

Checklist – Preparing and applying



I have:

- spoken with a solicitor or conveyancer about my plans and how they can help during my home buying journey
- learned about and applied for (or pursued) my deposit-boosting options
- checked out the Kāinga Ora First Home Decision Tool to find out which home ownership products I'm eligible for
- got my deposit together:
 - savings
 - KiwiSaver first-home withdrawal
 - First Home Grant
 - any gifts, guarantees or borrowed funds
- decided whether I want to work with a mortgage broker
 - met my chosen mortgage broker to find out more about the help they can offer
- met with a bank or lender
 - got my evidence documents ready
- got my home loan pre-approved