

# Examples Showing Distribution of Sale Proceeds



Within the table “Your” means the home owner and “Our” is referring to Kāinga Ora.

Original purchase of the Property	Where the sale price is <b>higher</b> than the original purchase price	Where the sale price is <b>lower</b> than the original purchase price	Where the sale price is <b>lower</b> than the amount owing to the Bank
Purchase price <b>\$500,000</b>	Sale Price <b>\$600,000</b>	Sale Price <b>\$400,000</b>	Sale Price <b>\$250,000</b>
Your Share (70%) <b>\$350,000</b>  Paid from: <ul style="list-style-type: none"> <li>• \$300,000 (home loan)</li> <li>• \$50,000 (your equity)</li> </ul>	Your Share (70%) <b>\$420,000</b>  Paid to: <ul style="list-style-type: none"> <li>• \$300,000 (repay home loan)</li> <li>• \$120,000 (paid to you as equity)</li> </ul>	Your Share (70%) <b>\$280,000</b>  Paid to: <ul style="list-style-type: none"> <li>• \$280,000 (repay home loan)</li> <li>• \$0 (paid to you as equity)</li> </ul>	Your Share (70%) <b>\$175,000</b>  Paid to: <ul style="list-style-type: none"> <li>• \$175,000 (repay home loan)</li> <li>• \$0 (paid to you as equity)(#)</li> </ul>
Our Share (30%) <b>\$150,000</b>  Paid as our equity	Our Share (30%) <b>\$180,000</b>  Paid to us as equity	Our Share (30%) <b>\$120,000</b>  Paid to: <ul style="list-style-type: none"> <li>• \$20,000 (repay home loan)</li> <li>• \$100,000 (our equity)</li> </ul>	Our Share (30%) <b>\$75,000</b>  Paid to: <ul style="list-style-type: none"> <li>• \$75,000 (repay home loan)</li> <li>• \$0 (Paid to us as equity) (#)</li> </ul>

(#) The \$50,000 shortfall owing to the Bank is split between:

**You** For \$35,000 representing your 70% share

**Us** For \$15,000 representing our 30% share