



Buying a home - Do's and Don'ts

For most people, buying a new home is the largest investment they will make. Here are a few suggestions on how to make buying your home and arranging your mortgage a hassle free experience.

Do look for a home once you've received Approval in Principle.

As a potential buyer competing for a property, you'll have a better chance of getting your offer accepted by being as prepared as you possibly can be.

The benefits can be seen when looked at from the vendors' viewpoint. Imagine you're selling your home and you've received several offers to buy your home. Chances are you are much more likely to accept the offer from someone who has evidence that they have already got mortgage approval in principle than from someone who still needs a few weeks to arrange their mortgage.

Approval in Principle means that you're likely to be able to close quickly as the mortgage provider is already comfortable that you qualify for the mortgage loan amount requested.

QuoteMe.ie can in most instances arrange approval in principle within 24 hours or less. We offer a fast and efficient service which means that you can shop for your new home safe in the knowledge that you're in a strong buying position.

Do make sure you choose the right mortgage.

At QuoteMe.ie we have several different mortgage options for you. Our experts will assist you in choosing the type of mortgage that suits you best. With fixed, variable and tracker mortgages available, it's very important that you consider the best home loan option.

Do get as comprehensive a survey as you can afford

When you've put an offer on a particular house your mortgage provider will request a survey to ensure that the house is being sold in good condition and at the correct market value. If you are buying a relatively new house then this survey may be sufficient but we would recommend that you consider a full survey if you are buying an older home to ensure that the house is structurally sound and to ensure that you won't have any costly repair or renovation bills in the future.

Don't make verbal agreements.

If you have agreed with the vendor that certain items (e.g. furniture, fridge etc) are to be included in the agreed price make sure that this is acknowledged in the sales contract.

Do arrange Home Insurance cover in advance of completion date

Talk to us about home insurance as soon as your offer has been accepted, or arrange your home insurance online. Having home insurance in place is something that all mortgage lenders insist on before the mortgage is drawn down. Give yourself enough time to assess the various cover options so that you have the best cover at the best price. [Click here to receive an online home insurance quotation.](#)

Don't leave it to the last minute to arrange mortgage protection

QuoteMe.ie will give you the best rates for mortgage protection, another insurance that your home loan provider will insist is in place. [Click here to get a quote for mortgage protection.](#)