



SIX STEPS TO BUYING A HOME



Here's a handy breakdown of what happens when you buy a home with us.

1. BRIEFING AND FULL ASSESSMENT

We'll send you a pack with everything you need to know about your home, including: your briefing form, Energy Performance Certificate (EPC) and our recommended panel of Solicitors.

We'll book in some time to go through all of this with you.

You will also need to complete a second assessment with the mortgage adviser. This assessment will be in more detail and will determine what share you can afford to buy.

2. SALE AGREED

Once you've sent us all your paperwork, and let us know which Solicitor you're using, we can agree the sale.

Then, we'll instruct both yours and the vendor's Solicitors.

3. YOUR MORTGAGE

You can apply for your mortgage either directly with a lender, or through a Mortgage Advisor (MA).

We'll need to see a copy of this, so we can approve your offer with your Solicitor.

If your mortgage figures and information changes from what was signed off by the MA at the second assessment we will need to refer this back to the MA to review.

4. KEEP CHECKING IN

Stay in touch with your Solicitor for updates. We'll keep an eye on everything too, and make sure the purchase stays on track.

5. EXCHANGE AND COMPLETION

Once all the paperwork has been completed, and the Solicitors are happy, they'll arrange a date to exchange contracts and suggest a completion date. At this stage, we'll let your Solicitor know the amount you'll need to pay for the initial rent and service charges.

6. WELCOME TO YOUR NEW HOME!

Once your payment has gone through, you'll be able to collect your keys and start moving in.

WHAT IS MY SOLICITOR DOING?

There's lots of things your Solicitor looks after during the purchase process. These include:

- book local authority and environmental searches
- raise landlord enquiries
- make sure all paperwork is completed
- arrange payments
- register your home with Land Registry after completion.

Don't worry, your Solicitor will do this all the time, they'll know exactly what they need to do. But do make sure you get regular updates from your Solicitor on their progress.

GET IN TOUCH

0800 145 6663
resales@abri.co.uk
abrihomes.co.uk

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