The process to assess a mortgage application is as follows:

Meet one of our trained Mortgage Advisors and discuss your mortgage requirements. The Mortgage Advisor will explain our products and their benefits to you.

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You will be provided a personal 'Illustration' indicating your monthly repayments, term and interest rate.

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Complete the Mortgage Loan Application Form and Loan protection Insurance proposal form - your Mortgage Advisor will be pleased to help you with this. If the property is a completed villa or townhouse, Building insurance will also be required

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Have you already purchased your UAE property?

Yes

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We will make an assessment of your financial circumstances in conjunction with your chosen property

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For some properties we will arrange a valuation

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Following our review of the valuation report, your Mortgage Advisor will advise you of the amount we can lend you for your specific property

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We will arrange for a dedicated Mortgage Companion to meet you, explain the offer and assist you with the transfer process

No

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An assessment is made of your financial circumstances and we will advise you how much we can lend you subject to the property you purchase

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When you find a property, submit the appropriate property documents