Mortgage Timeline

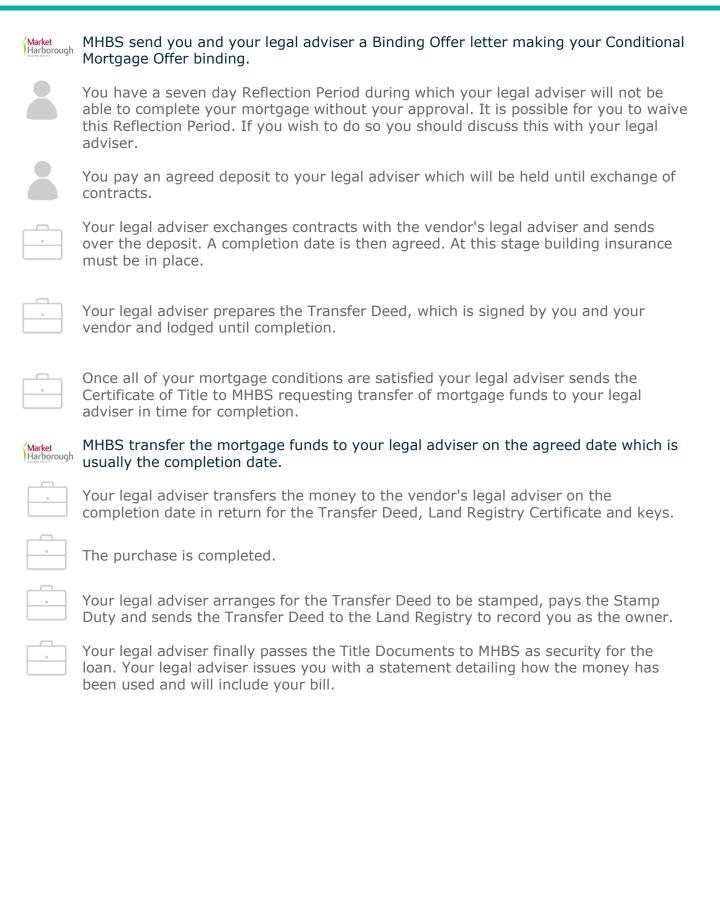


		You	Market Harborough	MHBS	• •	Legal Adviser
	Contact our Mortgage Team to discuss your requirements and to go through pre- mortgage application qualification. Then an appointment with one of our mortgage advisers should be booked to progress your application.					
	Providing you meet our criteria and get agreement in principle, you can make an offer (subject to contract) to purchase the property through the vendor's estate agent.					
	Instruct your legal adviser to act if your offer is accepted.					
	Go through a full Fact Find with MHBS, this will help us to advise you on a suitable mortgage.					
Market Harborough	MHBS send your mortgage application pack, Suitability letter and European Standardised Information Sheet (ESIS) in the post for your completion and return.					
·	Your leg	al adviser contacts	the vendor	's legal adviser to initi	ate cont	ract negotiations.
Market Harborough	On receipt of your completed mortgage application MHBS instruct a Valuer to carry out a valuation of the property. A homebuyer's report and/ or Building Survey can also be carried out for you if required.					
Market Harborough	MHBS a	ssess the mortgage	valuation a	and your documents.		
Market Harborough				send your Conditional ort to you and your leg		
• •	Your leg	jal adviser provides	any assista	nce once the docume	nts have	e been read.
	confirms with MH	s the binding condit IBS. This is the time	ions of your to decide o	t details with the venc Conditional Mortgage on your buildings insu e in place on completi	e Offer h rance pr	ave been met

As a last resort, this property may be repossessed if you do not keep up with payments. Mortgages are subject to status, valuation and minimum age of 18.

SM064/V4/01.19





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