



Explaining the Mortgage Process - Buying your new home.

Nice simple steps to guide you on your way.

- 1) **Get an on-line calculation** - Use our mortgage rates calculator to get a rough guide on how much you can borrow and how much your repayments will be.
- 2) **Send us some basic details** - Spend a minute giving us some basic information online and we'll be able to start searching for the best options available for you.
- 3) **Talking to an Advisor** - Within 24 hours one of our helpful mortgage experts will be in contact with you, advising you of a mortgage that will best suit your situation. Together we'll work through your mortgage application and we'll advise on next
- 4) **Getting your Approval In Principle** - When you have forwarded all information required, we then submit your application to the relevant financial institution who should be able to give approval in principle very quickly.
- 5) **Choose your Home** - when you have received your approval in principle (AIP) you will be able to view houses within your budget. You can confidently put in your bid knowing that you can start to finalise your mortgage once your offer is accepted.
- 6) **Arrange your Insurance** - At this stage you will need to obtain suitable Mortgage Protection Cover & Home Insurance.
- 7) **Loan Offer** - The loan offer is the final agreement that you will receive from the financial institution, it will state all the terms and conditions of the mortgage, this must be signed with the solicitor you have chosen to deal with.
- 8) **Cheque issued** - Once your loan offer is returned and all requirements have been met, the bank will issue your solicitor with your cheque.
- 9) **Move in to your Home** - This is the fun part - Congratulations!