First-Time Buyer Checklist
Louise Arnold – LA Mortgage Services

☑ 1. Check your credit report

• Get a free copy from Experian, Equifax or TransUnion (or use Checkmyfile to see them all)
• Make sure everything's accurate – look out for old accounts, missed payments, or Mistakes.
• If needed, take a few months to tidy things up before applying – I can advise on this.

☑ 2. Work out your budget

• Think about how much you can afford each month (not just how much a lender might offer)
• Consider your deposit and any help available (e.g. gifted deposit or Lifetime ISA)
• Don't forget extra costs: solicitors, surveys, moving fees, and stamp duty (if applicable)

☑ 3. Get an Agreement in Principle (AIP)

• This gives you an idea of how much you could borrow• Estate agents often ask for this when you book viewings
• I can help you get this sorted quickly, with no pressure

☑ 4. Start viewing properties

• Register with local estate agents and set up alerts on Rightmove and Zoopla
• Take notes and ask questions at each viewing
• Check what's included in the sale (e.g. appliances, carpets)

☑ 5. Make an offer and apply for your mortgage

• When you find the right home, make your offer through the estate agent
• Once it's accepted, we'll submit your full mortgage application
• I'll help you gather the documents you need and keep things moving

☑️ 6. Instruct a conveyancer or solicitor

• They'll handle the legal side, from searches to contracts
• I can recommend someone if you're not sure where to start
• Expect to answer a few questions and fill out some forms

☑️ 7. Book your survey and get your mortgage offer

• Your lender will arrange a basic valuation
• You can also pay for a homebuyer's report or full structural survey if you want more detail
• Once everything's in order, your mortgage offer will be issued

☑️ 8. Exchange contracts

• This is the legal step where things become official
• You'll pay your deposit at this point and agree a completion date
• Your solicitor will explain everything before you sign

☑️ 9. Complete and get the keys!

• On completion day, the remaining funds are transferred• You'll get a call to say it's all done—then collect your keys!
• Time to move in and celebrate

You don't have to figure it all out alone.

Get clear, honest advice on your first-time buyer mortgage, and take the next step with confidence.

📩 Arrange a free consultation – send a message via our [contact form]