






First Time Buyer's Planner

Use this chart to plan and tick off steps towards your new home. For in-depth guides visit www.wrethical.com/ftb

MONTHS
OUT

	FINANCES 	MORTGAGE 	PROPERTY SEARCH - THE FUN BIT! 	THE LEGAL BIT 	MOVING IN 
12	<input type="checkbox"/> Assess your financial health <input type="checkbox"/> Save for a deposit (ongoing for entire period)				
9	<input type="checkbox"/> Understand and then work to improve your credit score	<input type="checkbox"/> Speak to a mortgage advisor to find about affordability			
↓ Once your credit score is healthy and you have most of the deposit saved then you are ready to move to the next stage which typically takes 6 months ↓					
6	<input type="checkbox"/> Plan for moving costs	<input type="checkbox"/> Research mortgage types <input type="checkbox"/> Confirm deposit & monthly payments <input type="checkbox"/> Get Agreement in Principle			
4			<input type="checkbox"/> Look at properties online <input type="checkbox"/> Attend property viewings	<input type="checkbox"/> Get solicitor quotes, and select preferred firm	
3		<input type="checkbox"/> Choose a mortgage lender <input type="checkbox"/> Send documentation <input type="checkbox"/> Mortgage application <input type="checkbox"/> Lender valuation <input type="checkbox"/> Arrange insurances: buildings & contents, life, critical illness, income protection	<input type="checkbox"/> Make an offer <input type="checkbox"/> Negotiate & Agreement <input type="checkbox"/> Property off the market <input type="checkbox"/> Homebuyers / Structural Survey	<input type="checkbox"/> Instruct solicitors <input type="checkbox"/> Local authority searches <input type="checkbox"/> Conveyancing	
2	<input type="checkbox"/> Ensure your Will includes the property	<input type="checkbox"/> Mortgage offer issued	<input type="checkbox"/> Review survey	<input type="checkbox"/> Review contract terms	
1		<input type="checkbox"/> Final review of mortgage T's and Cs'		<input type="checkbox"/> Arrange transfer of deposit with Solicitor <input type="checkbox"/> Exchange of contracts Set a completion date	<input type="checkbox"/> Pick a removals company <input type="checkbox"/> Make plans for utilities / broadband <input type="checkbox"/> Set up royal mail redirect
On the day					<input type="checkbox"/> Pick up keys <input type="checkbox"/> Final property inspection <input type="checkbox"/> Meter readings