

MAIFANG

NET PROCEEDS GUIDE

# Estimate what you'd walk away with

Sale price is only the headline. This estimator subtracts your mortgage, commission, marketing and fees so you can see the figure that really matters: the money you carry into your next home.



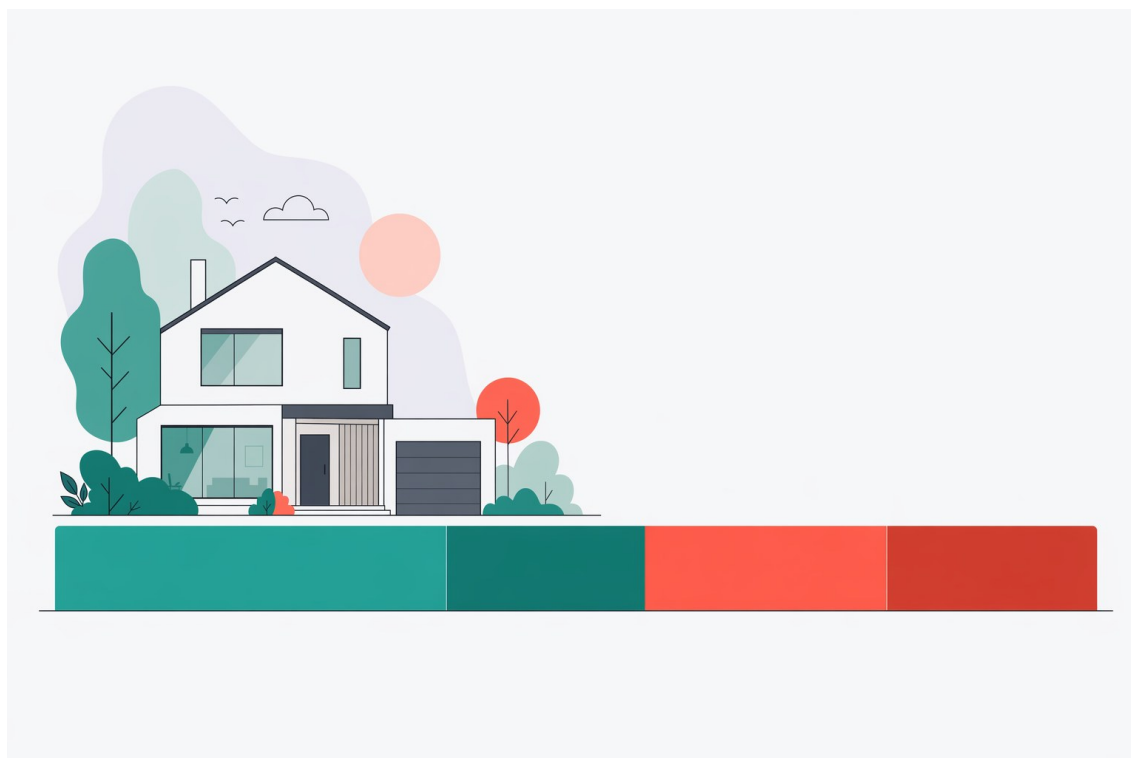
## **A free, independent guide — not a valuation or advice**

Maifang is a free, independent information and matching service. It is not a licensed real estate agency and does not list, sell or value property or hold client funds. Everything here is general information and any figures are indicative only. Always confirm tax, legal and financial matters with a licensed adviser, lawyer or IRD. Questions? Email [hello@maifang.co.nz](mailto:hello@maifang.co.nz).

When people picture selling, they tend to think about the sale price. But the number that actually shapes your next move is what is left after everything is paid: your mortgage, the agent's commission, marketing, legal fees and any other costs. That is your net proceeds, the cash you walk away with and carry toward your next home. This estimator helps you picture that figure before you commit, so you can plan your move with your eyes open rather than being surprised at settlement. It is indicative only, a planning tool to give you a realistic ballpark, not a financial statement and not advice.

