

Step-by-step process

1. Know what you can borrow

The amount you are able to borrow is based on numerous factors. Knowing how much you can comfortably afford will save you time and potentially confusion/trouble later down the line.

Start

2. Finding your future property

Once you have had a mortgage appointment to establish your budget, it becomes a matter of viewing and finding a property. Do your research about the area, the price and arrange viewings.

3. Getting lender approval

While searching for the perfect property, it is important to get an 'Agreement In Principle'. This will make you mortgage ready and so, ready to proceed with a property.

5. Full mortgage application

Once the estate agency has accepted your offer, we will proceed to full mortgage application for you. Rest assured since we work with 100+ lenders, we are most likely to find you the best deal out there.

7. Instructing a solicitor

Once the offer on the property has been accepted and the full mortgage application has been submitted, you will need to instruct a solicitor to handle the legal work in purchasing a property.

9. Protection arrangement

We will pick up from the initial conversation about your protection needs. Protection should be a priority for you and your family to remain in the property if the worse does happen. This include compulsory protection such as buildings cover but also protection such as life cover, income protection and critical illness cover.



4. Making an offer

Once you have found the ideal property which ticks all the boxes, you will need to make an official offer to the estate agency. This is where the Agreement In Principle will come in handy as the estate agency will need this for proof of funds.

6. Protecting the important things

After submitting your full mortgage application, we will go through an initial conversation about your protection needs. This includes existing protection as well as new protection. You do not need to commit to anything at this point, it is to give you an idea of what is available, what you need to prioritise and a professional opinion.

8. Mortgage offer

The lender will review your application and perform a valuation on the property. If they are happy to lend, they will issue a formal mortgage offer.



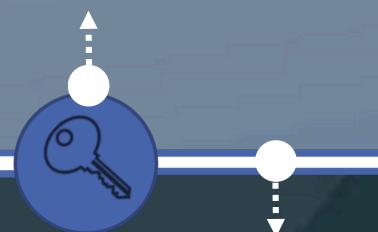
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11. Completion

Congratulations, this is the day you become the legal owner of the property. You will be able to collect your keys.



10. Exchange of contract

This is when the sale becomes legally binding. Once all the steps have been completed between you and the seller (along with the respective solicitors), you will be able to exchange contracts.

12. Making your first mortgage payment

On the day of your completion, your mortgage lender will usually write to you about your first mortgage payment.