



**armed forces**  
FINANCIAL SERVICES

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# Guide to buying a house

ARMED FORCES FINANCIAL SERVICES



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Armed Forces Financial Services is  
a trading name of TIMC  
Independent Financial Advisers  
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Authority No 439451

Thinking about buying a house but not sure what's involved?

## **Stage 1 - know what you can borrow**

It's a good idea to know how much you can borrow before you start looking at houses that may be outside of your budget.

- Provide AFFS with some basic details and we will establish how much you can borrow & how much it will cost
- As Directly Authorised Independent Financial Advisers we can use any lender
- We do not charge you for our service

## **Stage 2 - start looking**

Now you know how much you can borrow, let AFFS know the likely purchase price based on homes you like (don't worry you don't need to have found 'the one' yet!) ...Don't forget, you don't have to borrow the maximum amount available to you & in some cases it may be better not to!

AFFS will use the figure you give to gain an agreement in principle with the lender best suited to your needs.

## **Stage 3 - find your dream home**

Dream house found!!! When you find a property you like let AFFS know so the following can be checked:

- How long it has been on the market
- how much the current owner paid
- how much it is worth

We then make an offer 😊



## **Stage 4 - leave it to AFFS**

Once your offer has been accepted:

- Retain a Solicitor (AFFS can recommend if required)
- If you are using Forces Help to Buy – now is the time to apply on JPA
- AFFS will complete the full mortgage application (don't worry we keep you updated throughout the process)
- Lender will carry out the survey & issue the offer
- Solicitor will carry out the legal work

(Timescale is usually 8 – 12 weeks depending on the number of people in the chain)

## **Stage 5 - get insured**

AFFS will then look at protecting your mortgage:

- We will carry out the same research & confirm the best Insurer for your needs then arrange this for you too
- We can also check for any other insurances you may need – don't worry there wont be any 'hard sell'. If you think you need it, we'll find the best deal for you. If you don't want or need it, we wont!

## **Get in touch**

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