

CHECKLIST

1. Contact your mortgage consultant and get your mortgage agreed in principle.
2. Register with an Estate Agent
3. Find a property and make a formal offer 'subject to contract'.
4. Contact your mortgage consultant and apply for your mortgage.
5. Tell your consultant if you want a comprehensive survey or just a valuation report.
6. Instruct a solicitor to act for you.
7. If the valuation or survey isn't ok, get quotes for the work needed.
8. Once the mortgage is confirmed, check that your solicitor is carrying out searches.
9. Confirm that your solicitor has drawn up a contract for you to sign.
10. Arrange a meeting with your solicitor to sign the contract and pay your deposit.
11. Exchange contracts – and agree a completion date.
12. Arrange immediate insurance cover.
13. Start planning your move.
14. On the day of completion, call estate agent, seller or solicitor and arrange to collect keys.
15. Move in!