



First Time Buyer – Case Study

When school teacher Louise Dee decided it was time to buy her first home she chose to come to Four Corners after our adviser, Darren was recommended to her.

“Darren was recommended to me by my father who had dealt with him in the past. I had never looked into buying a property before having rented for a number of years. Before deciding whether or not to take the plunge I arranged a meeting with Darren, who took the time to explain how mortgages work and the various options available to me. He discussed my budget and ensured that I had taken everything into account, such as council tax, utility bills and insurances.

Everything was explained to me in terms that I understood. There were so many different things that I had not thought of, or even heard of before, but Darren had the patience to work through these with me.

Once the budget had been worked out, Darren did a decision in principle which told me the size of mortgage I could obtain. Armed with this I began the search for a property.

Shortly after this, and before I had had the time to save up a deposit, I saw the house that I knew I wanted but wasn't sure whether or not I could buy it without a deposit. Again Darren was on hand to explain the disadvantages of a 100% mortgage and was careful to point out the possible effects of a lowering in property prices. Despite the warnings I put in an offer which was accepted the day before I was due to go on holiday!

Darren completed my mortgage application as I was packing to go on Holiday and ensured that whilst I was away everything was sorted. I arrived back home to find my mortgage offer waiting for me and the valuation completed.

Throughout the whole process Darren kept me constantly updated and even dealt with the solicitors on my behalf. He made the whole house buying process an enjoyable one and not in the least bit stressful.

I have recently recommended Darren and Four Corners to a friend and I will carry on doing so.”