



DEPOSIT	NOTES	✓
Open a lifetime ISA (or save in your Help to Buy ISA if you opened it before deadline)		
Reduce your rent – consider living in a house or flat share		
Put away savings at the start of every month		
Keep a diary of what you're spending		
Create a personal budget		
Save on non-essentials (buy unbranded and cancel that unused gym membership)		
See if you can monetarise 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		
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), and 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		