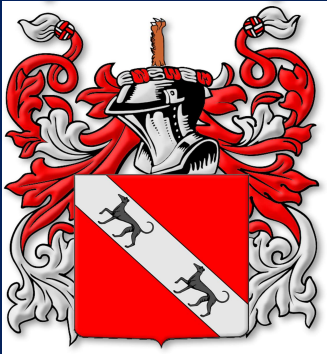


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White House Newsletter

Some say that buying a property is one of the most stressful things you can do, but it doesn't have to be that way.

White House Mortgages can help take the stress out of the buying process, by following these simple steps:



1. **Set a budget.** In order to help you, I need to know how much a month you can afford to pay on a mortgage? If you are buying to let, how much rent will the property realistically generate each month? I'll also need to know, how much deposit you have available, and where the deposit has come from?
2. **What are your current expenses?** If you have loans and credit cards, I'll need a complete breakdown, backed up by a copy of your Credit File (NOT CREDIT SCORE even though that's what it says on the TV.) I prefer to use www.checkmyfile.com as this shows a report from multiple Credit Agencies in one place.
3. **What are your provable earnings?**
4. **Do you have permanent Rights to Reside?**

Continued P2

5. What is your ideal property and location? It may not be possible to get exactly what you want, but have an ideal type of property and location in mind certainly helps.
6. Prove your identity. I'll need a copy of your passport, VISA if applicable, and proof of your current address, using either your Drivers License, or current Utility Bill (not mobile phone), or Council Tax Bill.
7. The buying process. There's a set process to successfully buying a property. Follow that process with the help of an experienced Mortgage Broker such as myself, and you will have a fighting chance to succeed. If you don't follow the process, the best I can say is 'good luck!' In popular areas such as Thurrock, properties are often 'sold subject to contract' before they are ever advertised on sites such as Rightmove or Zoopla. To be taken seriously by the Estate Agent, and therefore have a chance of even viewing a property, let alone making an offer, you will firstly need an Agreement in Principle.
8. How do you get an Agreement in Principle? I'll need you to be able to provide me with all of the information and documents mentioned above. I will then source your mortgage, to find the most appropriate lender, product and rate for your circumstances. This in turn will enable me to generate an Agreement in Principle, once you have read, understood and agreed to my Irrevocable Fees, Ts&Cs and signed my Irrevocable Fee Agreement, which creates a binding contract between yourself and White House Mortgages Ltd. A typical fee is 1% of what ever you are borrowing, of which the first £500 is an upfront administration fee for your Agreement in Principle. The balance of the fee is then payable in two further stages: 50% on Offer and 50% on Exchange of Contracts.
9. I assure you, that the above method works like clockwork.
10. **Please let White House Mortgages Ltd take the stress out of the property buying process.** YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.