

1

Decide the purpose

Your reason to buy the property is most important as it brings variation in the price and also mortgage terms and conditions. Whether you need a flat for investment or to stay there, things should be clear beforehand.

2

Property search

Once you are sure on purpose, now it is the time to search for the property that suits your needs. Location, price, proximity to necessary facilities, everything should get equal attention.

3

Arrangement of deposit money

Deposit money is the first ritual of home buying. It is not only an essential condition but also support. More deposit means the need for less money in the mortgage. 5% is the minimum requirement.

4

Bring a guarantor

It would be best if you have someone who can back your application. The mortgage is unsustainable without the presence of the guarantor. Find the one and also make sure that the person has a good credit score and income.

5

Compare lenders

Home buying is a big decision, and it includes a considerable amount. Search a suitable lender on broker sites like [ShineMortgages](#), according to varied factors in mind like age, employment status, and income.

10 Steps to Buying a Home in the UK

6

Finalise a lender

Search a suitable lender according to the several necessary factors in mind like age, credit score, employment status, and income. Choose the one that gives an instant approval decision.

7

Apply for the loan

Once the lender is final, apply for the funds. The mortgage companies with paperless application procedure are more convenient. It saves time and ensures timely availability of money.

8

Home inspection after approval

After approval and before you finally get the funds, a home inspection is a necessary step. This part confirms to you and also the lender that the house/property has no issues in construction.

9

Close the sale

After the formality of home inspection when the mortgage company is convinced, it does the rest of the formalities and paperwork. The funds get transferred to the seller, and you FINALLY become the homeowner.

10

Meet yourself as the homeowner

The property is yours now, and CONGRATULATIONS can be the only word to say!!

100 Questions And Answers About Buying A New Home

Lingjun Ying



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