

Disclosure statement available on request. Terms and conditions apply.

## Why Use a Broker?

Getting a home loan can be a stressful process, it is our job to make it easy.

As an independent mortgage brokerage we work with over 40 lenders to find the fit for you. We negotiate on your behalf and use our expertise to act as your representative to the bank, insuring you get the best deal.

## What Can We Do For You?

We are able to secure you a first home with as little as a 5% deposit.

The process starts with a simple financial health check. Where we make a plan to meet your short, medium, and long term goals.

**Getting your first home is an exciting time and we have options available to make this easy.**

**First Home Loan Program** - Secure your home with a deposit of a little as 5%.

**First Home Grant**— Up to \$10,000 to contribute towards your deposit.

**Kiwisaver Withdrawal**—Use that kiwisaver balance that has been building up to contribute to your deposit.

If this is not your first property we also have options.

Low deposit lending of 10% is available in some circumstances.

**Kiwisaver Second Chance Withdrawal**— In some cases you can use your Kiwisaver to purchase a house if you have not used Kiwisaver to purchase property before.

### Get in touch at:

logan@rwfinancial.co.nz | 027 536 4152 | rwfinancial.co.nz



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## 1. Work Out Your Budget

Have a chat with one of our advisers about your situation. This is known as a financial health check. We will discuss your income outgoings, savings and possible deposit to get an understanding of your goals and how we can get you there.



## 2. Get Preapproved

At this stage we will collect all the necessary documents that we need from you to put in a strong application with the appropriate lender.

It is also the right time to have a chat with a solicitor to review your contract, we can get you in touch with some one experienced in the area to insure that you get good quality legal advice.



## 3. Complete Property Due Diligence

At this stage you take all the steps you and your lawyer need to insure that the property matches your expectations.



## 4. Discuss Structure

We will have a conversation and make a plan to structure your lending.

A home loan will be structured to meet your goals such as getting debt free faster, having fixed repayments to avoid the risk of rising interest rates and structures to allow for additional access to credit.



## 5. Drawdown/Move In

This is the day that makes it all worth it!

Your loan gets created with funds transferred to the vendor through your lawyer. In return you get your keys!

