










Buying your dream home checklist



Use our simple checklist to understand the key steps and what you need to think about when buying your dream home.

Steps	Things to think about	Tick
 1. Work out what you can afford	<ul style="list-style-type: none"> Before you start looking for your dream home, you need to know how much you'll have as a deposit and what you can afford. Use our budget calculator to better understand your monthly outgoings. Take a look at our Tariff of Charges to find out what else you might need to pay. Use our mortgage calculator to see how much money you could borrow and how much your monthly payments could be. 	<input type="checkbox"/>
 2. Find your perfect home	<ul style="list-style-type: none"> Think about the type of home you want and where you want to live. Ask the owner or estate agent lots of questions. 	<input type="checkbox"/>
 3. Get a decision in principle	<ul style="list-style-type: none"> This shows you if we could lend you the amount you need. It's based on your monthly income and outgoings. It's free with no obligation and is valid for 60 days. You can get a decision in principle on our website. 	<input type="checkbox"/>
 4. Make an offer	<ul style="list-style-type: none"> When you're ready, make an offer to the estate agent or owner. This should be based on what you can afford and the deposit you have. 	<input type="checkbox"/>
 5. Apply for your mortgage	<ul style="list-style-type: none"> Once your offer has been accepted, apply for your mortgage. You can do this without advice online, or with advice by calling us on 0800 068 6064. Here's what you'll need to have with you. You'll get a mortgage illustration. This will show you the mortgage deal plus any costs and fees. You'll need to get a solicitor to take care of the legal work for you. 	<input type="checkbox"/>
 6. Valuation and surveys	<ul style="list-style-type: none"> Once the mortgage application is completed, we'll arrange for your home to be valued. This means we can make sure it's worth what you're paying for it. This isn't a survey. If we're happy with the valuation, we'll make a formal offer. You should think about getting a survey. It tells you about the condition of the property such as any issues and the costs of repairs. You must pay for it. We don't get a copy of the report. 	<input type="checkbox"/>
 7. Exchange contracts	<ul style="list-style-type: none"> When your solicitor has everything they need, they'll send you some paperwork as well as a contract to sign. Once you've signed it, you're legally committed to buying the property. Your solicitor will tell you how to pay your deposit. You'll also need to have buildings insurance in place from this point. 	<input type="checkbox"/>
 8. Complete and move	<ul style="list-style-type: none"> On the day of completion, the home becomes yours. When the money is sent to the seller's solicitor, you can collect the keys. This is usually from the estate agent. 	<input type="checkbox"/>
 9. Take care of the essentials	<ul style="list-style-type: none"> Take meter readings for your new home when you move in. Close old utility bill accounts. Share your new address with those that need it. Redirect post to your new address. Enjoy your new home. Congratulations! 	<input type="checkbox"/>

To find out more details on any of these steps check out our [first home guide](#) online.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

All applications are subject to status and our lending criteria. Applicants must be UK residents aged 18 or over. The amount we will lend depends on your circumstances, the amount borrowed and the property. A higher deposit may be required for a flat or new build.

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