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1. Determine Your Budget

At Mortgease LTD, we assist you in setting the right budget for purchasing a home by considering the costs involved, the rental income of the property, and your income and savings.

2. Choose the Right Property

Find a property from City & Docklands that matches your needs, budget, location preferences, and is ideal for you and your family.

3. Meet a Mortgage Broker

Through our professional mortgage broker service, we help you compare lenders and products while navigating complex terms and conditions. We also ensure that your application aligns with the expectations of specific lenders.

4. Prepare Documents

We provide lenders with the necessary documents to assess your financial stability, including proof of income, recent bank statements, evidence of your deposit funds, and details of any other properties you own.

5. Receiving Decision in Principle

After receiving initial approval for your buy-to-let mortgage application from lenders, a reservation fee is paid.

6. Submit Your Application

Your application will be submitted after we have carefully reviewed it to ensure it is accurate and complete. A deposit amounting to 10% of the property's value is paid as part of the purchase process.

7. Complete the Purchase

Your solicitor will handle the legal process, and once everything is finalised, the lender will release the funds to complete the purchase.

8. Start Earning Rental Income

Rent out your property to tenants and start generating a steady stream of monthly rental income, providing you with a reliable financial return from your investment.



How to Get a Buy-to-Let Mortgage in the UK

Berkan Aksit

Commercial Finance Broker

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