

Doin' it *Dave's* way!



An Introduction to Buying Property

Dave McGall
Residential Sales Consultant

Harcourts
Hamilton City Office

Dave McGall
Mob: 027 297 2104
Email: dave.m@homes4u2view.co.nz
Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



How I can help you

Buying a new home can be an overwhelming experience.

Not if you do it Dave's way though! With over 30 years experience in the building and real estate industry, I'll ensure that you have all the crucial knowledge when you need it! My job is to help you turn your property dreams into reality.

Clients tell me they appreciate my straight talking honest approach. I'll provide you with the facts, the whole facts and nothing but the facts! This makes for a Win—Win—Win situation for all the parties involved in the process and I will work hard to achieve this.

When you come to me in search of your perfect property I'll listen to what you want to establish **your** goals. Then I'll get to work for you with care and consideration to set about achieving those goals — this is 'Doin it Dave's way'.

Working for you involves guiding you through the process of buying a house. This includes :

- **providing advice on property values;**
- **investment potential;**
- **finance options; and**
- **legal requirements.**

These are all part of my extra-effort service. But the best part of all is, this service is **entirely free of charge.**

Simply visit my website—www.homes4u2view.co.nz—to find out more about Doin' it Dave's way, to view specialist newsletters about the general market, investors or mortgagee sales, or to view current properties available.

Dave McGall
Mob: 027 297 2104
Email: dave.m@homes4u2view.co.nz
Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#1 Help me to help you

You need to have a think about what features a home must absolutely have before you would even consider living in it. These are important and writing them down is a good way to ensure that all those involved in purchasing the home are on the same page—including me.

His Must haves

Her Must haves

His Optional:

Her Optional:

Examples of these could be :

- Number of bedrooms
- Location
- Schooling
- Fencing
- Garaging
- Number of bathrooms
- Age of the house
- Amount of land with the house
- And of course, decide on your budget

Dave McGall
Mob: 027 297 2104
Email: dave.m@homes4u2view.co.nz
Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#2 The exciting bit—finding your Home

You've been seeking—and you think you've found it!

After establishing what you are looking for in your new home, I'll do the research to find you suitable properties on the market. This involves keeping an eye out for suitable properties in the newspapers for new listings that come up – even if necessary approaching the owners of properties you like which are not currently on the market.

Of course, just because I'm a Harcourts real estate consultant, it doesn't mean that I am not able to assist you with properties listed with other firms. In fact I frequently work with other real estate companies to find the homes and properties my clients want.

So remember I can arrange for you to see almost any home you want to view.

So, if you find a home by :

- **Seeing an ad in the paper**— Put a circle around it, and phone it through to us. We can look up the details for you.
- **Driving by a “For Sale” sign**— Carry a notepad and jot down the address, agent and phone number. We will make enquiries for you.
- **Visiting an open home**—Phone us when you see it advertised and we will introduce you, or escort you through.
- **Hearing about a home for sale**— call and we'll arrange a viewing.

Dave's TIP: You'll know when the right property presents itself and it's time to make an offer. In my experience many people have found their perfect home but missed it because they didn't take the opportunity when it was available to them. I can help you with this to ensure you don't miss out .

Dave McGall
Mob: 027 297 2104
Email: dave.m@homes4u2view.co.nz
Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MRE012

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#3 You've found a home you just have to have...

Firstly, do your homework

The first thing I suggest to you is do your homework—just so that you've got complete information before you go onto the next tricky part of the process—how much to offer the vendor. This can include getting a builders report or a builder to look at the house and getting a LIM from the local council. Do feel free to ring me if you are unsure about any of the information in the reports.

How much shall we offer?

We all want to pay the minimal amount possible for a home but I find the majority of clients are also happy to pay what they feel is a fair price.

Many buyers once they find a property they want are tempted to “start low”. I understand, but would not be giving you complete service if I did not warn you of what can happen.

The seller could be insulted, and possibly become harder to negotiate with. They may even resort to *sticking* to their price out of principle.

The seller may think you to be a bargain hunter “having a go” without serious intention to buy. The seller may dismiss your offer altogether.

If you are serious about purchasing the property it can be unwise to risk challenging the seller at such as early stage of the process.

I encourage all my clients to make your initial offer one that reflects your serious intentions and appreciation of the true value of the seller's home.

Dave McGall

Mob: 027 297 2104

Email: dave.m@homes4u2view.co.nz

Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#4 The important part—the money!

Never underestimate the power of a “Cash” offer!

Money talks, and nothing talks as well as cash when making an offer. In my experience, the fewer conditions you have when making an offer, the more likely it is that it will be accepted.

