

First-Time Buyer Guide: Step-by-Step from Start to Keys in Hand

Buying your first home is exciting, but it can also feel a bit overwhelming. Here's a simple guide to help you through each stage of the journey, from getting your documents in order, to moving in and managing your bills. As always, I'm here to guide you every step of the way.

Step 1: Get Your Documents Ready

Before we can explore your mortgage options, you'll need a few key documents. These help us understand your income, outgoings, and credit status:

- ID – Passport or driving licence
- Proof of address – Recent utility bill or bank statement (within 3 months)
- Income – Last 3 months' payslips (or 2 years' tax returns if self-employed)
- Bank statements – Last 3 months showing your income and spending
- Credit commitments – Details of loans, credit cards, car finance etc.
- Proof of deposit – Bank savings or gifted deposit letter (if applicable)

Step 2: Start House Hunting

You don't need to wait until everything is perfect to look around—it's good to get a feel for what's out there! But do keep in mind:

- Location & budget – Look at areas you can afford based on your likely borrowing power
- Speak to estate agents – Let them know you're a first-time buyer; they'll appreciate that
- Viewing tips – Don't be afraid to ask questions or take notes

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Most estate agents follow the Estate Agents Code of Practice and the Mortgage Market Code of Conduct, which state that buyers must not be pressured into using any specific mortgage broker or solicitor.

However, it has come to my attention that some estate agents—particularly when dealing with first-time buyers—are implying that you must use their in-house mortgage adviser or their chosen firm of solicitors. This is not true and is both misleading and inappropriate.

Please be assured that you are under no obligation to use the estate agent's broker or conveyancer. If you are ever told otherwise, you can confidently respond by saying that you already have a mortgage adviser acting for you and that you are aware of the Code of Practice rules estate agents must follow.

If you feel uncomfortable at any point or face undue pressure from an estate agent, please let me know—I will be more than happy to contact them directly on your behalf.

You have every right to work with professionals you trust and I am here to support you throughout the entire process.

Step 3: Speak to a Mortgage Broker (That's Me!)

Once you've got your documents and a rough idea of what you're looking for, we'll have a relaxed chat about:

- Your situation (income, job, credit, savings)
- How much you can borrow
- What your monthly payments might look like
- Deposit requirements
- Current mortgage deals (fixed, tracker, etc.)

There's no pressure—we go at your pace.

Step 4: Get a Mortgage Agreement in Principle (AIP)

This is a “mini approval” from a lender based on basic checks. It helps you:

- Show estate agents you're serious
- Know your borrowing limit
- Avoid wasting time on homes outside your budget

It's usually valid for 30–90 days and doesn't commit you to anything.

Step 5: Send the Full Documents

Once you've found a property and had an offer accepted, we'll move forward with your full mortgage application. At this stage, we'll need:

- All the documents from Step 1 (if you haven't sent them already)
- The property details and estate agent contact
- Your solicitor's information (I can recommend some if needed)

Step 6: The Mortgage Application Process

Here's what happens next:

1. Full application submitted
2. Lender checks your documents
3. Valuation booked (the lender values the property to ensure it's worth what you're paying)
4. Underwriting – The lender reviews everything
5. Mortgage offer issued – Once approved, your offer is sent to you and your solicitor

I'll keep you updated throughout so you're never left wondering what's going on.

Step 7: What to Expect When You Move In

Once you've got the keys (yay!), you'll be responsible for:

- Mortgage payments – Paid monthly to your lender (we'll go through how much and when)
- Council Tax – Paid to your local council
- Utilities – Gas, electricity, and water bills
- Broadband & TV licence
- Home insurance – This is often a requirement of the mortgage
- Buildings insurance – Usually required before completion
- Contents insurance – Optional but wise to have

Don't worry—I'll give you reminders and helpful checklists when we get to this stage.

Ongoing Support

Even after your mortgage is approved and you've moved in, I'm still here to help. I'll check in before your mortgage deal ends to review your options and make sure you stay on the best rate.

Need help or have questions?

Call or email me any time. No question is too small, and there's no such thing as a silly one—I'm here to make this easy for you.

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