

# Buying your first home is exciting, here's how to make it a breeze

Our advice for buying your first home



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where home means more

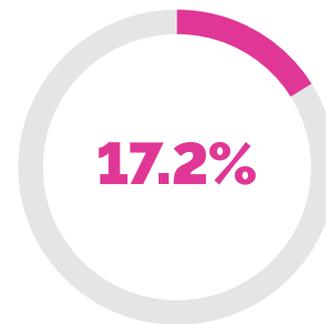
## OUR ADVICE FOR BUYING YOUR FIRST HOME

We understand that buying your first home can be a daunting experience and it can be difficult to decide on the best approach. In order to help you through this tricky process, we have pulled together some tips to help you:

- 1.** Work out your budget – decide how much deposit you can save and what monthly mortgage payments you can afford. Think about your income and all your other expenditures.
- 2.** Speak to a mortgage advisor. We recommend [First Mortgage](#). They are the UK's top rated first time buyer specialist with a 'Best in Market' mortgage promise. They offer free, impartial advice and they can reduce hassle and save you money.
- 3.** Look at the government's [Help to Buy](#) scheme and [First Home Fund](#), both of which are designed to make home buying easier.
- 4.** Find the home you want – once you know your budget, get hunting for the home that's right for you. The Dundas website is a great place to start!
- 5.** Secure your mortgage – before you make the next move, get your mortgage provider to confirm that you have a 'mortgage agreement in principle'.
- 6.** Reserve your home – once you've got your finances in place, confirm the purchase of your new home and pay a deposit.



AVERAGE AGE OF FIRST TIME BUYER



AVERAGE % OF MONTHLY INCOME TO MORTGAGE PAYMENTS



AVERAGE SIZE OF LOAN FOR FIRST TIME BUYER

Source: UK Finance Regulated Mortgage Survey, July 2019





- 7.** Get a Solicitor on board – you'll need a solicitor to help with all the paperwork involved in buying a house.
- 8.** Apply for your mortgage. This process takes 2 - 4 weeks depending on the provider.
- 9.** Finish the paperwork – your solicitor will send you documents to read and sign. This stage is known as the 'conclusion of missives'.
- 10.** Move in!

**Plan ahead to make moving as exciting an adventure as it should be!**

For more information about our new homes, speak to one of our Sales Consultants or visit [dundas.co.uk](https://www.dundas.co.uk)

**DUNDAS**