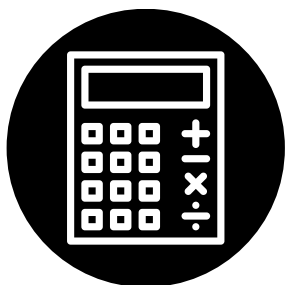




## THE HOUSE BUYING PROCESS

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

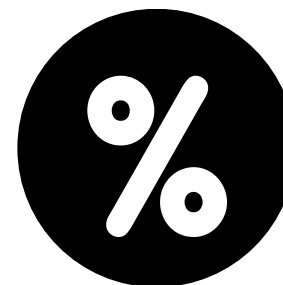
Start looking at  
properties within  
your budget  
either online or  
with estate  
agents



### 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



[instagram.com/onthehousemortgages/](https://www.instagram.com/onthehousemortgages/)



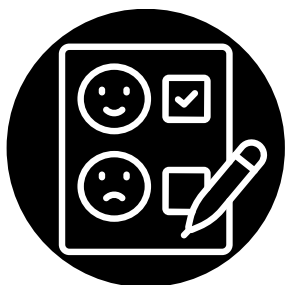
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### STEP 6

#### 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 is a legal requirement. As this is the largest debt you'll have, personal insurances will be discussed and arranged



### 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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