

FIRST-TIME HOME BUYER GUIDE

Everything You Need to Know



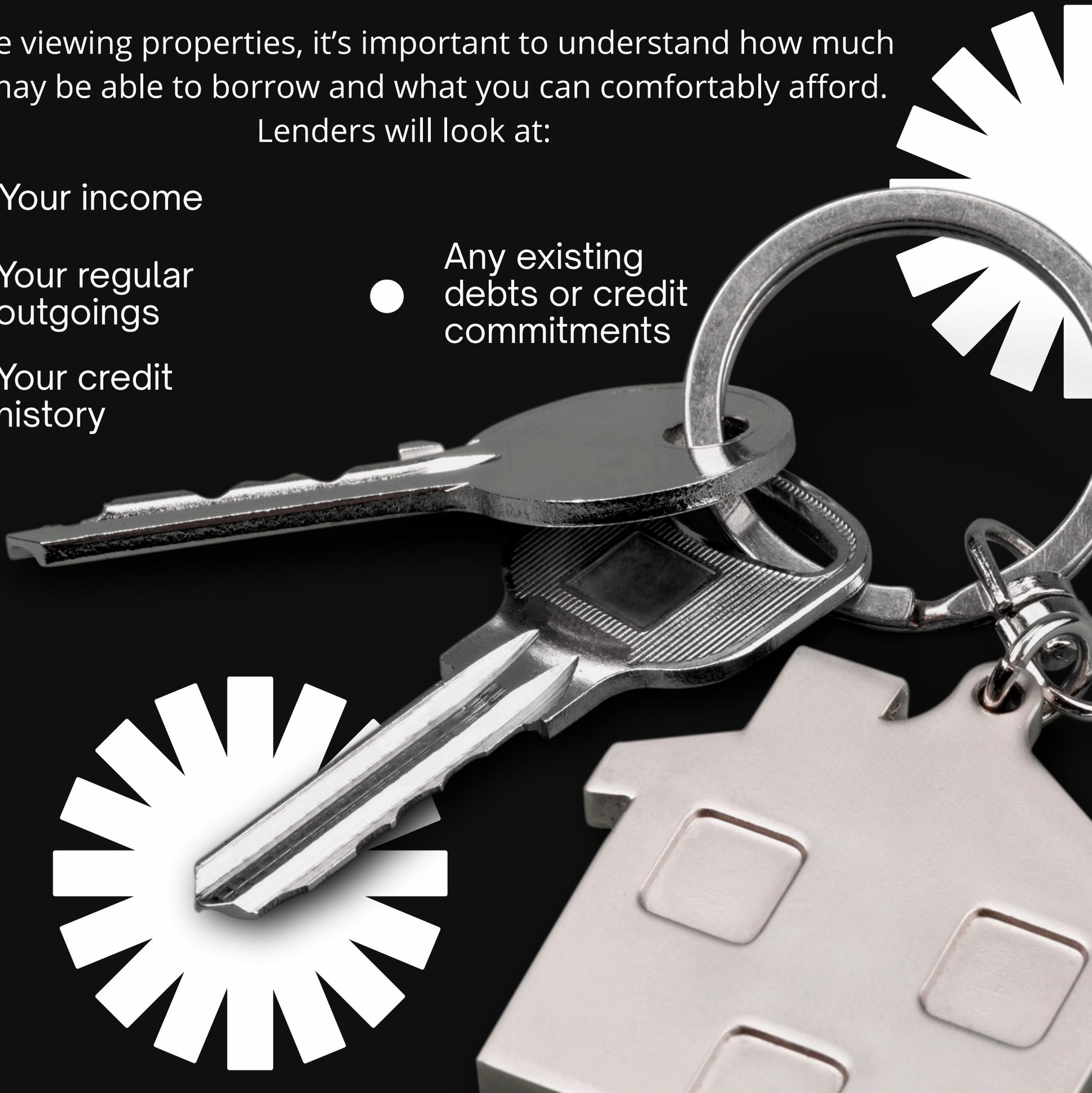
Start With a Clear Financial Plan

KNOW YOUR BUDGET

Before viewing properties, it's important to understand how much you may be able to borrow and what you can comfortably afford.

Lenders will look at:

- Your income
- Your regular outgoings
- Your credit history
- Any existing debts or credit commitments





Saving For a Deposit

Most first-time buyers need a deposit of at least 5–10% of the property value. A larger deposit can often provide access to better mortgage rates.

You may also need to budget for additional costs such as:

- Solicitor fees
- Valuation or survey costs
 - Removal costs
 - Insurance





A Better Score Better Loan Options

IMPROVE YOUR CREDIT HEALTH

Your credit score affects your mortgage approval and interest rate.

Review your credit report, reduce outstanding debts where possible, and avoid new loans before applying for a mortgage.

We can guide you on how to improve your mortgage readiness if needed.



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AGREEMENT IN PRINCIPLE

Show Sellers You're Serious

An agreement in principle gives you a clear indication of how much a lender may be willing to lend you.

It can help demonstrate to estate agents that you are a serious buyer and increases your chances during negotiations.

We can arrange an Agreement in principle (also known as decision in principle) for you and explain whether it involves a credit check.





CHOOSING THE RIGHT MORTGAGE

There are many different mortgage options available, including fixed-rate and variable-rate mortgages.

The right choice depends on your circumstances, future plans, and attitude to risk.

We will explain your options clearly and help you choose a mortgage that suits your needs.



Welcome to Your New Home!



Once your offer is accepted, we will submit your full mortgage application and support you throughout the process. We liaise with lenders, solicitors, and estate agents to help keep everything moving smoothly.

“Your Journey is Our Journey”



Finally lets protect you and Your New Home!

Buying your first home is a major financial commitment. It's important to consider protection such as:

- Life insurance
- Income protection
- Critical illness cover

These policies can help protect your home and income if the unexpected happens.



“Your Journey is Our Journey”



contact me now to discuss and see if we can start this Journey now
and make your dreams and home goals come true!

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