HouseMe Legal
Buying Checklist 2025

LEAVE US A RATING ON GOOGLE

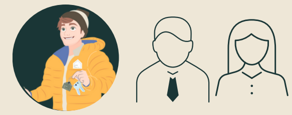
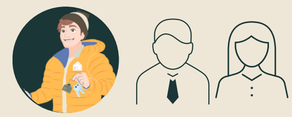
HouseMe Legal's Sherpas	Client	Seller's Lawyer	Real Estate Agent
 Rebecca, Allison, and Angus			

STAGE 1: BEFORE YOU SIGN THE SALE AND PURCHASE AGREEMENT

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
INITIAL CHAT WITH HOUSEME LEGAL	Book your initial free meeting with Angus. I am always available for a 5-minute call; however if you need detailed advice, please book a meeting with me via this link.	Click here to send an email to HouseMe Legal		
INITIAL CHAT WITH HOUSEME LEGAL	Opes Partners have published a comprehensive book on how to invest in New Zealand property. From first-home buyers to seasoned investors, this book provides a road map outlining how to buy property.	Buy this book		
INITIAL CHAT WITH HOUSEME LEGAL	Discuss your finance options, building your deposit, pre-approval, interest rates, budget, property expenses, insurance, and using a recommended mortgage broker.	Visit the blog page here for tips and tricks when buying property Watch FAQ videos here		
INITIAL CHAT WITH HOUSEME LEGAL	Discuss using a building inspector to check the property.	Recommended contacts are here		
INITIAL CHAT WITH HOUSEME LEGAL	Discuss the record of title for the property and the registered interests on the title	Refer to the glossary for any new legal words		
INITIAL CHAT WITH HOUSEME LEGAL	Discuss how you want to own the property e.g. joint tenant, tenants in common.	Click here to see your options.		

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
INITIAL CHAT WITH HOUSEME LEGAL	Discuss using your Kiwisaver	How to kickstart your Kiwisaver withdrawal		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss how property is being sold e.g. auction, tender, negotiation.	Click here to find out more about how each sale method works		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss IRD number/Land Transfer Tax Statement, OIO Statement, Bright-line Test, AML/APLYiD.			☐
INITIAL CHAT WITH HOUSEME LEGAL	Check chattels in the Agreement match what you think you are buying. Normally, these are listed on Schedule 2 at the back of the Agreement.			☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss your options if the property is subject to a tenancy	Options to end a tenancy are outlined here.		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss making your offer conditional e.g. finance, LIM, builder's inspection etc. or unconditional.	LIM Report Condition. Building Report Condition. Finance Condition. Due Diligence.		☐
INITIAL CHAT WITH HOUSEME LEGAL	If you are a couple, discuss relationship property and contracting out agreement.	Refer to Slice to Buy website here		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss the fixed price offer for your conveyancing. I will talk you through the stages of your transaction and the tasks that impact the legal costs	After our meeting, I can provide you with a copy of our prices.		☐
AFTER FIRST MEETING	Create a moving budget.			☐

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
AFTER FIRST MEETING	Receive general pre-approval from the lender. This will provide you with a budget. Your mortgage broker can help you get pre-approval from more than one lender.	Click here if you want help getting pre-approval Budgeting tools: First Home Buyer Calculator Build Your Deposit		
AFTER FIRST MEETING	You can do a lot of the due diligence yourself. Download HouseMe Legal's Free DIY Checklist. Download our Working With the Professionals Checklist.	Click here to understand how due diligence works and what you can do		
AFTER FIRST MEETING	Do It Yourself: Check the property can be insured and obtain a quote for the certificate of currency. Properties built prior to 1940 require an electrical Warrant of Fitness for a buyer to get insurance. Need some help: Brendon Bachelor Brendon@generalinsurance.nz can help you sort your insurance out. He's an expert - from first home buying to unique properties. Send him an email and let a pro do this for you.	Google "house insurance nz" to get a quote. We recommend using AMP.		
AFTER FIRST MEETING	Complete client onboarding form	Refer here to see why we require AML info		
BEFORE YOU MAKE AN OFFER	You may then need to get a specific pre-approval from your lender to make an offer on a specific property. Submit the offer/documents to the bank and receive a green light.			
BEFORE YOU MAKE AN OFFER	If the sale is by tender, deadline, or negotiation, write a letter introducing yourselves to the sellers. Tell them who you are, what you like about the property, and how you see your future there.	Click here to see an example.		

