# MG-A01 — Ordinary first-home property

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

**Synthetic property:** 14 Kauri Rise, Harbourview

**Scenario:** ordinary maintenance

**Council:** Harbourview City Council

## Property facts

| Fact | Value |
|---|---|
| Region | Auckland |
| Land area | 800 m² |
| Floor area | 190 m² |
| Bedrooms / bathrooms | 4 / 2 |
| Year built | 1981 |
| Construction | timber-framed dwelling with brick veneer and long-run metal roofing |
| Hazard profile | No significant mapped natural hazard recorded in the fictional council file; ordinary stormwater and maintenance questions remain. |

## 1. Record of title — synthetic teaching version

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| Field | Recorded value |
|---|---|
| Title reference | NA-FIC-900101 |
| Legal description | Lot 12 DP 900101 |
| Estate | fee simple |
| Registered proprietor | Fictional owner withheld from public teaching view |
| Registered interests | Fictional mortgage and ordinary utility/access interests; exact instruments require legal review |
| Plan | Synthetic deposited-plan diagram reserved for the visual appendix |
| Search date | 27 August 2026 |

**Teaching question:** Does the title match the seller, tenure, boundaries, easements, covenants, and mortgagee requirements?

## 2. Land Information Memorandum — synthetic council version

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

**Issuing authority:** Harbourview City Council

**Property:** 14 Kauri Rise, Harbourview

**Legal description:** Lot 12 DP 900101

**Information date:** 27 August 2026

### Council-held information

- Rates account: current fictional account; amount to be populated in the rates appendix.
- District-plan status: residential zone; permitted-use assumptions require council/legal confirmation.
- Building records: 2 fictional consent or historic-permit entries recorded.
- Drainage and services: public water, wastewater, and stormwater connections assumed for teaching; diagram required in final appendix.
- Natural hazards and special features: No significant mapped natural hazard recorded in the fictional council file; ordinary stormwater and maintenance questions remain.
- Notices, contamination, heritage, trees, pools, encroachments, and earthquake-prone status: no additional fictional notice unless stated in the property record; absence does not prove absence in real life.

### Consent register

| Year | Type | Work | Status |
|---|---|---|---|
| 1981 | building consent | Original dwelling | code compliance certificate held |
| 2006 | building consent | Deck replacement and handrail | code compliance certificate held |

### LIM limitations

- Based on fictional council records only; no site inspection is carried out.
- Unrecorded, unauthorised, concealed, or subsequently changed conditions may not appear.
- Read with the council property file, title, building report, insurance terms, and independent legal advice.

**Teaching question:** What does the council know, what does it not know, and what must be checked physically or legally?

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## 3. Council property-file extract

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

### File index

- 1981 — building consent: Original dwelling; code compliance certificate held.
- 2006 — building consent: Deck replacement and handrail; code compliance certificate held.

### Drawings and records to include in the final PDF

- Synthetic site plan showing building footprint, boundaries, driveway, drainage, and north arrow.
- Synthetic floor plan matching the stated floor area and accommodation.
- Consent plans and inspection milestones for each alteration.
- Code Compliance Certificate or historic completion status where recorded.
- A discrepancy note where the physical story, LIM, or plans do not align.

**Teaching question:** Does the building visible at inspection match the consent history and plans?

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## 4. Pre-purchase building inspection — synthetic NZS 4306-style version

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

**Inspection scope:** Visual, non-invasive inspection of reasonably accessible areas only. No destructive testing, laboratory testing, specialist weathertightness assessment, or guarantee of future performance.

**Property description:** 1981 timber-framed dwelling with brick veneer and long-run metal roofing; approximately 190 m² floor area on approximately 800 m² land.

### Findings

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| Priority | Observation | Recommended response |
|---|---|---|
| maintenance | worn sealant at selected wet-area junctions | Obtain repair, monitoring, testing, or specialist advice appropriate to the finding. |
| safety | loose handrail at rear steps | Obtain repair, monitoring, testing, or specialist advice appropriate to the finding. |
| monitor | older hot-water-cylinder insulation and minor surface drainage ponding | Obtain repair, monitoring, testing, or specialist advice appropriate to the finding. |
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### Access limitations

- Concealed framing, foundations, wall cavities, services, and buried drainage are not confirmed.
- Moisture readings, if used, are screening observations and not a diagnosis.
- Possible asbestos material is not a laboratory finding.
- Flood depth, future hazard severity, and insurance availability cannot be established by this report alone.

