

HOMEBUYERS

10 STEP GUIDE

- 1) Obtain financial advice from a bank or financial advisor so you know what type of property you can afford to buy ☐
- 2) Find a property that suits your requirements, make an offer through the estate agent that arranged your viewing ☐
- 3) Acquire advocate quotes, choose an advocate, forward advocate details to the estate agent ideally within 48 hours of having an offer accepted ☐
- 4) Contact your financial advisor/mortgage provider to let them know you have found a property and provide all financial details required ☐
- 5) Instruct and pay your mortgage provider for the survey, follow up the survey and check the results, your mortgage offer should follow within a few days ☐
- 6) Contact your advocate and pay for the searches ☐
- 7) Once your mortgage offer is accepted and all legal questions are answered you will be able to agree dates for the exchange and completion of your property purchase ☐
- 8) Ensure you pay your deposit and make an appointment to sign all outstanding paperwork with your advocate including the contract. ☐
- 9) Exchange contracts and then arrange a completion date normally 2 weeks apart. ☐
- 10) You need to make arrangements to collect your keys either from the house you are buying or from the estate agent or advocate. Congratulations ☐

* IMPORTANT- Keep in touch with your financial advisor, advocate and estate agent, always return their calls asap and return documents when requested. Depending on your circumstances sales can take between 2 weeks and 3 months with the average for a first time buyer being 10-12 weeks.

