

# How the home-buying process works

1 Speak to us and establish your borrowing potential before you look.

## Initial meeting

- \* explanation of our services and how we can help
- \* highlight potential lenders
- \* get to know you better by completing a fact find
- \* explain how you can protect yourself
- \* explain the selling and purchase costs
- \* work out a budget for you
- \* explain mortgage schemes
- \* check your documents
- \* explain repayment methods

2 We Issue you with a mortgage certificate and put you one step ahead.

3 Find your ideal home as you know what you can afford at this stage.

4 If you have found your ideal home, speak to us for advice and make an offer.

5 Instruct a solicitor to help you with the legal paperwork.

6 Talk to us and finalise your mortgage and protection arrangements.

## Completion of paperwork

- \* we recommend a suitable mortgage scheme
- \* collect fees not added to the loan i.e. valuation or product fees
- \* we recommend a suitable repayment method
- \* instruct a basic valuation/survey
- \* we recommend a suitable mortgage lender
- \* suitability letter issued confirming recommendations
- \* we recommend how you can protect yourself
- \* confirm this is all fits within your budget

7 Mortgage offer made by lender.

8 Speak to us to confirm all arrangements are in place before exchange.

9 Completion.

## Final steps

- \* remaining deposit paid to solicitor if not already paid on exchange
- \* additional costs paid to solicitor, such as conveyancing and stamp duty

10 Move in.