

# Getting a mortgage in 4 easy steps

1

## Starting off

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- First thing's first - you will have a meeting with your intermediary, and they will explain the whole mortgage process in detail.
- A range of different options will be discussed.
- Your intermediary will take some information and let you know if you are ready for a mortgage application.
- Your intermediary 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

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

3

## Approval in principle

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- 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 intermediary liaises with the lender, the valuer and your solicitor.
- Your approval in principle is obtained.

4

## Final completion

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- Once your offer on your new home has been accepted your intermediary ensures that all the loan terms are approved and finalised.
- Your intermediary 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.