

Step 10. Exchange, Completion and Home Insurance

Once the legal work is complete, you can look to exchange contracts which is the last point at which you can withdraw from the purchase. You can then complete on a day agreed with the seller and move into your new home. We will ensure that all your insurance including your home insurance is in place.

Step 9. Legal work completed

Your solicitor will guide you through the rest of the process keeping you updated with key milestones. They will need to check that the property title and key details are checked before you move forward with your purchase.

Step 8. Mortgage Offer and Insurance Offer of Terms Issued

we will keep you updated throughout the process and let you know when the lender and insurer have issued you with an offer. We will check it for you and ensure its what we were expecting. Its then onto the legal work

Step 7. Submit Mortgage and Insurance Applications

We will apply for the mortgage and insurance applications for you and get the underwriting process underway. As part of this step, a valuation will be completed on the house you want to buy.

Step 6. Start house-hunting

The fun really starts. You can look around the market with confidence to find the right property for your needs. If you are moving home, you will also need to inform your estate agent to start marketing your current property. Once you have had your offer accepted, give us a call so we can talk you through the next steps

Step 1. Get in touch

Give us a call on 01635 745025 or email us on info@hexagonfs.co.uk

Step 2. Complete some initial information

We will ask you to complete some basic information so that we can provide you with accurate advice and a complete recommendation to get you moving

Step 3. Meet with your advisor

We will arrange a first meeting with you either over the phone or face to face so we can discuss your situation in detail and begin the advice process with you.

Step 4. Review recommendation

We will send you a detailed initial recommendation for you to review and confirm if you are happy with our advice

Step 5. Decision In Principle (DIP/AIP)

Its important that we complete an initial credit check to ensure that you have the required credit score to obtain the mortgage you are looking for. We recommend that this is done before you find the right house to ensure you are not disappointed later in the process.

