



# 10 Steps to buying a property

## 1 KNOW YOUR BUDGET

Collate your paperwork (payslips, bank statements, etc.) and speak to us to find out how much you can borrow and what you can afford.

## 3 MAKE AN OFFER

Find your ideal property (if you haven't already) and with your AIP in place you can make an offer. Once accepted, we will help you complete your Full Mortgage Application.

## 5 PROPERTY CHECKS

Your Lender will require a valuation on the property and you can order your own survey to check its condition as it could reveal potential problems.

## 7 PROTECT YOURSELF

Ask us about buildings insurance, critical illness cover and mortgage payment protection insurance.

## 9 FINAL LEGAL STEPS

Your Solicitor registers the sale and you must pay all the associated fees. Your Stamp Duty payment must be made in the next 30 days.

## 2 FIND YOUR MORTGAGE

Based on your credit score and finances, we research the market to find the best mortgage products for you. We then gain an Agreement in Principle (AIP) from your chosen Lender.

## 4 INSTRUCT A SOLICITOR

We can also help you choose a Conveyancing Solicitor to handle all the legal paperwork, all the required searches (local authority, water & drainage, and environmental) and liaise with the sellers Solicitors.

## 6 MORTGAGE OFFER

If everything is in order your Lender will issue you an official mortgage offer. You have seven days to decide if this is the right product for you.

## 8 COMPLETE & EXCHANGE

Your Solicitor agrees a completion date for you and contracts are signed and exchanged. Your Solicitor will manage the transfer of funds from your Lender to your seller's Solicitor.

## 10 YOUR NEW HOME

Now the legal process is complete, you are the proud owner of a new home and can collect your keys. Congratulations!

Your Mortgage Adviser is:

# The property is yours!