



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. 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.



## 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!

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

Your home may be repossessed if you do not keep up repayments on your mortgage. You should not view any of the information in this flyer as advice. Wren Sterling is a trading name of Wren Sterling Financial Planning Limited, which is authorised and regulated by the Financial Conduct Authority. We are entered on the Financial Services Register No. 665653 at <https://register.fca.org.uk>. Registered office: 13-19 Derby Road, Nottingham NG1 5AA. Registered in England No. 09157918.