



A GUIDE TO BUYING YOUR FIRST HOME

Where to start?

You've saved your deposit & are ready to go but not quite sure where to start...

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Speak to a mortgage adviser

It's a good idea to speak to a mortgage adviser before you start looking at houses. They will let you know how much you can afford & help you agree on a budget.

Time to start house hunting!

Start looking online & get booking some viewings... this is the fun part!

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Make your offer & get an AIP

Once you've found the perfect home you will need to get an 'Agreement in Principle' from your mortgage adviser & then speak to the estate agent to make your offer.

Congratulations - your offer has been accepted!

It's now time to speak to your mortgage adviser to start the mortgage process. You will also need to instruct a solicitor.

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Citrine Mortgages

Mortgage & Protection Advice You Can Trust

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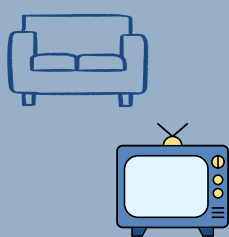
Choosing a mortgage & submitting an application

You adviser will search the market to find the best deal for you. They will ask you for some documents such as bank statements & payslips in order to submit the application

The legal work...

While your mortgage application is being processed your chosen solicitors should be dealing with the legal side of purchasing a property.

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Don't forget to protect

This is the time you should be discussing with your adviser your protection needs. While building insurance is compulsory when buying a house, it's also important to cover your possessions, your income & you!

Valuation

Your mortgage lender will instruct a valuation of the property. You may want to instruct a surveyor to do a more in depth report as the lenders valuation is unlikely to comment on the properties condition.

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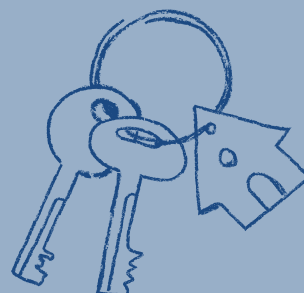
Mortgage Offer

Once the lender is happy with everything your adviser has provided as well as the valuation, they will issue a mortgage offer.

Exchange Contracts

Once all of the legal work is done it's time to exchange contracts & set that all important completion date!

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Completion Day!

This is the day you've been waiting for - the day you complete the transaction & get the keys to your new home! 🏠

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