



WREN STERLING

# The nine step house buying process



## 1. First steps

We will arrange a decision in principle.  
'Know how much you can borrow.'



## 2. Home hunting

Find a home and make an offer.  
Check your budget and ensure you have surplus for protection, insurances, and emergencies.



## 3. Prepare

Proof of ID, Address, Deposit,  
3 months of payslips and bank statements, Budget.



## 4. Apply

Contact us to apply for the best mortgage for you. Time to appoint a solicitor.



## 5. Mortgage offer

Lender values property and reviews application. If everything is ok, a mortgage offer will be made.



## 6. Insurances

Apply for Protection (e.g. Life and Critical Illness) & arrange Buildings and Contents insurance. We can do all of this for you too!



## 7. Legals

Solicitor progresses case with yourself and any chain. Keep us informed if a problem occurs.



## 8. Exchange

It's happening, you will be moving!  
Protection and insurance policies need to be activated.



## 9. Completion

Last minute checks and timing for keys. Enjoy! We will be back in touch before any fixed term deals end.

Contact Wren Sterling's Mortgages team at  
[mortgages@wrensterling.com](mailto:mortgages@wrensterling.com)  
01926 800 920

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