



# You've had your mortgage meeting, here's what's next



## What's happened so far

We've discussed your needs and which mortgage is right for you.



## What we'll do

We'll progress your application and make sure the mortgage is affordable for you.



## When we have a decision for you

Once your application has been approved, we'll give you a call, or send a text if we can't reach you, to let you know the good news and to explain what happens next.



**UP TO 3 DAYS**

## You're approved! So what next?



### What we'll do

A few days later we'll post your Mortgage Offer Pack, containing your Letter of Offer and any further information we need you to provide - your 'Conditions of Sanction'.

We'll arrange for a Valuer to inspect the property just to make sure everything's ok (you may want to arrange your own survey).



### Letter of offer

- Have a look at your letter of offer under 'Conditions to be attended to by you' and see if there's anything you need to do.



- It is important that you read, sign and return these documents as soon as you can.

**If we asked for things like pay-slips or bank statements, you can get these to us one of three ways**



Upload using your e-Banking secure email



Upload your documents to **[danskebank.co.uk/documents](https://www.danskebank.co.uk/documents)**



Post or hand deliver to your local branch

*Where we need you to do something - the quicker you can do it, the sooner we can get the process moving for you.*



### What we'll do

Once the valuation has been completed and you have provided us with all the information we need, we'll send you a Binding Offer and get the ball rolling with your Solicitor.



**UP TO 30 DAYS**



## The legal bit

Your solicitor will prepare the paperwork and deal with the legal side of things on your behalf. This includes arranging contracts and registering you as the owner of the property.



## Exchange contracts

Once all the paperwork has been completed, you're ready to put pen to paper; the contracts can be exchanged.



## Congratulations!

You now have the keys to your new home.



## Final steps...

- About seven days after your mortgage has started we'll send you a confirmation letter with your repayment amount and dates. To change your payment to a date that suits you, just give us a call.
- Make sure your insurance is in place and update your address details with anyone you need to.



**Our best wishes in your new home.**



**UP TO 90 DAYS**