

Your step by step guide to buying a house

| Step | Action | Completed |
|------|---|--------------------------|
| 1 | Visit www.britannia.co.uk or make an appointment to see a Britannia mortgage adviser at your local branch or phone our Contact Centre to find out how much you can borrow | <input type="checkbox"/> |
| 2 | Find your dream home | <input type="checkbox"/> |
| 3 | Make an offer. This is usually done through the estate agent acting on behalf of the people selling the property. The estate agent will let you know if the offer has been accepted | <input type="checkbox"/> |
| 4 | You can apply online and get a decision in minutes or visit your local branch or phone the Contact Centre to speak with a mortgage advisor. You will be given various documents, including a keys facts illustration, which detail everything you need to know about your chosen mortgage | <input type="checkbox"/> |
| 5 | Arrange for our conveyancing service to carry out all the legal work for you or appoint your own solicitor | <input type="checkbox"/> |
| 6 | Your application is processed and reference/payslip requests are sent to you and possibly to your employer for verification | <input type="checkbox"/> |
| 7 | A valuer will value the property you wish to buy | <input type="checkbox"/> |
| 8 | Assuming the valuation report and references are satisfactory, we will send you a formal Offer of Advance, detailing what we are able to lend you | <input type="checkbox"/> |
| 9 | The conveyancing team/your solicitor will contact you to sign and exchange contracts, and agree a completion date | <input type="checkbox"/> |
| 10 | Arrange a removals service | <input type="checkbox"/> |
| 11 | The conveyancing team/your solicitor will contact us to let us know when the money is required | <input type="checkbox"/> |
| 12 | The monies are sent to the conveyancing team/your solicitor | <input type="checkbox"/> |
| 13 | The conveyancing team/your solicitor will liaise with you to arrange for you to pick up the keys to your new home | <input type="checkbox"/> |

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