You don't have to wait until you've found a property before you arrange finance. It's a good idea to find out just how much you can borrow – that way you know what price bracket to start looking in.

The problem that most people face today however, is “which home loan is the right one for me?” There are so many options when it comes to banks, products, rates, terms and fees. With the purchase of such a large investment, you need to be confident that you have made the right financial choice.

Financial help is at hand

It is precisely to address these issues, that we have established **Harcourts Financial Services** – a team of expert banking and financial specialist that can give you unbiased advice, at a place and time convenient to you – and at no cost.

The team represents a range of banks, building societies and non-bank lenders. They are employed by us and not the banks and therefore their advice is unbiased and trustworthy, focusing on *your* individual needs.

Our team is committed to finding the right the right loan for you, eliminating the need for any bank interviews or paperwork. Our advice is free, there is no obligation and we will come to you – anywhere, any time.

I am happy to organise someone to talk to you regarding this service.

Dave McGall
Mob: 027 297 2104
Email: dave.m@homes4u2view.co.nz
Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREBNZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#5 Keeping your new home healthy

You've taken the plunge and purchased your new home.

Homes, like cars, can deteriorate without attention. In some cases, there can be severe damage if small seemingly minor problems aren't fixed quickly.

Building Inspectors see hundreds of examples every year of costly defects that could have been prevented by a simple maintenance programme. While some problems in homes are caused by poor construction, others are caused by the homeowner not attending to routine maintenance.

When you purchase a home, you are responsible for the health of your home. It's need not be expensive or particularly time consuming to look after your home, but from my experience it can save you a lot of money in the long run.

But that does not mean you have to worry unnecessarily at every minor problem that appears.

For example, you may notice minor cracks in brickwork or plaster. These can be perfectly harmless and caused by the settling of the ground below the house. But you should keep an eye on them if they widen or lengthen dramatically, or more cracks appear, there may be a more severe problem that needs to be attended to.

I suggest that before you move in you make a list of contact details of useful trades people to help with any problems that may arise. These can include a builder, plumber, electrician, or plasterer .

Dave McGall

Mob: 027 297 2104

Email: dave.m@homes4u2view.co.nz

Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#6 Some tips for a Healthy Home

Here are some ideas for a simple maintenance programme to help keep your home healthy;

- Keep the garden nearest the house evenly watered, don't create a flood or cause a desert, either can cause the soil beneath the house to shrink or expand and cause movement of the house itself.
- Leave a suitable distance between the house and any garden beds, trees and shrubs – check with a plant nursery for more information.
- If you are planning some paving or paths, remember to lay them so that the levels fall away from your home – this will help drain the water away from the building.
- Clean out the gutter regularly – it will stop water flowing back onto the roof space.
- Check the roof, particularly after storms or high winds, for loose tiles or sheets of iron.
- Climb into the roof space to check for rust spots in iron or problems with tiles (the daylight shines through any holes).
- Re-paint all outside painted surfaces every few years to help protect the timber from the weather.
- Crawl underneath timber floors once or twice a year to look for dampness or leaks, particularly around the kitchen and bathroom.
- Keep wet areas inside your home well ventilated so that moisture and mould does not build up on paintwork and plaster.
- Replace broken or cracked ceramic tiles in bathrooms and kitchens immediately or cover them with a sealant strong enough to prevent water seeping through to the material underneath the tiles.
- Adequate ventilation is essential in hot and humid climates to ensure any effects of mould and mildew are minimised.

Dave McGall

Mob: 027 297 2104

Email: dave.m@homes4u2view.co.nz

Fax: 07 834 1000

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MRENZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz

Doin' it *Dave's* way!



#7 Finally

Now you know a little more about what 'Doin it Dave's way' means when it comes to buying a home, give me a call and we'll have a chat. Or, if you have friends or family who are interested in buying a home, then get them to give me a call, I'd love to hear from you.

Dave McGall welcomes you to contact him on :

Ph: 07 839 5085

Mob: 027 297 2104

Email: dave.m@homes4u2view.co.nz

A/hrs: 07 853 8333

Fax: 07 834 1000

Web: www.homes4u2view.co.nz

**Residential Sales Consultant
Harcourts Real Estate
85 Rostrevor Street
PO Box 9325
Hamilton 3240**

Harcourts
SINCE 1888

MONARCH REAL ESTATE LTD MREINZ

A MEMBER OF THE
HARCOURTS GROUP

Ph: 07 839 5085 www.homes4u2view.co.nz