

How Can I Help You?

Financial Preparation

- I evaluate your finances and review your income, expenditure, savings, debts and overall credit score on behalf of the mortgage lenders. Starting the comparison process at the beginning of your journey.

Helping you to understand your budget

- I use over 90+ lenders' mortgage calculators to understand how much you can borrow and what your monthly payments will be.
- Determine how much deposit you can afford.
- Additional Costs; Factor in stamp duty, solicitor fees, survey costs, and moving expenses.

Obtain an agreement in principle

- I research lenders and compare the different mortgage products based on YOUR circumstances and priorities to obtain a mortgage in principle for you to present to estate agents when you are viewing properties.
- This demonstrates to the agents and sellers that you are serious about buying and have been financially verified.

Research and Choose a Property

- Property Search: Use online platforms, estate agents, and local visits to find suitable properties.
- Priorities: List your must-haves (e.g., location, number of bedrooms, amenities).
- Viewings: Schedule and attend viewings. Take notes and photos for later comparison

Make an Offer

- Valuation: Research the market value of similar properties in the area.
- Offer Submission: Submit an offer through the estate agent and present the agreement in principle to them.
- Negotiation: Be prepared to negotiate the price. If you feel uncomfortable doing this, I can help.

Your offer is accepted

- Full Mortgage Application: I submit your full mortgage application once your offer is accepted.
- Mortgage Approval: Await final approval from the lender.
- Mortgage related Insurances: Arrange necessary insurance policies.

Your mortgage is formally approved

- I am Point of contact between yourselves, solicitors and estate agents all the way through to exchange and completion.