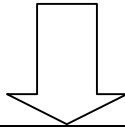
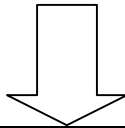


# THE HOUSE BUYING PROCESS

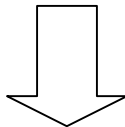
**OFFER ACCEPTED ON PROPERTY**



**DISCUSS MORTGAGE RESEARCH AND RECOMMENDATIONS WITH YOUR BROKER**

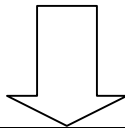


**MORTGAGE APPLICATION MADE & SOLICITOR INSTRUCTED**



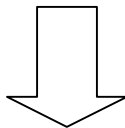
**VALUATION/ SURVEY REQUESTED AND LENDER CHECKS CARRIED OUT**

This will involve confirmation of income, credit check and other status enquiries



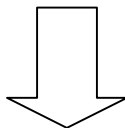
**MORTGAGE OFFER PRODUCED**

This is the promise of the money subject to legal checks



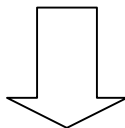
**SOLICITOR COMPLETES LEGAL ENQUIRIES**

Ensures the contract of sale is to your satisfaction



**EXCHANGE OF CONTRACTS**

You are now legally obligated to buy the property



**COMPLETION = OBTAIN KEYS MOVE IN WHEN YOU ARE READY !!!**

Your new mortgage has begun - you will receive confirmation of your first payment within 2 weeks

**Your home may be repossessed if you do not keep up repayments on your mortgage**