



What you can expect from Rose Capital Partners:



1. Initial conversation

Very important we talk at the earliest opportunity so we can understand your needs and goals to understand how we can help



2. Initial Research

Once we have ascertained we can help, we need to collect some basic documentation as accurate information equals accurate advice



3. Follow up meeting

Now we have the documentation we need, we can start the research and recommendation process. This can be done over the phone, via video, or in person, whatever is best for you



4. Mortgage Application

Once we are ready to apply for the mortgage, we will request all relevant outstanding documentation, submit the application, secure your product and introduce our Case Manager who will help with the heavy duty part of the application like dealing with the lender, surveyor, solicitor and agent



5. Protection Recommendation

As soon as the mortgage application is submitted, we need to look at what relevant protection need you have. It is good to understand what cover you get through work and anything you have set up personally so we can spot any gaps that may need addressing for you, your family and property. Each recommendation is bespoke and we include a **FREE WILL** to our clients.



6. Terms Issued

Based on the last 2 steps, we'll work with the providers until terms are issued which should mirror the quotes you were provided. If there are any variances (which is rare) we'll discuss why and what the next steps are from here



7. Exchange/Completion

If you are refinancing, or purchasing, we'll work with the legal team until the funds are with you and the new loan is in place, and start any relevant cover we have set up for you



8. Product Expiry

When you are 6 months from the end of your current product ending, we go back to step one, rinse and repeat this process until you are mortgage free!

