

DUNDAS

Get the help you need to get your mortgage sorted

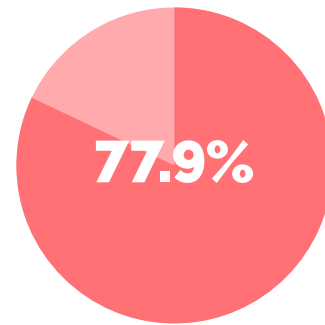
Our advice for securing
a mortgage

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Our advice for securing a mortgage

One of the biggest hurdles you'll have to clear when buying a home is getting a mortgage. To get the right mortgage package, it's important to gather all the information you'll need in advance and seek advice from the right people. At Dundas Estates, we have years of experience helping our customers get their foot on the property ladder. Here is our advice about how to get a mortgage that's right for you:

1. Take a look at the market. Work out your budget and how much you need for a deposit. This can range from 5-20%.
2. Find the right mortgage. Talking to a mortgage advisor will give you unbiased information to help you choose. We recommend [First Mortgage](#).
3. Look into the [Help to Buy](#) scheme. It's designed to help home buying easier. (applies to properties up to £200,000).
4. Get a mortgage agreement 'in principle'. Get your mortgage lender to confirm they'll provide the money needed. (You may have to pay a fee at this point.)
5. When you've reserved your chosen property, apply for your mortgage. This process usually takes 2 - 4 weeks depending on the provider. You'll need to pull the right documents together. It's likely you will need to provide proof of address, details about your income and a copy of your credit rating.



AVERAGE LOAN TO VALUE



AVERAGE SIZE OF LOAN FOR FIRST TIME BUYER

Source: UK Finance Regulated Mortgage Survey, July 2019