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ESTATE AGENTS

## 10 Steps to Buying a Property

Buying a property can be one of the most stressful things you can do, but knowing what to do and when, can make the journey much smoother.

### Know Your Budget

Collate your paperwork (payslips, bank statements, etc.) and speak to a financial adviser to find out how much you can borrow and what you can afford. Ask us how we can help!



### Find Your Mortgage

Based on your credit score and finances, your financial adviser will research the market to find the best mortgage products for you. You will then be able to get an Agreement in Principle from your chosen lender.



### 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 you will then complete a Full Mortgage Application.



### Instruct A Solicitor

You will need to choose a Conveyancing Solicitor to handle all the legal paperwork, all the required searches (local authority, water & drainage, and environmental) and liaise with the seller's Solicitors.



### Property Checks

Your Lender will require a valuation on the property for security of lending, you can order your own survey for a more detailed inspection of the property.



### Mortgage Offer

If everything is in order your Lender will issue you and your solicitor an official mortgage offer.



### Protect Yourself

Ask us about life and critical illness cover to ensure your family are not left to deal with maintaining a mortgage should something serious happen to you.



### Exchange & Complete

Your solicitor will agree 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.



### Final Legal Steps

Your Solicitor will register the sale and you must pay all the associated fees. Your Stamp Duty payment must be made within 30 days.



### Your New Home

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



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