

Get your finances in order

Sims Williams can help



If you are looking to buy a replacement property and require a mortgage, it's a good idea to get your finances in order as early as possible.

Whether you are planning to stick with your existing lender or want to search the market for the best mortgage deal, you should try and secure an "Agreement in Principle," so you can understand your budget.

We work with a few trusted local Independent Financial Advisers (IFAs), who can provide "Whole of Market" mortgage advice, including some exclusive mortgage deals not available on the High Street.

They can also obtain quotes for various insurance products from the entire market and are not affiliated with any particular company. They are legally obliged to provide the most suitable advice for you.

How Sims Williams can help

Over the years, we have built up a professional and trusted network of local conveyancing solicitors and Independent Financial Advisers.

We are happy to recommend their services as we know they have always looked after our clients extremely well and have the skills and experience to keep property chains moving.

Like Sims Williams, the IFAs and conveyancing solicitors we recommend, will use their local knowledge and strong contacts to progress your property sale smoothly and quickly.

Applying for a mortgage

To speed up the mortgage application process, here's what information you will need to provide.

Proof of Income

- Last three months' bank statements
- If Self-Employed, SA302's for the last three years
- Most recent P60
- Last three month's bank statements

Two forms of ID

Existing Mortgage Statement (if appropriate) Proof of Deposit

Mortgage applications can take between 10 days to three weeks to be issued.

One of the benefits of using a local IFA is they will progress your mortgage application and chase things up on your behalf - avoiding any delays which could jeopardise your property chain.

