

Your step by step guide to buying a house

Step	Action	Completed
1	Visit 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 key 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"/>

Britannia is a trading name of The Co-operative Bank p.l.c. Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by the Financial Services Authority (No.121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 0066110).

Britannia House Leek Staffordshire Moorlands ST13 5RG
britannia.co.uk