the agreement as unconditional which must be in writing and communicated by us to the solicitor on the other side, we will then receive documents from your bank, and KiwiSaver provider (if appropriate) which we then prepare you to sign. We will then get you in to sign the documents and go through all of the legal matters and also talk to you about practical things such as keys and most importantly the funds you will need over and above the mortgage. In particular there will be an adjustment made for rates which will be payable on the settlement day. We will explain all about this when we see you.

It is important that you make yourself available to sign paperwork before settlement day. If you will not be available for the days leading up to settlement please notify us well in advance.

◆ You will need to bring with you to your appointment with us:

- Current Photo I.D such as Driver Licences or Passports. In the correct names. *(if you have got married recently please also bring along your marriage certificate)*
- Verification of your current Address by way of a bank statement, letter from IRD or utility bill.
- Bank A/C Details for any balance left over from the transaction.
- If we have not already got a copy, your insurance details for your new house.



DON'T FORGET TO

- Notify your change of address and/or contact the post office for re-direction of mail.
- Cancel Telephone, internet, newspaper delivery and arrange it for your new home.
- Contact your electricity company to ensure a continuation of supply to your new address
- Organise shifting times.
- Confirm dates & locations with removal company.
- Arrange/Transfer House insurance to your new property with your Bank noted on the policy as first mortgage. You will need to have details of the new insurance forwarded to us.

ON MOVING DAY

- ◆ Arrange care of your children on moving day
- ◆ Make arrangements for pets
- ◆ Keep in contact with our office.

After it's all over we will send to you our letter confirming the purchase of your new property and a final statement showing you where all your money went and a Copy of the Certificate of Title.

