

# home buying and remortgaging, the process



Whether you're buying a property or remortgaging, We can help you through the process. Here's how it works.

HOME BUYING

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8
Talk to us to find out your options and how much you can afford.	Once your mortgage is agreed in principle, your adviser will talk you through other matters to consider e.g. protection and conveyancing.	Find a home that you love and when you're ready, make an offer. We're on hand for advice and help.	Meet with us again so we can help sort out the mortgage and protection options that you wish to proceed with.	A surveyor carries out the valuation and/or survey.	The mortgage offer is made by the lender.	We will liaise with your solicitor and make sure your mortgage is ready prior to exchanging contracts.	Contracts are exchanged and a completion date set. Get the keys and you can move in!

APPOINTMENTS

APPOINTMENT 1	APPOINTMENT 2	APPOINTMENT 3
<ul style="list-style-type: none"> <li>We get to know you, your needs and personal circumstances. You receive a thorough explanation of what we can do for you, we discuss what you need from a mortgage as well as your mortgage protection options and any costs involved.</li> <li>A review of your income and expenditure is carried out.</li> <li>Where applicable, we will apply to a lender for an agreement in principle for you based on the arrangements we have discussed with you.</li> </ul>	<ul style="list-style-type: none"> <li>Using our experience, we recommend the ideal mortgage for you and also the most suitable protection arrangements.</li> <li>You pay any upfront costs.</li> <li>We progress and manage your application(s) on your behalf.</li> </ul>	<ul style="list-style-type: none"> <li>Once your mortgage offer and/or protection terms are issued we will discuss these with you in person or over the telephone and discuss the next steps.</li> </ul>

REMORTGAGING

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
We talk through your mortgage and protection arrangements and your plans for the future.	Now we understand your goals, we will discuss the available options and collect any required documents.	Your adviser will review what options are available in both the mortgage and protection markets..	With your agreement, we will submit the application and manage this so that the formal offer and/or protection terms are issued.	The offer is reviewed with you along with protection that you have chosen. We discuss next steps.	We talk to the lender for you, their solicitors and any insurance companies to complete the process.

Please contact us for more information

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