



FIRST-TIME BUYER CHECKLIST

Use this checklist to guide you through the steps of researching and buying your first home - good luck and enjoy this exciting milestone in your life!

01 MONEY PREP



- ☐ Work out your budget (deposit + monthly affordability)
- ☐ Get a Mortgage Agreement in Principle (AIP)
- ☐ Save for upfront costs (solicitor, survey, moving, insurance)
- ☐ Check your credit score

02 NEEDS & WANTS



- ☐ Decide on your 'must-haves' (location, bedrooms, parking, etc.)
- ☐ List your 'nice-to-haves' (garden, home office, en-suite)
- ☐ Research average property prices in your target area
- ☐ Think about future needs (work from home, family plans)

03 THE PROCESS



- ☐ Register with local agents (like FleetMilne!)
- ☐ Book and attend initial viewings
- ☐ Take notes and photos to compare properties
- ☐ Ask questions: service charges, lease length, running costs

04 NEXT STEPS



- ☐ Choose and instruct a solicitor
- ☐ Make an offer - and know your top limit
- ☐ Plan your moving costs and book removals early.

Tip: stay organised - keep all documents (ID, payslips, bank statements) together so you're ready when your mortgage lender or solicitor asks.

We hope this is a useful summary, for more information to walk through the process, refer to the full version. Alternatively, **get in touch** at fleetmilne.co.uk or call [0121 366 0456](tel:01213660456) to explore the best options for your next home in Birmingham.