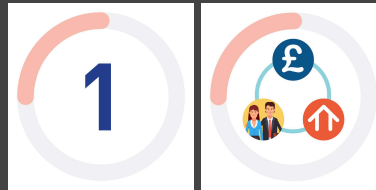


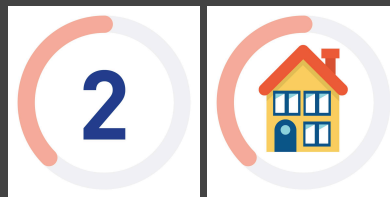
## 7 Step Buyer's Guide

In order to make the purchase of your dream home as smooth and stress free as possible, we have prepared a step by step guide to help you understand each stage of the process.



### **STEP 1 - APPLY FOR CO-OWNERSHIP / MEET WITH A MORTGAGE / FINANCIAL ADVISOR**

Prior to reserving your desired plot, please apply to Co-Ownership. If successful you will receive your Co-Ownership Approval. You will also need to speak to a mortgage advisor to get a Decision in Principle from a lender.



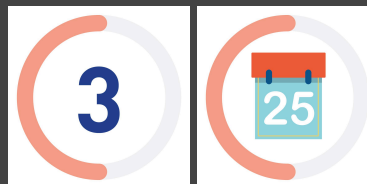
### **STEP 2 - CHOOSE YOUR PROPERTY**

Select the house type and plot number from those on release.

In order to secure a plot you must share your Co-Ownership Approval.

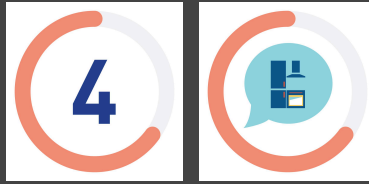
At this point you will sign a reservation agreement with the agent.

Upon reserving a plot you must provide details of your acting solicitor. For convenience, please refer to BW Social Affordable Housing's preferred panel of solicitors.



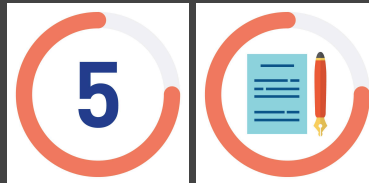
### **STEP 3 - FULL MORTGAGE APPLICATION & SUBMIT PROPERTY TO CO-OWNERSHIP**

When your desired plot is reserved, arrangements should be made with your mortgage adviser to submit your full mortgage application. You should also upload the property to your Co-Ownership application for approval.



#### **STEP 4 - CHOOSE YOUR INTERNAL FINISH AND TURNKEY PACKAGE**

Our dedicated sales agent will arrange to meet with you in order to select your choice of finish from our wide range of options. Please refer to the brochure for specification.



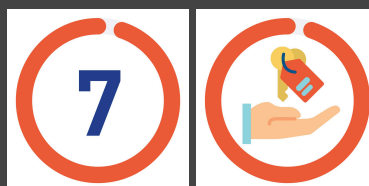
#### **STEP 5 - SIGN AND RETURN THE CONTRACT**

When you have selected your internal specification, the mortgage offer has been issued and you have received your Co-Ownership Offer, please arrange to meet with your solicitor to sign and return the sales contract. The reservation period is 8 weeks and a contract is required within this timeframe to ensure the property remains off the market. BW Social Affordable Housing reserves the right to withdraw from the sale and remarket the property upon expiry of the reservation agreement.



#### **STEP 6 - PRE HANDOVER INSPECTION**

Our site manager will be in touch with yourself directly, approximately one week prior to completion, so you can view your new property before you move in.



#### **STEP 7 - COMPLETION & HANDOVER OF KEYS**

Upon legal completion, BW Social Affordable Housing will contact you directly to hand the property over to yourself. This will involve a final inspection and you'll be given access to your online handover documents & manuals. You will also read your electric meter, receive your gas meter card and congratulations, you'll receive the keys to your new home.

**NB - It is a BW Social Affordable Housing policy that we cannot permit access to removal companies or to purchasers for storage of furniture or personal belongings prior to completion.**