

The Morbanx 7 Steps

Step 1

Needs Analysis completed to establish:

- Your current financial position
- Your financial goals; both immediate & future

Step 2

We research over 30 lenders (more than 700 loans) using our specialised software (information updated daily) & prepare a customised Mortgage Plan detailing our recommendation.

Step 3

We discuss the mortgage plan and our recommendation with you and answer any questions you may have. We then arrange for the application forms to be completed and advise you of any documentation the lender may require.

Step 4

Once we have received all of the required information, we will submit your application to the chosen lender & follow it through to approval. We do all the work & keep you informed on the progress of your application.

Step 5

We advise you that Conditional Loan Approval is obtained and discuss any conditions that may apply.
- A valuation will usually be ordered at this time.

Step 6

Loan Approval – Congratulations!
Loan documents will now be prepared and sent to you, usually within 10 working days



Step 7

Loan settlement – Our job does not end here. We'll be here to help with any questions you may have from here on. We will keep in touch to help you review the progress of your loan & ensure that it stays suitable for your changing needs.