TALK MORTGAGE BROKER

10 Steps to Buying a Property



Your journey to homeownership, from setting a budget to collecting the keys.

1 KNOW YOUR BUDGET

Gather your paperwork and speak to us — we'll confirm how much you can borrow and afford.

2 FIND YOUR MORTGAGE

We research the market for the best product and secure your Agreement in Principle.

3 MAKE AN OFFER

Find your property and make an offer with your AIP in place, then complete your full application.

4 INSTRUCT A SOLICITOR

We help you choose a solicitor to handle searches, legal paperwork and liaise with sellers.

5 PROPERTY CHECKS

Your lender arranges a valuation; you can also order a survey to check the property's condition.

6 MORTGAGE OFFER

Your lender issues a formal offer. You have seven days to confirm it's right for you.

7 PROTECT YOURSELF

Ask us about buildings insurance, critical illness cover and mortgage payment protection.

8 COMPLETE & EXCHANGE

Contracts are signed and exchanged, and your solicitor transfers funds from lender to seller.

9 FINAL LEGAL STEPS

Your solicitor registers the sale. Stamp Duty must be paid within the next 30 days.

10 YOUR NEW HOME

The legal process is complete — collect your keys. Congratulations, the property is yours!

YOUR MORTGAGE ADVISER IS

_____

The property is yours!

TALKMORTGAGEBROKER.CO.UK