



MyMortgage

Options, Advice, Service and Price

PROFESSIONALS YOU WILL NEED ON YOUR TEAM

Whether you are still looking for your dream property, or you have found it and are putting in an offer - you will need to gather a team of experts around you to make your next purchase a success.

We work with various Real Estate Agents, Solicitors, Accountants, Insurance Brokers and many more professionals all over the country and we would be happy to make some recommendations of some of our favorite partners in the various industries.

REAL ESTATE AGENTS:

Get to know the market in the area you are wanting to buy, chatting to a real estate agent will give you a good idea of what sort of properties are currently on the market for what price, how fast they are selling and understanding the different types of sales. A real estate agent may also know of properties that are about to come onto the market that could fit your situation.

SOLICITOR:

You will need a local and experienced solicitor or conveyancer to guide you through the process and handle all the legal aspects. Your solicitor will:

- Handle the contracts side of things
- Carry out a due diligence process on the property
- Carry out local council searches, LIM report and make you aware of any hidden facts that you may not recognize on your own but will be important to know.
- Deal with the Land Registry
- Manage the money on settlement day

INSURERS:

You will get to a stage in your journey where you have finally found the property of your dreams and will need to look at insurance. This can also be a minefield and we would be happy to point you in the right direction to answer all your insurance needs. Whether it's property, contents, health, life or income protection insurance, you will want to protect the interests of yourself and your loved ones.

RENOVATIONS AND INTERIOR AND EXTERIOR DESIGNS:

If you are looking at creativity beyond your Pinterest Board, we would be happy to recommend professionals to help you with concept design, interior and exterior design, product and material selections and project management to liaise with your builders, architects, and suppliers.

REGISTERED VALUER:

A valuation generally involves a registered valuer visiting the property to assess the market worth of the house. They will conduct a full inspection of the property and look at the property's title, council zoning maps and other comparable property sales in the area.

A registered valuation may be required by the bank if you are purchasing with less than 20% deposit if you are buying a property through a private sale or building a new property.

Chat to us, we will happily facilitate this for you through the accepted platforms.

BUILDING INSPECTOR:

A building inspector will ensure that older buildings, new buildings, alterations, installations, and extensions meet the regulatory standards.

BUILDING COMPANIES:

If you are looking to build, you will want to find not only the right style of house but the best value for money and most importantly those that will be straight up and manage your expectations with the build from start to finish. A good builder will be able to get the right fit for your situation, whether it is a turnkey or a progress build, and manage the process in a timely manner.

ACCOUNTANT:

You will want a good accountant to chat to when considering purchasing an investment property. They will offer you tax advice and the best way to structure your operations and investments in a tax efficient manner.

In some cases, your Accountant is also your right-hand person for ensuring we have the right income information for your loan approval, usually in the form of Financial Statements – talk to us about what the bank will need here.

The value of having the right experts on your team cannot be overstated, and often it's the difference in achieving a really great result where you feel like the process was seamless.

ADAM, CLAIRE, GREG, AMBER AND THE MY MORTGAGE TEAM

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