

HOME BUYING PROCESS

OUR 8 SIMPLE STEPS



1. Get mortgage advice

Speak to a mortgage advisor to assess your situation and to find out how much you can borrow.



2. Find a property

Find properties of interest through estate agents, solicitors property websites and auctions, and arrange viewings.



3. Make an offer

An offer should be submitted to the seller or agent. If you need some assistance, we can help with negotiations with your instruction.



4. Get a solicitor

Appoint a solicitor to take you through the legal process of buying a home. #As part of our service we can find one for you.



5. Submit your mortgage

Your mortgage advisor will finalise your mortgage before submitting for final approval.



6. Instruct the valuation

Your lender will want to confirm the value of the property, by instructing an independent valuation. A report will be compiled.



7. Mortgage offer and protection

Review your personal insurance cover including Life assurance and home insurance.



8. Exchange contracts and complete!

Then all is left to do is the exciting bit ... get your keys and move in!