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First time buyer checklist



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F I R S T T I M E B U Y E R

buyer checklist

Before you start

Check credit score (Experian, Equifax, TransUnion): ☐

Save deposit target: ____% of purchase price: ☐

Calculate maximum mortgage (2.5–4.5× salary): ☐

Get mortgage Agreement in Principle (AIP): ☐

Legal and surveys

Conveyancing solicitor quotes and appointed: ☐

Survey booked (Level 2 homebuyer survey minimum): ☐

Mortgage formal application submitted: ☐

Searches ordered by solicitor: ☐

Finding a property

Register with estate agents and Rightmove / Zoopla: ☐

Define must-haves vs nice-to-haves: ☐ Area decided: ☐

Book viewings — second viewing before offering: ☐

Offer accepted: ☐ Solicitor instructed: ☐

Exchange and completion

Exchange of contracts — legally binding: ☐

Buildings insurance arranged from exchange: ☐

Completion date set: ____

Keys collected: ☐ Meters read: ☐ Locks changed: ☐