

First *step*

Up to 92% on your homeloan



EBS
BUILDING SOCIETY

up to **92%** on your homeloan
think about it!



Why pay someone else's mortgage?

**Think about your place. Your space. Your decor.
On your terms.**

More and more first timers are choosing to buy than ever before. And whether you decide to go it alone, do it with your significant other or team up with a friend, if you're thinking 'first home', think EBS firststep.

EBS firststep is a mortgage that's designed exclusively for first-time buyers. We've thought of everything. From offering you up to 92% of your homeloan. To paying your indemnity bond and your first time buyer's grant up-front to you in advance.

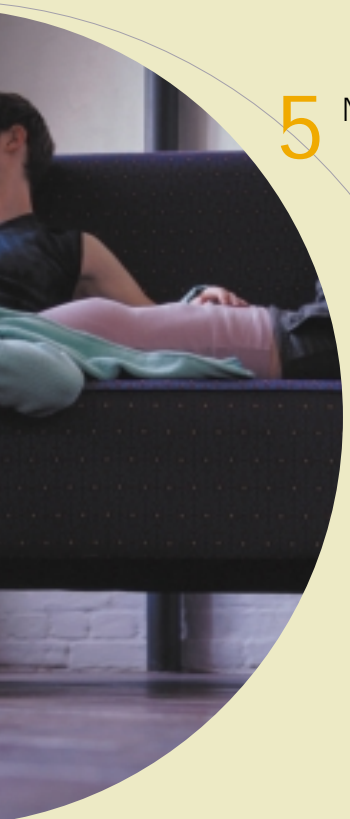
We think it's right up your street!



easy first steps to getting your new home

- 1** First things first. Call us on 1850 654 321. Or drop into your local EBS office and introduce yourself. (You don't have to be an EBS customer!)
- 2** Next, we'll help you to fill out your application form. (Remember, you'll need your P60 and proof of income to apply for your mortgage.)
- 3** Now we'll calculate what we can lend you, based on your income. Now for the exciting part! You're ready to look for your first home!
- 4** Over to you! Register with Estate Agents, check out the property pages and surf the web. When you find something promising, we'll organise an evaluation of the property.





5 Now's the time to find a solicitor. He or she will work out the legal formalities of your loan.

6 When we get the valuer's report, we will pass it on to you and your solicitor. Then we're all set to issue full loan approval.

7 We'll send your solicitor the home loan cheque. Then he or she will be ready to finalise the purchase of your house with the seller.

8 Congratulations! You're the proud owner of your first home!
(Remember, we'll be there whenever you need us, to answer questions or to tailor your firststep mortgage to suit your changing needs.)

the benefits

why choose EBS *firststep*



- Firststep 92% loan for first time buyers
- We give you the first time buyer's grant up-front
- We pay your indemnity bond
- We offer a very competitive range of rates
- Clear, helpful advice step by step.

tips for buying a new home



1. Be specific. Decide what you want from your first home. Make a checklist. Remember to bring it with you every time you view a property.
2. Be critical. Remember, if you're seeing lots of places, you're bound to get confused. Take notes and measurements and pictures to help you to make a decision.
3. Be assertive. Ask questions. Find out why the property is being sold. And how long it has been on the market, (the longer it's been for sale, the stronger your bargaining position). Remember, you're in the driving seat!
4. Be prepared. Buy a map and check how far your property is from where you work. Drive or walk around the area and check out parking, public transport, shops, parks, pubs, restaurants, leisure facilities and (you never know!) schools.
5. Be on the look-out. Check for missing roof slates, musty smells, creaky floor-boards, cracked, stained, bumpy or flaky walls and ceilings. And remember to view the house during the day to see how much natural light it gets.
6. Be open to possibility. Don't be put off by dodgy decor. Remember, a lick of paint and some imagination can make all the difference.

Lending terms & conditions apply. Normally the maximum loan to value is 92%. As a general rule the loan amount should not exceed three times the main income plus half the second income (in the case of two earners). The payment per month on a 20-year loan of €100,000 with an APR of 4.6% is €635.71. Your monthly repayment may increase.



To apply:
drop in to your Local EBS Office,
call us on 1850 654321
or email us on info@ebs.ie