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EpsomTax.com Limited

Investment property tax accountants

MORTGAGE STRUCTURE CHECKLIST

A practical review sheet for New Zealand property investors

HOW TO USE IT Review this list before refixing, refinancing, buying, selling or changing your lending.

- [ ] **01** Review each property's cashflow.
- [ ] **02** Confirm current interest rates.
- [ ] **03** Check fixed-rate expiry dates.
- [ ] **04** Identify any upcoming refinancing requirements.
- [ ] **05** Review whether interest-only lending remains appropriate.
- [ ] **06** Consider whether multiple fixed-rate periods would improve flexibility.
- [ ] **07** Assess offset and revolving-credit options.
- [ ] **08** Confirm personal and investment debt remain separate.
- [ ] **09** Maintain an emergency cash reserve.
- [ ] **10** Review insurance adequacy.
- [ ] **11** Consider future acquisition plans.
- [ ] **12** Obtain professional advice before restructuring borrowing.

REVIEWED BY ______________________ **DATE** ______________________