

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.



Get in touch

You get in touch with us via phone, email or through our website – we're excited to help get you the best home loan.



Offer Accepted!

Once the offer is accepted, we'll help you meet the conditions on your loan offer and negotiate the best deal for you.



Let's chat

We have a chat about your situation and put together a plan for you.



Meeting Conditions

Once finance is confirmed along with your builder, LIM, and meth reports, your solicitor will declare the agreement unconditional.



Application

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.



Loan Structure

We'll recommend and confirm the best loan structure for your situation to meet your property ownership goals.



Pre-Approval

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 First Home Grant if you haven't already.



Signing Documents

The loan documents will be sent to your solicitor for you to sign.



Making Offers

Find your dream home and make an offer! The Real Estate Agent can help you with that process and we can answer any other questions you might have.



Settlement Day

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: