

Why should you speak to a mortgage broker before viewing properties?

1

We can prepare a 'Borrowing Capacity Report' for you which will tell you how much you can borrow and based on this amount, along with the deposit money you have saved, you can decide the price range you can aim for when searching for a property.

2

When you have found a property which you would like to view, we can then prepare a 'Mortgage in Principle' which the Estate Agent will ask you for. A 'Mortgage in Principle' is exactly the same as a 'Decision or Approval in Principle'.

3

As we would have had a meeting with you, reviewed your documents and prepared a 'Mortgage in Principle' we will be able to confirm to the Estate Agent that you are a credible buyer in a good financial position.

4

We can obtain solicitor quotes the same day you have an offer accepted and if you are happy to go ahead, we can instruct them for you. They will then contact you directly.

5

As soon as the offer is accepted, we can then update our initial research and submit your application.