

Your Step-by-Step Checklist for a Smooth and Stress-Free Property Journey

✔ Step 1: Financial Foundations

- Check your credit score
- Fix any issues on your credit report
- Start saving for:
 - Deposit (usually 10–20% of the purchase price)
 - Additional costs:
 - LIM Report
 - Builders Report
 - Registered Valuation
 - Lawyer's fees
 - Moving costs
- Talk to your bank and a mortgage broker
- Apply for mortgage preapproval from multiple lenders
- Compare interest rates, terms and loan features

✔ Step 2: Define Your Dream Home

- Set your budget based on preapproval
- Choose your preferred Tauranga suburbs (e.g. Bethlehem, Papamoa, The Lakes, Otumoetai, The Mount etc)
- Create a list of:
 - Must-haves (e.g. 3 bedrooms, double garage, close to schools)
 - Nice-to-haves (e.g. sea view, home office, big backyard)
- Prioritise your list
- Share your wishlist with your real estate agent

✔ Step 3: Choose the Right Agent

- Talk to at least two or three local agents
- Ask about their experience in your target areas
- Pay attention to:
 - Communication style
 - Local knowledge
 - Whether they listen to your needs
 - If you feel comfortable with them

✔ Step 4: Get Informed

- Ask your agent to fully explain the forms you'll be signing
- Learn the process of:
 - Making an offer
 - Conditional vs. unconditional contracts
 - Settlement day
- Ask questions about anything you don't understand
- Keep your paperwork organised

✔ Extra Tips

- Stay flexible- perfect homes rarely exist, but the right one will feel right
- Keep emotions in check during negotiations
- Don't skip due diligence - even if the home looks great
- Celebrate each step - you're making progress!