

# Buying your dream home

We've outlined the process of buying a house, from working out a budget, to finding your dream home and finally getting the keys



## 1. Mortgage

First things first, get your mortgage in principle sorted – you can make a serious offer and sellers will know you mean business. **Ocean financial services** can help you choose the right mortgage, based on your situation.



## 2. Budget

Your deposit + the amount you can borrow – remember to allow for stamp duty, conveyancing and surveyors fees.

We can advise on the amount you can borrow and help you plan a budget.



## 3. Property search & viewings

The fun part – looking for your future home. Remember to make notes during viewings and don't be afraid to ask any questions you have.



## 4. Making an offer/offer accepted

You've found the place for you – so make an offer they can't refuse. If your offer is accepted, the price is confirmed in writing, but there's no legal obligation until the contracts are signed.

The property is 'sold subject to contract' and usually taken off the market.



## 5. Arranging conveyancing

A good conveyancing team is essential to help ensure things go quickly and smoothly.

**Ocean property lawyers** offer a complete and competitive conveyancing service.



## 6. Mortgage offer & survey

Your mortgage provider will require a basic 'mortgage valuation' survey before they make you a formal mortgage offer.

For peace of mind **Ocean surveyors** offer a detailed home-buyer's report or a full building survey.



## 7. Exchange of contracts

You're nearly there! Once your solicitor is happy and the mortgage offer is received, the contracts are signed and you pay the deposit (usually 10%). You then agree a completion date to move in.



## 8. Completion – Congratulations!

The mortgage funds have cleared into the seller's account and you have the keys to your new home.