

The Next Steps in Gaining Your Mortgage Agreement

The process of gaining a mortgage agreement in principle can often be drawn out and time-consuming.

At My Mortgage & Protection Experts, our aim is to make the process quicker, convenient, easy and less stressful for our clients.

Confirmation of process

1. Log into your **Client Login**. (If you don't have a client login, please request one from your adviser).
2. Complete and submit '**Mortgage Enquiry Form**', **Upload all requested documents**
3. Your Mortgage Adviser assesses the documentation & information provided then completes your personalised **Mortgage Research Report**, your research is sent to you for review generally within 24 hours.
4. Review your research with your Mortgage Adviser where your review lender & product preference before proceeding with a **Mortgage Agreement in Principle (AIP)**
5. Adviser completes (AIP) application with the relevant lender
6. Your application will then be submitted to the lender once you have an offer accepted on a property or you have agreed to proceed with a remortgage.
7. Payment of your Broker Fee is made at point of application.

As described above, to progress your requirements, My Mortgage & Protection Experts will need to review all the necessary information and documentation to support your mortgage enquiry.

This means that as your chosen Mortgage Broker we need to see the documents and personal information that a lender will require when underwriting a mortgage application.

The quicker that we receive this information the quicker your adviser can assess your request and provide you with your personalised mortgage research.

Within our email, you will have been provided a link where you can login to our secure client portal to provide your information and documentation.

Your **Personalised Mortgage Research Report** will provide you with:

- A clearly defined mortgage objective
- Maximum affordability guidance
- Clearly defined research inclusive of different schemes, interest rates, any lender fees, monthly costs, and any lender incentives (such as free valuation, cashbacks etc)

The research provided will be based on the most cost-effective scheme available to suit your individual circumstances over scheme term. (Unless you have requested an alternative basis).

Important Notes:

- When you complete your **'Mortgage enquiry form'** - Details must be accurate otherwise it could affect a lending decision.
- **Uploaded documentation** - Scanned copies preferred, if using a smartphone, we can assess using very clear photographs. Full copies of documents are required with no omissions.

If you don't have internet access or are not comfortable with the 'Client Login' process?

Please tell us how you would prefer to work with us, and we will work with you to progress matters as quickly as we can. It may mean using post, or email etc. We will do all we can to assist with your application. Please note that the process may take slightly longer though.

Please read the attached 'Mortgage Documentation Explained' to ensure you are uploading the correct documents.

Join the growing number of clients who are gaining decisions more quickly, spending less time doing so, and paying a lower fee than our major competitors.

Any questions please call us, we will be delighted to help

03300 94 94 09