🏠 FIRST-TIME BUYER CHECKLIST

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SECTION 1 — BEFORE YOU START HOUSE-HUNTING

Financial Preparation

☐ Check your credit report with all three agencies

☐ Correct any errors on your credit file

☐ Pay off or reduce outstanding debts

☐ Ensure all bills are paid on time

☐ Avoid taking out new credit

☐ Continue saving for your deposit

☐ Research first-time buyer schemes you may qualify for

Budgeting

☐ Work out how much you can comfortably afford

☐ Use mortgage calculators to estimate repayments

☐ Factor in solicitor fees, surveys, and moving costs

☐ Set a realistic price range for your search

SECTION 2 — GETTING MORTGAGE-READY

Documents & Preparation

☐ Gather proof of income (payslips, tax returns)

☐ Collect 3–6 months of bank statements

☐ Calculate your deposit amount

☐ Get a mortgage Agreement in Principle (AIP)

Professional Support

☐ Compare mortgage products

☐ Speak to a mortgage advisor (e.g., metromortgagegroup.ca)

☐ Understand your borrowing power

SECTION 3 — STARTING YOUR HOME SEARCH

Viewing Properties

☐ Make a list of must-haves and nice-to-haves

☐ Research neighbourhoods and local amenities

☐ Check transport links, schools, and commute times

☐ Ask how long the property has been on the market

☐ View the property at different times of day

☐ Ask about running costs (council tax, utilities, service charges)

SECTION 4 — MAKING AN OFFER

Offer Stage

☐ Decide on your opening offer

☐ Ask what's included (fixtures, appliances, garden items)

☐ Check for restrictions (leasehold terms, covenants)

☐ Confirm the seller's situation (chain, timescales)

☐ Prepare to negotiate

SECTION 5 — AFTER YOUR OFFER IS ACCEPTED

Professional Services

☐ Hire a conveyancing solicitor (You can click here to get a quote from Bird & Co)

☐ Book a survey or home inspection

☐ Finalise your mortgage application

☐ Provide all requested documents promptly

Legal & Financial Steps

☐ Review the draft contract

☐ Confirm property boundaries

☐ Check rights of way or shared access

☐ Review fixtures and fittings list

☐ Arrange buildings insurance

SECTION 6 — BEFORE EXCHANGE OF CONTRACTS

Final Checks

☐ Review survey results

☐ Renegotiate if major issues are found

☐ Confirm your deposit is ready to transfer

☐ Agree on a completion date

☐ Read all documents carefully before signing

SECTION 7 — MOVING DAY PREPARATION

Practical Tasks

☐ Book your removals company

☐ Redirect your post

☐ Notify utility companies

☐ Take meter readings

☐ Pack essentials separately (kettle, chargers, toiletries, bedding)

☐ Collect your keys and celebrate — you're officially a homeowner