

Your first home starts with a clearer plan.

A practical starting point for understanding your budget, preparing your documents and asking the right questions. General information for UK consumers, prepared 25 October 2026. This guide is not a personal recommendation or an offer to lend.



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Your home may be repossessed if you do not keep up repayments on your mortgage.

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Build a budget you can live with.

The amount a lender may offer is only one part of the decision. Think about a monthly payment that is comfortable for your household, alongside regular expenses and future plans.

- Review income, spending and existing financial commitments.
- Work out what you have saved for a deposit. Deposit requirements depend on the lender, property and your circumstances.
- Allow for costs beyond the deposit, including legal work, surveys and moving. Ask for a breakdown of fees.
- LTV is the percentage of the property value you borrow. For example, a £240,000 mortgage on a £300,000 home is 80% LTV. This is an illustration, not a product offer.

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Get your documents together.

Being organised can help you understand what is ready and what you still need. Individual lenders may request different or additional evidence.

- Proof of identity and your current address.
- Payslips, bank statements and employment details, as requested.
- Evidence of your deposit and where it has come from.
- For self-employed applicants: business accounts, tax calculations and income records, as requested.
- Check your credit report and look for incorrect information. Keep sensitive documents out of social comments and initial WhatsApp messages.

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Understand the mortgage journey.

Your circumstances, the property and lender criteria all affect an application. Preparation helps, but does not guarantee an offer.

- Discuss your budget and mortgage options before committing to a purchase.
- An Agreement in Principle gives an initial indication of how much you may be able to borrow. It is not a guaranteed mortgage offer.
- When you find a property, a full mortgage application normally needs supporting documents, detailed checks and assessment of the property.
- If a lender makes an offer, read its conditions and discuss the next steps with your adviser and legal representative. The buying process differs across UK nations.

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Look beyond one headline number.

A suitable mortgage depends on your circumstances and future plans. The lowest headline interest rate is only part of the picture.

- Ask about arrangement fees, early repayment charges, flexibility and the mortgage term.
- Understand whether the interest rate is fixed for an agreed period or variable, and how payments could change.
- Consider personal protection. Depending on your needs, this may include life cover, critical illness cover or income protection.
- Protection is subject to policy terms, exclusions and eligibility. The right cover depends on your personal and family circumstances.

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Your next-step checklist.

You do not need every answer before asking a question. Use this checklist to prepare for a useful first conversation.

- I have reviewed my income, spending and regular commitments.
- I understand my deposit position and have thought about other buying costs.
- I know which documents I have available and what is missing.
- I have questions about mortgage options, costs or protection.
- I know a calculator or AIP does not guarantee a mortgage offer.

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