



Enquiry to Keys

Master your mortgage with our process for success

Our M.A.S.T.E.R methodology has helped clients time and time again and is a proven strategy for mortgage success.

Mortgage Strategy meeting

Step 1

You've made the first step and enquired about your mortgage with us, now we need to get our free mortgage strategy meeting booked in, it takes roughly 30 mins to an hour and it helps us to get to know you and your goals, making sure we can assist you.

Step 2

Once your strategy meeting is booked, we will send you an email confirming everything. one of the most important elements to getting a mortgage is your **data**, the email will contain some key information that will make the call as beneficial as possible to you.

Step 3

Once we have completed your strategy meeting the next step is to gather all the **documents** we will need to be able to assess the market, match lender criteria, work out your affordability and come back to you with some terms and recommendations. We believe in being prepared and as thorough as possible, so we ask for all the documents upfront so that we get it **right first time**.

Agreement in Principle

Step 4

Now we have all the documents we need we will be able to complete the market research. We would come back to you with the terms which ultimately is about finding you the most suitable mortgage at the lowest possible cost, we will provide you with advice and recommendation.

We are here to guide you every step of the way, one of our core values at the heart of everything we do is **caring for the client**. We treat every client like they are our best friends and that means making sure that we leave no stone unturned in your property purchase or remortgage.

What does that mean? Our advice and recommendation cover all elements of the property and financial journey for now and the future such as;

- The Mortgage
- Protecting the Debt/Family
- Home Insurance
- Solicitors



- Surveyors
- Wills, Trusts, Lasting powers of Attorney

Step 5

Once we have your agreement and your happy with our advice and recommendation we would then proceed to the agreement in principle. An agreement in principle involves a credit check/score. Most lenders will leave a soft footprint, so this check does not impact your credit report negatively.

Step 6

Once your agreement in principle has been approved we will send the certificate to you, its important to keep hold of this ready for when you have found a property as most estate agents will require the agreement in principle certificate to accept an offer.

We have helped many of our clients in negotiating offers with estate agents and advice on how to put forward an offer to an agent.

Some estate agents may require you to have your offer qualified through an appointment with their broker, you do not have to use their services and should you require us to we can complete this appointment for you on your behalf.

Submitting the application

Step 7

Once you have found a property or for remortgages once the agreement in principle has been accepted, we would then be ready to submit the full application. We would need some information about the property you are buying which would normally be emailed through.

Step 8

We would have a call with you to reconfirm everything before we submit the application to the lender. We go through all the documents in fine detail with you so you understand everything and answer any questions you might have. We would also then request our fee team to take our fee at this point.

Tracking your Case Offer

Step 9

Once the application has been submitted we will then send all the relevant documents that the lender needs, a valuation would also be instructed.

Step 10

lenders usually request more information and documents relating to your situation and we will have more information within the next 24 - 72 hours.

The timescales for the documents to be assessed vary from lender to lender so we will confirm as soon as possible



The lender will complete their Final checks, from time to time a case is picked at random for higher level spot checks which can cause 2-5 day delay.

Step 11

Once all the checks are completed and the valuation has is satisfactory the mortgage offer will be issued! That gets sent to you, us and your solicitor. We will confirm the offer has been sent to the solicitor and received. It would be imperative at this stage that you get your buildings insurance ready for exchange of contracts so we would provide you with a quote at this time if we haven't already done so.

Exchange and Completion

Step 12

You will need to sign the mortgage deed and get that sent back to the solicitors usually via signed for post. We will then be waiting for the solicitor to complete their enquires and set an exchange and completion date.

Step 13

Now that a completion date is agreed you can exchange contracts, on the day you exchange the solicitor will request the funds from the lender so they are ready for the day you complete and get the keys. On exchange its important any home or protection insurance goes on risk so we will arrange that all for you.

Step 14

On the day of completion your solicitor will send over the funds to the sellers solicitors and they will confirm once the funds have been received, once there is confirmation the estate agents would call you to arrange pickup of the keys.

Remortgage Review

Step 15

We contact you 5 months prior to your existing rate expiring to make sure that we have everything ready in preparation to keep your mortgage at the lowest possible cost. We don't want any of our clients unnecessarily falling into a lender standard variable rate.