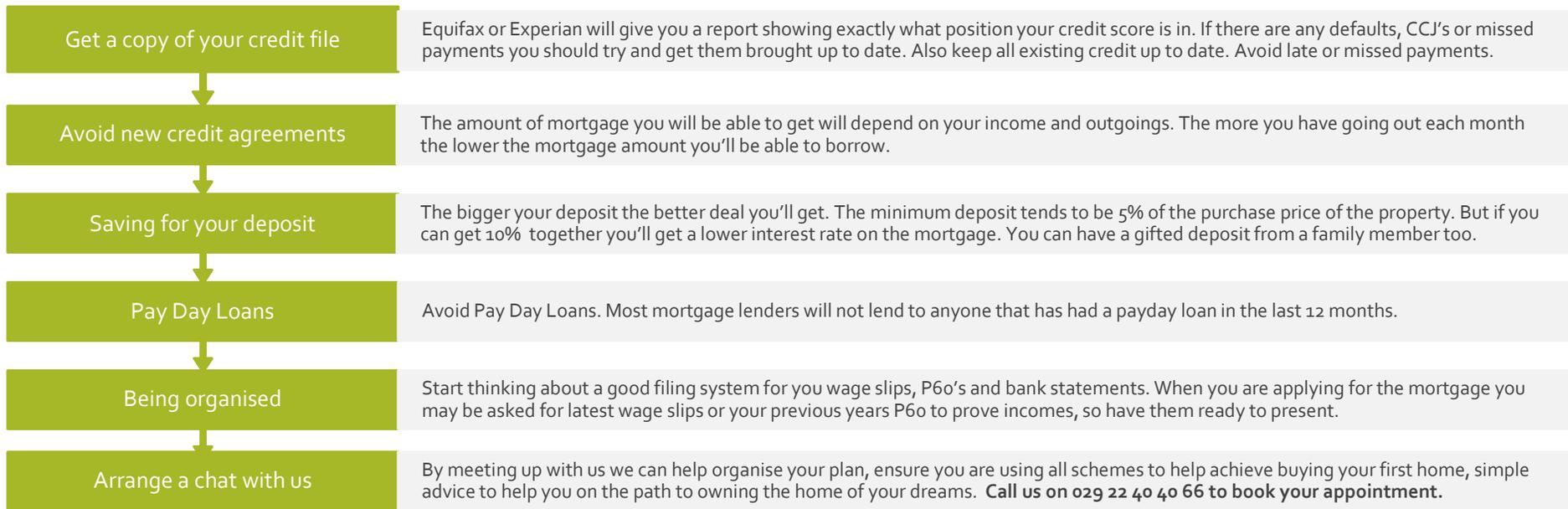


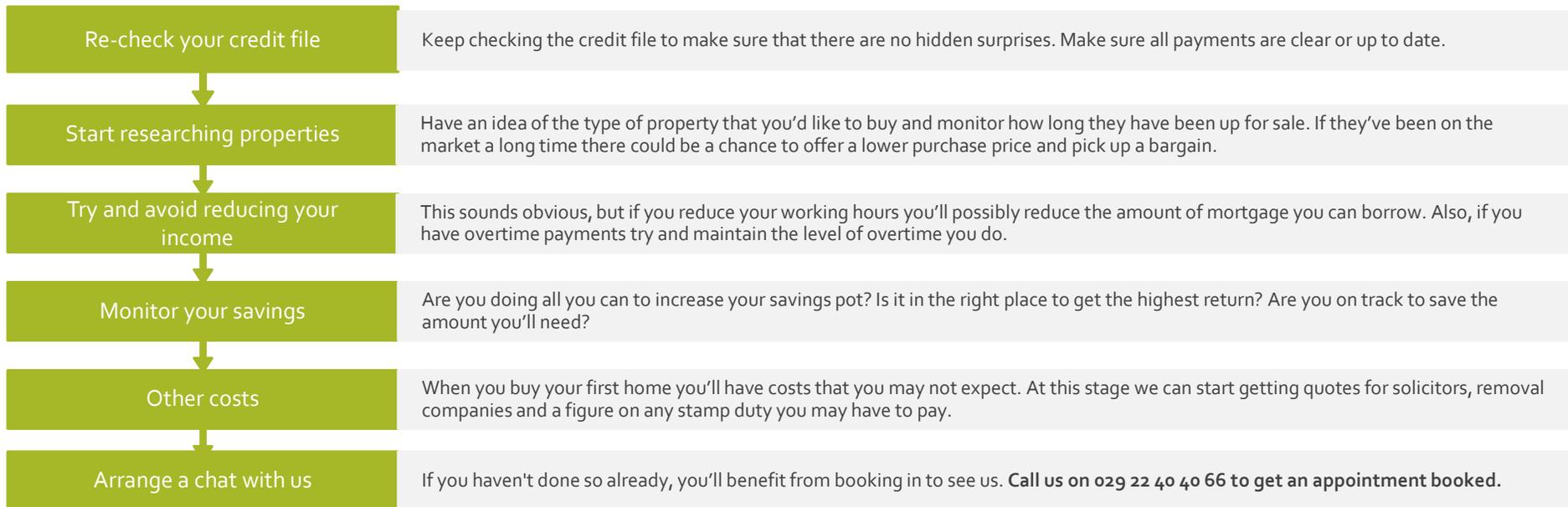


FIRST TIME BUYER GUIDE

Our guide to helping First Time Buyers navigate the early stages of buying a property



12 months before buying...



6 months before buying...

Quick Home Buying Process

- **Work out your budget**
 - Check-in with a member of our team to chat through how much you can borrow
 - We can also help calculate other costs such as solicitors and removal fees
- **Start researching properties**
 - Use online sites such as Rightmove and local estate agents to look at properties that you can afford
 - Once you are sure on a property arrange a viewing. Make sure you view lots of different properties to make sure you get the right one
- **Make an Offer on the property**
 - Once you're happy, check in with us to get the overall costs but you are all set to make an offer on the property. Try and get a great deal!!!
- **Once you've agreed the sale price**
 - We'll start the mortgage process and application. Our advisers will work with you to get the most suitable deal for you and work with the lender to issue a formal mortgage offer
 - We'll also get the solicitor involved at this stage and they will start working on getting the legal side of the purchase sorted.
- **Complete and move in**
 - Ideally this could take 4-6 weeks, but it depends on the chain, so could be quicker or slightly longer.