

Self-builder Mortgages – The Service We Provide

Self-builder Mortgages manage your finance from A-Z of your build project, allowing you to get on with the important matter of building whilst secure in the knowledge that the funds are arranged.

What we will do for you.

Source the Mortgage	We are directly authorised by the Financial Services Authority (FSA) and we source the whole of the Mortgage market to find a product and a lender suitable to your requirements. Our experienced mortgage consultants will assist you with the completion of the required documentation and answer any questions that you may have.
Arrange a Decision In Principle	If you are happy with the recommended product and lender, and you have provided your authority for us to do so, we can approach the lender for a Decision in Principle. No Fee is payable at this stage.
Assist with Application	Once your mortgage is agreed in principle, we will send you a part-completed application form for you to check and sign, to return with the supporting documentation.
Property Log Book	We can assist you in setting up a log book regarding your property, including images and plans.
Instruct the Valuation	On receipt of your application and supporting Documentation, including your build plans, we will instruct a valuation and liaise with the valuer.
Stage Releases	On receipt of your valuation report, we will compare the stage valuations with your stage costings, to calculate the amount to be released at each stage.
Mortgage Offer	We will liaise with the lender throughout the process, until your formal Offer is produced, which will be checked to ensure it is correct.
Panel of Solicitors	We can put you in touch with a solicitor who has knowledge of stage release and self build finance. This is essential to avoid any delays through lack of understanding.
Insurances	We can provide quotations for insurances associated with the build such as Site Insurance and Structural Warranty, Life cover, income protection plus other insurances you may require.

PLEASE REFER TO OUR WEBSITE WWW.SELF-BUILDER.COM/MORTGAGES FOR ADDITIONAL INFORMATION SUCH AS SOURCING LAND, TITLE INSURANCE ETC.