



DEPOSIT	NOTES	✓
Open a Lifetime ISA (or continue to save in your Help to Buy: ISA if you opened it before the deadline).		
Reduce your rent – consider living in a house or flat share, or if possible move back home.		
Put away savings when you get paid.		
Keep a diary of what you're spending.		
Create a personal budget.		
Save on non-essentials (buy unbranded products and cancel unused memberships and subscriptions).		
See if you can monetise a hobby or skill.		
Consider buying with friends or relatives.		
WHAT TO TAKE TO A MORTGAGE BROKER?		
Last three months' bank statements.		
Last three months' wage slips and details of any guaranteed overtime, bonus or commission.		
If you are self-employed, you will need to bring the last three years' proof of accounts		
If you have been gifted money towards your deposit, you will need to provide proof of the gift and sources of the funds.		
Any details of existing mortgage/loans or credit card commitments.		
Any details of any arrears, defaults, County Court Judgments (if applicable).		
Details of any existing life insurance, endowment, savings, pensions or healthcare policies.		
Identification e.g. driving licence or passport.		
Proof of address e.g. utility bill dated within last three months.		
P60 (if available).		
COSTS TO REMEMBER		
Stamp Duty.		
Valuation fee.		
Surveyor's fee.		
Legal fees.		
Electronic transfer fee.		
Removal Costs.		
Mortgage Costs – This could include a booking fee (£99 - £250), an arrangement fee of up to £2000, and a mortgage valuation fee (£150 or more).		
Maintenance and repairs.		
Insurance.		
Council Tax.		
Running costs.		
Leaseholders' costs (Ground rent and Service Charge).		
Cost of moving home.		
House removal insurance.		