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
FINAL REVIEW	Once you have completed everything you need to, check out HouseMe Legal's How to get yourself ready to make an offer on a property or bid for a property at auction. Double check you have completed each task.	Click here to see if you're ready to make an offer.		☐
WHEN READY	Make an offer and sign the Agreement.	Click here to see how to submit an offer.		☐

Further info for First Home Buyers can be found here

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STAGE 2: SELLER ACCEPTS YOUR OFFER

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
AFTER SIGNING/ SATISFYING OF CONDITIONS	Pay the deposit.Normally 10% is payable following signing or satisfaction of conditions	Check the agreement to see whether the deposit goes to the agent's office or Seller's lawyer		☐
AFTER SIGNING	Sign and submit your Kiwisaver and/or First Home Grant and/or First Home Partner documents			☐
AFTER SIGNING	Satisfy any conditions			☐
AFTER SIGNING	Opportunity to requisition title (if this was not done before signing)			☐
AFTER SIGNING	Obtain quotes from moving company			☐
AFTER SIGNING	If you are buying with a tenancy, you will need to consider landlord's obligations, specific insurance, healthy homes standards			☐
AFTER SIGNING	Check PPSR for finance on chattels			☐

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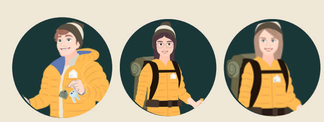
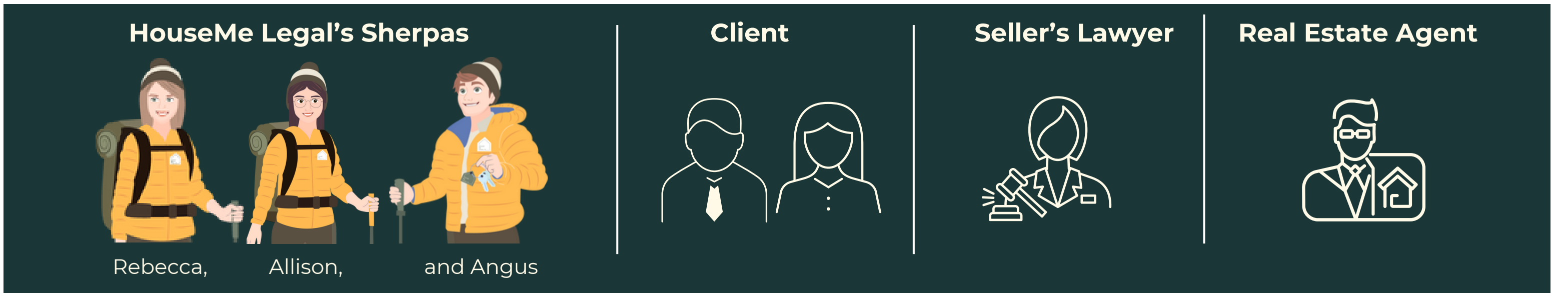
STAGE 3: COUNTDOWN UNTIL SETTLEMENT DAY

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
FOUR WEEKS FROM SETTLEMENT DAY	Book moving truck for settlement day. Do not try to move into your new place too early (settlement may not take place until the afternoon)		Client	☐
FOUR WEEKS FROM SETTLEMENT DAY	Transfer or cancel your current utilities		Client	☐
FOUR WEEKS FROM SETTLEMENT DAY	Follow up with your lender to confirm the settlement date and to get bank documents issued as soon as possible		Client	☐
FOUR WEEKS FROM SETTLEMENT DAY	Confirm insurance cover (certificate of currency) meets bank's requirements (total replacement) and note's bank as interested party/mortgagee		Client	☐
ONE WEEK FROM SETTLEMENT DAY	Receive Settlement Statement from the Seller's lawyer.			☐

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
ONE WEEK FROM SETTLEMENT DAY	Book meeting with Angus to sign and discuss:	Example here		☐
	Loan documents			☐
	Settlement Statement			☐
	Cash contribution (if any)			☐
	Transfer or cancel your current utilities			☐
	Account number/deposit slip where any remaining funds will be deposited			☐
	Land Transfer Statement			☐
	OIO Statement			☐
ONE WEEK FROM SETTLEMENT DAY	Complete pre-settlement inspection	Checklist here		☐
ONE WEEK FROM SETTLEMENT DAY	Provide cash contribution/savings to HouseMe Legal's Trust Account so the funds are ready to be used on the Settlement Day			☐



STAGE 4: SETTLEMENT DAY AND YOUR NEW HOME

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
SETTLEMENT DAY	Lender sends money to HouseMe Legal's trust account.The money sits alongside the client's cash contribution, Kiwisaver, etc.			
SETTLEMENT DAY	HouseMe Legal will receive an undertaking from the Seller's lawyer that they are ready to settle and will release the title into the client's name upon receipt of the settlement funds. HouseMe Legal then undertakes it has paid the money to the Seller's lawyer.Transfer and mortgage are registered at LINZ.			
SETTLEMENT DAY	Agent gives the keys to the client			
AFTER SETTLEMENT	Copy of the title and bill is sent to the client			
AFTER SETTLEMENT	Copy of the title is sent to the lender			
AFTER SETTLEMENT	Local council/authority is notified of the new owner			
AFTER SETTLEMENT	Tell your friends and family about your new address			