

# Your Mortgage Appointment Checklist

*Prepare for your mortgage appointment with these key documents ready to discuss with your mortgage advisor.*

## **In this section:**

- What to prepare in the early days
- Documents to prepare for the appointment
- Crunching your budget

Making sure that you have everything ready for your [mortgage](#) should start months before the application itself. Getting your finances and credit report in order is every bit as important as each piece of paperwork. The more documents you have on hand for your initial mortgage appointment, the quicker you'll be able to get moving. We've put together a handy appointment checklist to help you get started.

## **Early days**

### **Deposit**

One of the very first things to consider when deciding to buy a house is the deposit. It's a hugely important part of the mortgage process, and it requires a significant investment on your part. As long as your finances are in order, you should save up 5% to 10% of the property value for the deposit. The more you can afford to save, the better the mortgage deal you'll get.

If you already own a property, it's typical to use the equity in the property to secure a mortgage for the move, rather than saving up a deposit.

### **Credit report**

Check your own credit report. Then, you can work on improving your score and amending any mistakes.

## **Prep for the mortgage advisor appointment**

Once you've scheduled an initial appointment with a mortgage advisor, it's worth collecting some documents.

### **Proof of identity**

- Form of identity, such as a passport or driving licence

### **Proof of income**

- Employer details for the last 3 years (name, address, contact details and the dates you were employed there)
- 3 weeks or 3 months of payslips

- Latest P60 and 3 months of payslips (if employed under PAYE)
- Up to 3 years of company accounts/copies of SA302s (if self-employed or a company director)
- Bank statements (last 3 months)
- Latest annual mortgage statement
- Any details of existing outgoings (e.g., other loan commitments)

#### **Proof of address**

- Full address history for the past 3 years
- Proof of residency (e.g., a utility bill or bank statement from the past 3 months)

#### **Additional documentation**

- Proof of deposit
- Employment benefits (e.g., car allowance, sick pay, pensions)
- Details of existing personal and mortgage related insurance
- New property details

#### **Find your next home**

Once you know how much you can borrow, you have a budget. To quickly calculate your budget, check out our instant [Budget Calculator](#) – no credit checks and no fuss. When you're ready to get moving, [talk to a qualified, helpful mortgage advisor](#) who can scour the deals to find the right fit for your needs.

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