

Getting a mortgage in 4 easy steps

1

Starting off

- First thing's first - you will have a meeting with your broker, and they will explain the whole mortgage process in detail.
- A range of different options will be discussed.
- Your broker will take some information and let you know if you are ready for a mortgage application.
- Your broker will go through the checklist of documents you will need to present to get your mortgage application underway.

2

Getting all your documents in order

- Your broker will research the market and draft a list of lenders for you.
- Your broker will then help you complete the necessary mortgage application forms.
- When your broker is happy with these documents they will be submitted for approval.
- Your broker will assist you in resolving any questions that may arise with the application.

3

Approval in principle

- Once the mortgage application is submitted the next step is to obtain mortgage approval in principle. This will allow you to really start the house-hunting.
- Liaising with all parties involved: the broker liaises with the lender, the valuer and your solicitor.
- Your approval in principle is obtained.

4

Final completion

- Once your offer on your new home has been accepted your broker ensures that all the loan terms are approved and finalised.
- Your broker will help to ensure everything is signed off between the solicitor and the lender so there's no unnecessary delays in getting the keys to your new home.