10 STEPS to your Mortgage Journey

THE MORTGAGE ARCHITECT

1

TALK TO THE MORTGAGE ARCHITECT

Nothing beats choice, flexibility and experience.

2

MORTGAGE CONSULTATION

Our mortgage planners will discuss your options, current mortgage offerings and advise you on everything you will need to know about your mortgage journey.

3

MORTGAGE APPLICATION

Next we will complete your application in full and submit it to your chosen mortgage provider.

4

MORTGAGE APPROVAL

This is when your excitement will start to build. Once we have your mortgage approval, the search for your new home begins.

5

PROPERTY VALUATION

When you find your new home, a property valuation needs to be completed.

6

APPOINT A SOLICITOR

When choosing your solicitor always ask for a recommendation from a family member or friend who has gone through the mortgage process. Your solicitor will look after all the legal work involved in buying your new home.

7

LETTER OF OFFER

On receipt of the valuation and any pre loan offer conditions, your loan pack will be sent to your solicitor for review.

8

HOUSE INSURANCE AND LIFE INSURANCE

Part of getting mortgage approval is to arrange insurance for your new home. You will also need to arrange life insurance.

9

EXCHANGE OF CONTRACT

When you are sale agreed, the sellers solicitor will draw up a contract and exchange this with your solicitor. Your solicitor will review both the contract and the banks loan offer.

10

CLOSING THE SALE

Once all is in order with the legal documents, you will arrange a closing date for the sale to be completed by.

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