HOUSE
ME
LEGAL ®

HouseMe Legal’s 5-Step Buying Process On Making your First Offer
B.U.Y. I.T.
This Process was Rated 5⭐ by 250+ First Home Buyers [Check out their feedback here]

👨🏻‍⚖️ HouseMe Legal	👫 Client	👩🏻‍🏫 Mortgage Adviser

Step / Name	What happens?	Want to know more?	Who is involved?	Done? ✓

<table>
<tr><td>1

B is for …

Book a call</td><td>Step 1: Book a Zoom Call to Map Out Your Journey

HouseMe Legal offers a free 15-minute, no-obligation call. On this call, we will discuss and map out the following details:

• building a deposit
• getting pre-approval
• how you will own the property
• relationship property
• using Kiwisaver
• compliance e.g. IRD, AML, and residency requirements
• your personalised fixed fee for agreed services
• Buying Checklist
• Free DIY Due Diligence Checklist
• Asking the Professionals Due Diligence Checklist
• Understanding HouseMe Legal’s transparent pricing model

Following this call, we will be able to give you a fixed fee for the purchase of [insert address].</td><td>Book a call here.</td><td>👨‍⚖️ 👫</td><td>☐</td></tr>
<tr><td colspan="5">Please note, legal fees do not start at Step 1.</td></tr>
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U is for …

Understand the money</td><td>Step 2: Meet with your Mortgage Adviser

Schedule a meeting with a mortgage adviser to get pre-approval to buy. At this meeting, the mortgage adviser will cover topics such as:

• interest rates
• qualifying for a loan
• loan amount
• deposit amount
• loan structure
• loan to value ratios
• assessing the serviceability of your loan
• generic pre-approval and live approval

Note it may take a few weeks to get pre-approval. Normally, your lender will write a generic approval that will be valid for 90 days.</td><td>Contact our trust mortgage advisers here.</td><td>👫 👩‍🏫</td><td>☐</td></tr>
<tr><td colspan="5">Please note, legal fees do not start at Step 2.</td></tr>
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Y is for …

You / DIY</td><td>Step 3: DIY Due Diligence for Free - Do It Yourself

Start doing your own due diligence including

• Going to open homes
• Researching the property/area e.g. talking to neighbours, friends, etc.
• Understanding the local community e.g. schools, public transport, and local amenities.
• Receiving approval to withdraw your Kiwisaver</td><td>Download HouseMe Legal's Free DIY Checklist.</td><td>👨‍⚖️ 👫</td><td>☐</td></tr>
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I is for…

Involve the pros</td>
<td colspan="3">Step 4: Due Diligence - Paid Help - Ask the Pros

Tasks you may need help with that will cost you money are:

● Reviewing the record of title
● Reviewing the sale and purchase agreement
● Building inspection
● Ordering and Reviewing the LIM
● Ordering and Reviewing Property File
● Ordering a Valuation

Click here to review our spreadsheet of approx due diligence costs.

How to get yourself ready to make an offer on a property or bid for a property at auction</td>
<td>Download our Working With the Professionals Checklist.</td>
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<td colspan="7">Please note, legal fees start at Step 4.</td>
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<td rowspan="3">5

T is for …

Timing</td>
<td colspan="2">Step 5A. Make a conditional offer.

Pick an option. Either use a wide due diligence clause or pick specific condition(s).</td>
<td rowspan="2">Step 5B. Make an unconditional offer

How to submit an unconditional offer.</td>
<td rowspan="3">Building Inspector Checklist</td>
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<td>Due Diligence Condition</td>
<td>Finance Condition

Building Report Condition

LIM Report Condition</td>
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<td colspan="3">How to get yourself ready to make an offer on a property.</td>
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<td colspan="7">Please note, if you are unsuccessful with your offer, we will cap our legal fee at $600 plus GST and expenses.</td>
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<td>Settlement</td>
<td colspan="3">Your offer will either be:

Accepted - Countdown until Settlement begins.

Counter Offer from the Seller - Prepare for negotiating.

Rejected - Return to Step 3.</td>
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Can I share with you what is like working with HouseMe Legal?

HouseMe Legal's Guide to Your Three Ps

1. **Prep for the Climb**

   Getting Ready to Make an Offer

2. **Potential Mountains & Progress**

   Property is Under Contract and Conditional OR Getting Ready for Auction

3. **Peak Summited & Home Ownership**

   Confirming your Conditions (Going Unconditional) and Moving into Your Home