

Purchase - To do list

Things that we do for you

- Title search and all relevant encumbrances and verify that title is legally in order or requisition it as needed.
- If requested by you, apply for, obtain and approve a LIM report.
- Consider or discuss any issues arising from the valuation report and building inspection.
- Make any requisitions or carry out negotiations to resolve any issues to your satisfaction.
- Once the contract conditions are satisfied we will confirm this with the vendor's lawyer.
- Prepare transfer, A & I Form and notices of sale, forward these to the Vendors Solicitor.
- Prepare mortgage documentation, and ensure lenders conditions are met.
- Discuss with you your insurance arrangements and the lenders requirements.
- Arrange signing of the loan and mortgage documentation and obtain I.D.
- Receive your cash contribution and the loan advance.
- Obtain a guaranteed search and confirm that the title is in order prior to settlement.
- Certify to your Bank/Lender that all documents are signed and details correct.

(We also act for the Lender and are obliged to protect its interests too)

- Discuss and organise possession arrangements.
- Settle the transaction.
- Arrange hand over of the keys to you.
- Register the transfer and all other relevant documents at Land Information New Zealand.
- Report to you with statements showing funds received and paid out on your behalf.
- Following registration we will forward to you a copy of the Title.
- Report to Mortgagee.

Things for you to do

- Make sure that you fully understand our preliminary letter
- Check Council file and order LIM.
- Check boundaries. (We are unable to verify their accuracy)
- Arrange building inspection and approve the report.
- Obtain valuation.
- Arrange mortgage finance and approve the terms.
- Instruct us to confirm the contract conditions when you are satisfied that all is in order.
- Arrange house and contents insurance cover.
- Sign any mortgage documents; at our office and bring current government issued I.D.
- At least two days before settlement pay your cash contribution by bank cheque or electronic transfer.
- Arrange power/gas, telephone, TV and internet connections.
- Redirect your mail and delivery of newspapers.
- Check with the present owner for the location of the water main. Find out about rubbish collection, recycling, swimming pool workings, neighbours' names etc.
- Do a final inspection of the property on the day before settlement, advising us of any damage or alteration to the property prior to settlement.