10 STEPS TO BUYING A PROPERTY

KNOW YOUR BUDGET	1	Collate your paperwork (payslips, bank statements, etc.) and speak to us to find out how much you can borrow and what you can afford.
FIND YOUR MORTGAGE	2	Based on your credit score and finances, we research the market to find the most suitable mortgage products for you. We then gain an Agreement in Principle (AIP) from your chosen Lender.
MAKE AN OFFER	3	Find your ideal property (if you haven't already) and with your AIP in place you can make an offer. Once accepted, we will help you complete your Full Mortgage Application.
INSTRUCT A SOLICITOR	4	We can also help you choose a Conveyancing Solicitor to handle all the legal paperwork, all the required searches (local authority, water & drainage, and environmental) and liaise with the sellers Solicitors.
PROPERTY CHECKS	5	Your Lender will require a valuation on the property and you can order your own survey to check its condition as it could reveal potential problems.
MORTGAGE OFFER	6	If everything is in order your Lender will issue you an official mortgage offer. You have seven days to decide if this is the right product for you.
PROTECT YOURSELF	7	Ask about protecting your home, your income and your family. We will help arrange your insurances.
COMPLETE AND EXCHANGE	8	Your Solicitor agrees a completion date for you and contracts are signed and exchanged. Your Solicitor will manage the transfer of funds from your Lender to your seller's Solicitor.
FINAL LEGAL STEPS	9	Your Solicitor registers the sale and you must pay all the associated fees. Your Stamp Duty payment must be made in the next 30 days.
YOUR NEW HOME	10	Now the legal process is complete, you are the proud owner of a new home and can collect your keys.

Congratulations!

YOUR MORTGAGE ADVISER IS:

Bobby-Jean Farnworth | Black & Gold Financial Services Limited

0161 250 1470 | info@blackandgoldfinancialservices.co.uk

Your Home may be repossessed if you do not keep up repayments on your mortgage.

Black & Gold Financial Services Limited is an appointed representative of The Right Mortgage Limited, which is authorised and regulated by the Financial Conduct Authority.

Black & Gold Financial Services Limited is registered in England no: 11034815
Registered address: 197 Elliott Street, Tyldesley, Manchester M29 8DR

A fee of £200 for sourcing the mortgage/product payable on application, and a fee of £249 for obtaining the mortgage/product on offer.

B&G FINANCIAL SERVICES