

10

Easy Steps to Getting a Mortgage!

Have a look at the **10 Easy Steps** to obtaining a Mortgage that will help you secure your Dream Home:

- 1 Simply call us on **028 9145 0000**
- 2 We will arrange an appointment to discuss your current situation and establish your needs & requirements.
- 3 Our team of Independent Mortgage Advisors will let you know what information and documents we need. We can also recommend a Solicitor to assist with the Legal process.
- 4 We will source the most appropriate Mortgage from the **Whole of Market** to find you the most suitable Lender based on your current circumstances.
- 5 We discuss our Mortgage recommendation with you and if you are happy, only then will we proceed with an application at that stage.
- 6 We apply for an initial approval (known as a Decision in Principle) from the chosen Lender and advise you of the outcome.
- 7 You can then relax and leave everything else to us, whilst we submit the Full Mortgage Application to get your Formal Mortgage Offer (subject to the Lenders Underwriting and Property Valuation).
- 8 As soon as we receive your Formal Mortgage Offer we will meet again to talk you through the Offer and make sure you understand the terms and conditions. We will then contact your Solicitor to ensure that they are aware that the Mortgage has been secured. This will assist in allowing you to sign the Contract to purchase your Dream Home.
- 9 Your Solicitor will arrange a completion date, at which time we will also ensure that all the appropriate Insurances are in place to allow completion to take place.
- 10 On the day of completion you will get your keys and move in... **Nice & Easy**

FIND THE RIGHT MORTGAGE
BEFORE YOU FIND THE RIGHT HOME.

Independent

MORTGAGE & INVESTMENT ADVISORS

Independent Mortgage & Investment Advisors and Independent Insurance Services are both Trading Styles of IMIA Ltd, which is Authorised & Regulated by the Financial Conduct Authority.

Your home may be repossessed if you do not keep up repayments on your Mortgage or other Loans secured on it.

028 9145 0000
www.imia.co.uk