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DISCOVERY CALL  
**WELCOME**

*packet*



What to expect from a Mortgage Discovery Call  
Aleka Gutzmore

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# NICE TO MEET YOU!

I've spent two decades excelling in the competitive landscape of the mortgage intermediary market, establishing a reputation as a well-respected and innovative advisor.

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I AM EXCITED FOR US TO  
WORK TOGETHER!

Countless families in London and across the UK have benefitted from my market knowledge to secure funding for their dream home or investment property. Trust me to help you find yours too.

YOUR SUCCESS IS MY SUCCESS

# WHAT TO EXPECT

from me as your Mortgage & Property Finance Specialist

1

## **Disclosure & Honesty**

I always follow the code of ethics and standards of practice. I believe in full disclosure and putting my client's needs and wants at the centre of the service. All details remain confidential at all times.

## **Solution Focused Mindset**

At the end of the discovery call, I will offer you a solution or a service to get your pre-approval started so that you can confidently shop for a home!

2

## **Frequently Communication**

Maintaining good communication with all parties involved makes the process smoother and faster.

3

## **Obtaining a Mortgage Offer**

Once your needs are assessed, I will finish the necessary research, package and submit a mortgage application and manage it to get your mortgage offer.

4





# TIMELINE

## **START - Discovery Call** (30 minutes)

We can meet on a video call to discuss where you are in the process. This session is used to encourage, signpost or tell you how to become a client.

## **Property Offer Accepted** (Yay!)

Once you've found your property, get in touch. It's time to find a suitable mortgage and submit an application

## **Financing Review** (Two to Three Weeks)

Once the valuation is done, the lender will finish their paperwork and issue a mortgage offer.

## **Decision in Principle** (Two Days to One Week)

*\*fees apply from this point.\**

Before you even begin your house hunting, you want to be in a great position to make an offer as soon as you see a home you love.

## **Application & Inspection** (Two to Six Weeks)

Once your mortgage application is submitted the lender will schedule a property inspection

## **Success! Completion Day**

The big day has arrived! You'll move in and make that house YOUR HOME.





# CHECKLIST:

## MORTGAGE DOCUMENTATION

This checklist outlines the required documents to ensure a smooth mortgage approval process.



- Current employment details with 3yrs history
- Three-month payslips and the latest P60
- Last three years' SA302 and tax year overview documents (if self-employed or alternative income exists)
- A list of current assets and liabilities in sole or joint name
- List of Bank Accounts and nominated bills account.
- Latest Mortgage Statement(s), if applicable
- Savings or investments statement (last 90 days)
- Memorandum of Sale for an existing property
- Copy of credit report obtained in last ten days
- Gift Letter
- A copy of the new property listing
- A copy of the accepted purchase and sale agreement
- Valid Passport
- Solicitors name, address, telephone number

# FAQS

## Q1. Can you help me find a mortgage lender?

Yes! Aleka is a certified mortgage advisor authorised to deal with all major banks and a large panel of mortgage lenders offering loan options for all types of buyers and purchases. To include all residential. Buy to let, Ltd, commercial and self-build projects.

## Q2. Can you help me sell and buy at the same time?

I do not get involved in this part of the process; however, I can signpost you to agents who can help. Alternatively, ask for recommendations from family or friends, and there's always Google. But, I can assist in instructing a legal firm from a competitive panel of reputable law firms.

## Q3. Should I talk with a bank before looking at homes?

No need! A mortgage intermediary assesses and deals with the bank on your behalf. You will benefit from the added advantage of the advice and recommendation service of an experienced professional.

Booking a discovery call before looking at homes can help you understand your position. Obtaining a decision, in principle, will tell you exactly how much you can afford.

## Q4. I own a home; should I buy another before selling my current home?

There is no "correct" answer to this question. There are pros and cons to buying a home before selling your current home, and the same can be said about selling your existing home before buying another. We can discuss the option and help you understand what it looks like.

# FAQS

# WHAT MY CLIENTS ARE SAYING



"Aleka is an astute financial advisor who helped us to purchase our first house. Knowing we were new to the process, Aleka gave clear and concise guidance on what we needed to prepare for to have the best chance of finding and buying our home.!"

Leon Linton



"I am a first-time buyer and first-time landlord at the age of 21, fresh out of university in the probation period of my new job, and I had part gifted deposit and part savings for the deposit for my first BTL property. I had spoken to at least 20 mortgage brokers, many of whom said I could not get a mortgage. Aleka was the only person to not only get me a mortgage. I cannot thank her enough!"

Courtney Hill



"Aleka is a superb financial advisor and expert mortgage advisor; there is nothing too complicated or too difficult. I would highly recommend her for all BTL, commercial and residential mortgages; Aleka goes above and beyond for her clients with first-class advice.

Kay Daniel



01

**Tell me about YOURSELF:**

Name:

Address:

Phone:

Email:

Do you own or rent?

When do you plan to purchase/refinance?

Do you have to sell before buying?

02

**Tell me about your existing CREDIT:**

Time with Bank:

Credit Card Balances:

Student Loans:

Car Finance:

Have you any CCJ's or Missed Payments:

\*add to the note section if required.

03

**Why do you want mortgage advice?**

<input type="checkbox"/> I want to move, location	<input type="checkbox"/> To have an investment property
<input type="checkbox"/> My dream is to be a homeowner	<input type="checkbox"/> I need more space
<input type="checkbox"/> I'm getting married / Divorced	<input type="text"/> Other: <input type="text"/>

04

**How do you want to communicate:**

<input type="checkbox"/> Phone Calls	<input type="checkbox"/> Messenger
<input type="checkbox"/> Text Messages	<input type="checkbox"/> Email

QUESTIONS MARKS

# 05

## Tell me about your NEW home:

What type of property are you looking to buy? \_\_\_\_\_  
Have you ever purchased a home before? \_\_\_\_\_  
Have you found the property? \_\_\_\_\_

Purchase Price: \_\_\_\_\_  
Number of bedrooms: \_\_\_\_\_  
Number of bathrooms: \_\_\_\_\_  
Deposit Amount: \_\_\_\_\_  
Source of deposit: \_\_\_\_\_

	<b>Must have</b>	<b>Would like to have</b>	<b>Not necessarily</b>
Hardwood floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tile/Granite	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen island	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Separate dining room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Big master bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Separate laundry room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Double garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Backyard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finished basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Panoramic windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Balcony	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other, please specify: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# WHAT'S NEXT?

## **Book your Discovery Session**



Download and fill out the questionnaire pages in this document. If you need my help, please do not hesitate to email me at any time!



Please send me the two completed questionnaire pages at least 24hrs prior to your discovery session.



You are ready to start looking for your Dream Home!



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