**Teaching question:** Which findings are ordinary maintenance, which need specialist investigation, and which affect the offer conditions?

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## 5. Residential valuation — synthetic mortgage-security version

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

**Instruction:** Illustrative mortgage-security valuation as at 27 August 2026.

| Measure | Amount | Meaning |
|---|---:|---|
| Council rating value | $940,000 | Council valuation datum; not automatically current market value |
| Illustrative market value | $965,000 | Fictional valuer opinion subject to stated assumptions |
| Rebuild sum insured | $610,000 | Insurance reconstruction basis; excludes land value |

**Method:** market value for mortgage security; comparable suburban sales with adjustments for condition and section size.

### Assumptions and qualifications

- Title, consent, hazard, condition, and insurance information must be checked against the companion documents.
- Three fictional comparable sales and their dates should be added to the final valuation appendix.
- The valuation is not a promise of sale price, lending approval, future uplift, or insurance availability.
- Any conditional valuation conclusion must be resolved before relying on the property as loan security.

**Teaching question:** Why are rating value, market value, and rebuild cost different numbers?

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## 6. Home insurance schedule or insurer response — synthetic version

**Fictional educational document.** Newly authored composite for MoreGage teaching. Not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

| Field | Fictional policy detail |
|---|---|
| Insurer | Three Umbrellas Cover |
| Status | indicative terms |
| Property | 14 Kauri Rise, Harbourview |
| House sum insured | $610,000 |
| Standard excess | $750 |
| Renewal | 27 August 2027, subject to terms |
| Mortgagee interest | To be noted if cover is accepted by the lender |
| Special terms | None recorded in this fictional schedule |

### Cover questions

- Is the house insurable on these terms before the buyer becomes unconditional?
- Do the sum insured, floor area, outbuildings, retaining walls, and special features match the property facts?
- Are flood, surface water, weathertightness, asbestos, gradual damage, or unconsented-work exclusions relevant?
- Does the proposed lender accept the insurer, excess, and mortgagee wording?

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**Teaching question:** Insurance availability and terms must be confirmed for the property; an online estimate or generic policy description is not confirmation.

## 7. Buyer investigation checklist

- Have the title and legal description been reviewed by a lawyer or conveyancer?
- Have the LIM and council property file been read together?
- Does the inspection match the consent plans and the observed house?
- Are all specialist investigations complete before the relevant contract deadline?
- Are written insurance terms acceptable to the lender before becoming unconditional?
- Does the valuation purpose, date, assumptions, and market value match the proposed finance?
- Are all figures and documents labelled fictional and educational?

## 8. Pack status

- Core source record: complete.
- Full rendered report PDFs: next rendering step.
- Final visual appendices: required for site-plan, floor-plan, maps, photos, and comparable-sales presentation.
- Independent review: pending Claude availability.
- Legal, privacy, and licensing clearance: required before public downloadable publication.

## Appendix A. Evidence controls and consistency fields

### Title interests

- fictional mortgage
- ordinary utility and access interests
- covenants and easements require legal confirmation

### Hazard layers checked

- flood
- coastal inundation
- liquefaction
- fault
- erosion
- landslide

## Rebuild-cost methodology

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Illustrative quantity-surveyor-style allowance using 190 m² floor area, demolition, professional fees, GST, site works, and current compliance assumptions; not a certified insurance calculation.

## Inspection limitation

Inspection is visual and non-invasive; the report does not certify concealed framing, future performance, compliance, or repair cost.

## Insurance basis and exclusions

- Basis: fixed sum insured / indicative fictional terms
- gradual damage and unreported defects subject to policy wording
- special features and retaining walls require confirmation

## Data currency

All property facts, values, hazard assumptions, inspection observations, and insurance terms are stated as at **2026-08-27** for this fictional teaching scenario.