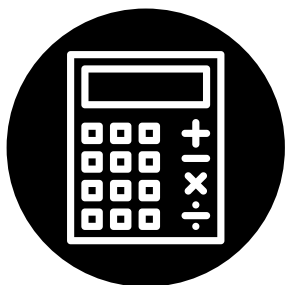




THE HOUSE BUYING PROCESS

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP
REPAYMENTS ON YOUR MORTGAGE.

AS WITH ALL INSURANCE POLICIES, CONDITIONS AND
EXCLUSIONS WILL APPLY



STEP 1

**WORK OUT
AFFORDABILITY**

ONCE YOU HAVE
YOUR DEPOSIT,
SPEAK TO US
ABOUT HOW
MUCH YOU CAN
BORROW SO
YOU KNOW
WHAT YOU CAN
BUY FOR



STEP 2

**FIND YOUR
DREAM HOME**

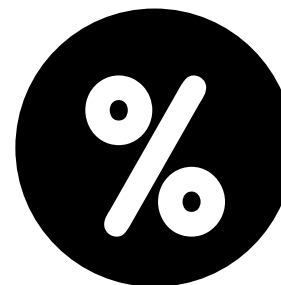
START LOOKING
AT PROPERTIES
WITHIN YOUR
BUDGET EITHER
ONLINE OR WITH
ESTATE AGENTS



STEP 3

MAKE AN OFFER

ONCE YOU HAVE
FOUND
SOMETHING YOU
LIKE, WORK OUT
WHAT YOU
WOULD LIKE TO
PAY AND MAKE
AN OFFER



STEP 4

**ARRANGE YOUR
MORTGAGE**

WE WILL REVIEW
THE OPTIONS
AVAILABLE, LET
YOU KNOW
DOCUMENTS
NEEDED AND THEN
SUBMIT TO THE
LENDER FOR YOU



STEP 5

**CARRY OUT
THE LEGAL
WORK**

A CONVEYANCER
IS A SPECIFIC
SOLICITOR THAT
WILL HANDLE THE
LEGAL WORK,
SEARCHES AND
ENQUIRIES FOR
YOU TO GET YOU
TO EXCHANGE



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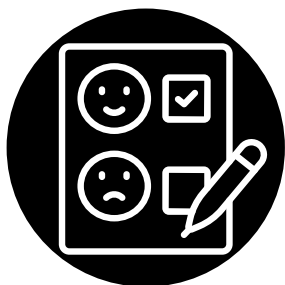
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STEP 6

**SORT OUT A
PROPERTY
SURVEY**

A SURVEY WILL ENSURE THE PROPERTY IS IN A GOOD CONDITION. IF THE PROPERTY IS NOT IN GOOD CONDITION, YOU COULD RENEGOTIATE



STEP 7

**ARRANGE
PERSONAL AND
HOME
INSURANCES**

HOME INSURANCE, LIFE INSURANCE, CRITICAL ILLNESS COVER, INCOME PROTECTION WILL BE DISCUSSED AND TAILORED TO YOUR NEEDS AND BUDGET



STEP 8

**EXCHANGE
CONTRACTS**

ONCE ALL THE ENQUIRIES ARE RESOLVED AND THE LEGAL WORK IS COMPLETE, YOU'LL BE READY TO EXCHANGE CONTRACTS AND SEND YOUR DEPOSIT



STEP 9

COMPLETION

AT A DATE AGREED WITH EVERYONE IN THE CHAIN, YOU'LL COMPLETE AND LEGALLY OWN THE HOUSE.



STEP 10

MOVE IN

THE ESTATE AGENT WILL CONTACT YOU TO PICK UP THE KEYS AND YOU CAN GET THE VAN UNPACKED.

CONGRATULATIONS



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