

Mātai Take Tātaitai Mōkete: Ka hoko whare a Māui rāua ko Hine

Ahakoa kāore anō koe kia whai mōkete, ahakoa kāore e tino mārama ana koe ki tēnei mea te mōkete, ka āwhina te ***Tātaitai Mōkete*** kia nui ake tō mārama ki tēnei ariā, ā, i tua atu ki te pānga o tētahi mōkete ki tōu whānau.

Ko tā te *Tātaitai Mōkete* anō hoki;

* he whiriwhiri i te rahi o te moni ka utu koe hei huamoni ki te rahinga e nama
ai koe.
* he whakaatu ka hia e utu koe kia wawe atu tō utu anō i tō mōkete katoa.

Ka hoko whare a Māui rāua ko Hine:

Whai muri i te whakamahi i te ***Tātaitai Mōkete*** ki te arotake me te utu anō i tā rāua nama, i taea e Māui rāua ko Hina te uta anō i te katoa i roto i te 5 tau. I taea anō hoki te penapena i te $25,000.00 hei moni kuhu. Nā konei, ka māraurau pea rāua ki te whiwhi i te pūtea taurewa hoko whare, i tētahi mōkete rānei.

I hiahia rāua kia mōhio he aha ō rāua kōwhiringa mēnā ka minoa he $250,000.00 mō te 25 tau i te 6% te huamoni i te tau, ā, he aha te wā e tino pai ana mō rāua.

I hangaia e Māui te tūtohi i raro kia mārama ai ki a rāua ko Hina ngā taipitopito pea o tētahi mōkete.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Rahinga Mōkete** | **Wā pūtea taurewa****Ngā Tau** | **%** | **Auautanga** | **Rahinga Utu****Ia rua wiki** | **Huamoni puta noa i te roa pūtea taurewa** |
| $250,000.00 | 25 | 6 | I ia rua wiki |  |  |
| 20  |  |  |
| 15  |  |  |

Ngā Pātai

Whakamahia te Tātaitai Mōkete ki te whakautu i ēnei pātai;

I roto i te tūtohi kei runga, me te whakamahi i te Tātaitai Mōkete, whiriwhiria;

1. Te rahinga hei utu anō i ia rua wiki mō ia roanga taua
2. Te rahi o te huamoni ka utu rāua mō īa wā
3. E taea ana e Hina rāua ko Māui te utu tae atu ki te $1,000.00 i ia rua wiki ki tētahi mōkete. Nā reira, ko tēhea te wā ka taea e rāua te utu, e noho iti ai ā rāua utu huamoni puta noa i te wā katoa o te mōkete?
4. Wā Tino Pai Rawa: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

He aha tēnei mea te Mōkete?

Ko te ***mōkete*** tētahi pūtea taurewa e whakamahia ai ngā rawa, ngā whenua rānei hei taituarā mō te pūtea taurewa. Ka haina te kaimino i tētahi whakaaetanga ki te kaituku pūtea taurewa (ko te tikanga he pēke tērā) e whiwhi moni ai te kaimino, ā, ka utua anō taua moni puta noa i tētahi wā kua whakaritea kia utua katoatia rā anō ai te kaituku pūtea.

|  |  |
| --- | --- |
| **Māo** | **Eng** |
| Rahi o te pūtea taurewa | Loan amount |
| Utu Huamoni | Interest Payment |
| Te Wā | Term |
| Rahinga Utu | Repayment |
| Auautanga | Frequency |
| Ia Wiki/ Ia Rua Wiki / Ia Marama / Ia Tau | Weekly / Fortnightly / Monthly / Annually |
| Utu tāpiri | Extra repayment |
| Ngā utu ā-rua wiki | Fortnightly repayments |
| Te tapeke me utu: | Total you will pay: |
| Me te huamoni o te: | Including interest of: |
| Mō: | For: |
| Te Pakeke Ina Utua Katoatia | Age repaid by |
| Tohuaki - Te whai hua, kia ora  | TIP: Te whai hua, kia ora Tip |
| Whakanuia te rahi o te utu, ka tiaki moni hua ai, me te aha ka wawe ake te ea o tōmōkete katoa | Increase payments to save interest and be mortgage free sooner |