## What this tool does

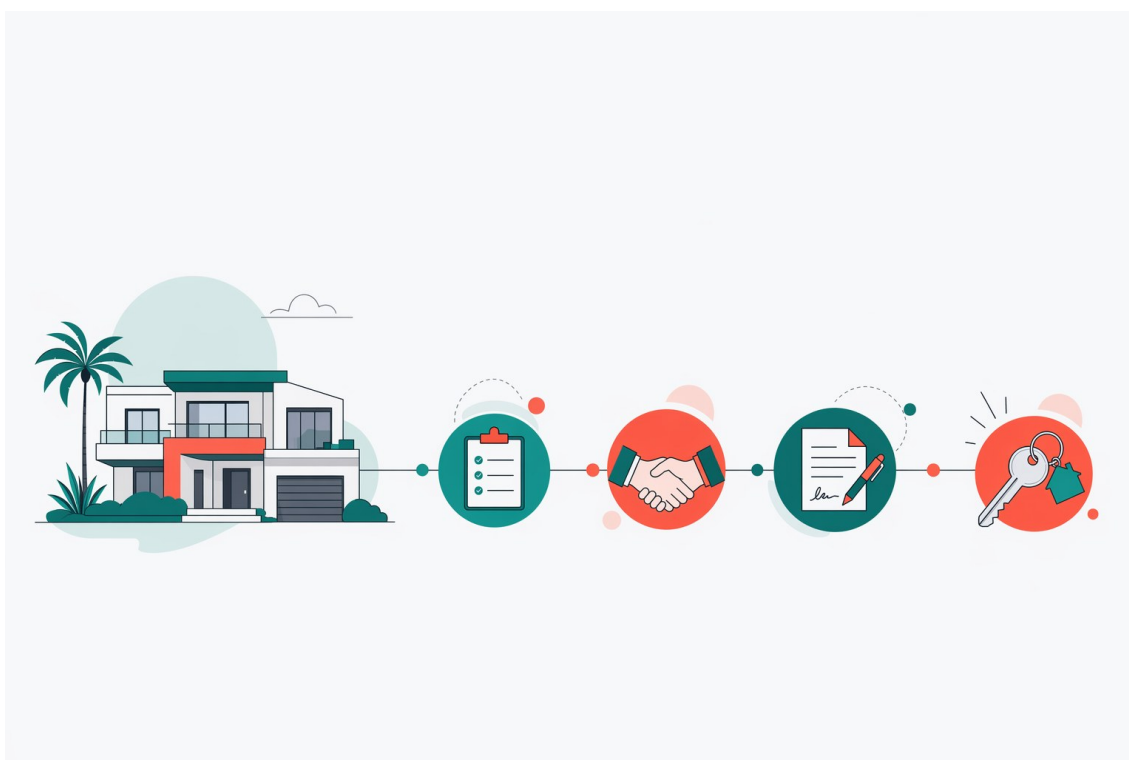
The estimator starts with your expected sale price and subtracts the main costs of selling so you can see an approximate net figure. The usual deductions are: the balance still owing on your mortgage, the real estate agent's commission, the cost of marketing and advertising your home, your lawyer's conveyancing fee, and any extras such as staging, photography, minor repairs or a moving budget. What is left is your indicative net proceeds. Seeing each line laid out also makes it clear which costs you can influence (presentation and marketing choices, for example) and which are largely fixed (your loan balance). Maifang is an independent information service, not a licensed agency, so this tool is here to help you plan, not to value your home or set your fees; those come from a licensed agent and your lawyer.



*A plain-English Maifang guide — illustrative only.*

## How to use it

Enter your best estimate of the sale price (an indicative appraisal from a licensed local agent is a good source for this), then add the amount still owing on your mortgage, which you can confirm with your lender. Next, put in the agent's commission. Commission in New Zealand is usually negotiated and is often charged as a percentage of the sale price, sometimes with a fixed component, so use the rate your agent quotes rather than a guess, and confirm whether GST is included. Add a marketing budget for things like photography, listing fees and advertising, your lawyer's fee for conveyancing, and any other costs you expect such as staging or repairs. The estimator subtracts these from your sale price to show an indicative net figure. Adjust any line to see how it changes the result, which is a useful way to weigh whether extra spend on presentation is likely to pay off.



*A plain-English Maifang guide — illustrative only.*

## How to read the result

The figure you get is a planning estimate, not a promise. Your actual net proceeds depend on the price your home truly sells for (which the market decides on the day), the exact commission and fees you agree, and any costs that crop up along the way. Read the result as a sensible range rather than a precise number, and lean toward the cautious end when you are planning your next purchase, so you are not caught short at settlement. The tool also does not account for tax: if the bright-line test applies to your sale, there may be an income-tax consequence on the gain, and that is a question for your lawyer, an accountant or IRD, not something this estimator can work out. Use the result to understand the shape of your sale, then confirm the real numbers with the licensed professionals handling it.



*A plain-English Maifang guide — illustrative only.*

## **Indicative only — what to confirm with a professional**

This estimator is indicative only and for general information. It is not financial, legal or tax advice, and it does not guarantee any sale price or net amount. Confirm the figures that matter with the right people: a licensed real estate agent for a realistic sale-price range and the actual commission and marketing costs, your lender for the exact mortgage balance and any break or discharge fees, your lawyer for conveyancing costs and the settlement statement, and an accountant or IRD for any tax position such as the bright-line test. Maifang connects you with these professionals but does not replace them. The point of the tool is to help you plan and ask better questions, not to give you a number you should rely on as final.



*A plain-English Maifang guide — illustrative only.*

## Your next step

Once you have a sense of your net proceeds, you can plan your next move with real confidence, whether that is buying first, selling first, or knowing how much deposit you will carry forward. To sharpen your inputs, request a free indicative appraisal so your sale-price estimate is grounded in your local market, and read our guide to agent commission and the costs of selling to understand each line. When you want a licensed local agent to confirm the real figures and build a sale plan around them, we can match you for free and with no obligation, so the money you have built up in your home moves cleanly into the next one.



*A plain-English Maifang guide — illustrative only.*

## Common questions

### Is the result accurate?

It is indicative only, for general information, and not a valuation or financial advice. Your actual net proceeds depend on the real sale price, the fees you agree and any tax that applies. Confirm the figures with a licensed agent, your lender, your lawyer and IRD. This is general information, not personalised real-estate, legal or financial advice. Maifang is an independent connection service, not a licensed agency, so confirm your situation with a licensed agent, lawyer or adviser.

### Do I have to give my details?

Only what is needed to send your result or match you with licensed local help. Your details stay private and there is no obligation to proceed.

### Your next step

When you are ready, request a free indicative appraisal or get matched with a licensed local professional at [maifang.co.nz](https://maifang.co.nz). It is free, private and no-obligation. Email [hello@maifang.co.nz](mailto:hello@maifang.co.nz) any time. Remember: this guide is general information and any figures are indicative only — confirm the detail with a licensed agent, lawyer, valuer or IRD.