The Process from Application to Keys to your new home

1. Application
On contact with the Association we will provide you with an application form. You will need to fill this in with as much detail as possible and enclose a mortgage agreement in principle identifying your borrowing capabilities. You will then be placed on a waiting list for suitable properties in your area.

2. Viewing
You will then be given an opportunity to view the property to see if it suits your requirements.

3. Home Visit
When a property has been identified for you a representative from the Leasehold and Sales Team will arrange to meet you at home and go through the sales process and answer any questions you may have. At this time you will need:

- Last 3 Months Wage slips
- Details of your chosen solicitor
- £150 Reservation fee

4. Instruction to Solicitors
Clwyd Alyn Housing Association will then instruct the solicitors on your behalf and provide all parties involved with details of the sale by way of a memorandum of sale.

5. Survey
Within three weeks a surveyor will carry out a survey on the property on behalf of yourself and the mortgage company. This will identify any potential structural issues with the property. There are different types of survey options that are available to you and your mortgage provider will be able to explain this in more detail.

6. Solicitor's Enquiries and Mortgage Offer
Your solicitor will then carry out enquiries into the lease and contract on your behalf. They will also apply for searches providing information on the area and land the property is located. When your chosen lender has carried out all necessary checks and research into your circumstances they will provide your solicitor with a mortgage offer. This will then be sent to Clwyd Alyn Housing Association for approval.

7. Handover
When the solicitors have carried out all the necessary research into the contract and lease, they will then exchange contracts on your behalf and set a completion date. On completion you will be given the keys to your new home.