

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