STARCK UBEROI
SOLICITORS & ADVOCATES · LONDON & KENT

First Time Buyer Checklist

Every step from saving your deposit to collecting your keys · England and Wales

Buying your first home involves a lot of moving parts, and it's easy to miss something when everything is new. Work through this checklist in order, tick off each task as you go, and use the boxes to keep your own notes. You can print it, or fill it in on screen and save it.

YOUR NAME(S)

PROPERTY ADDRESS (ONCE YOU HAVE FOUND IT)

YOUR SOLICITOR / CONTACT

TARGET COMPLETION DATE

1. Before You Start Looking

- [ ] Work out your budget: income, regular outgoings and any debts.
- [ ] Check your credit report and correct any errors.
- [ ] Register on the electoral roll at your current address if you are not already.
- [ ] Decide how much deposit you can put down. Many lenders accept 5%, but a bigger deposit usually means a better rate.
- [ ] If a family member is helping, agree the amount and whether it is a gift. Your solicitor and lender will need a gifted deposit letter.
- [ ] Consider a Lifetime ISA if you are 18 to 39 and still saving. You get a 25% bonus, and you need to have held it for 12 months before buying.
- [ ] Check whether you qualify for first-time buyer stamp duty relief (homes costing £500,000 or less).
- [ ] Look at government schemes: shared ownership, First Homes and the new Your First Home equity loan scheme for new-build homes.
- [ ] Budget for the full cost of buying, not just the deposit (see the costs checklist).

2. Get Your Team in Place

- [ ] Speak to a mortgage adviser or broker and get a mortgage agreement in principle.
- [ ] Choose a conveyancing solicitor now, before you make an offer, so you can move quickly once it's accepted.
- [ ] Check that your solicitor is on your lender's panel. Starck Uberoi is on the panel of most major lenders.
- [ ] Get an itemised conveyancing quote, including VAT and disbursements.
- [ ] Decide what type of survey you will need, and get a quote from a RICS surveyor.

3. House Hunting and Viewings

- [ ] List your must-haves and nice-to-haves: bedrooms, outside space, parking, commute, schools.

- [ ] Register with local estate agents and set up alerts on property portals.
- [ ] Check recent sale prices in the area using the GOV.UK house price search.
- [ ] At viewings, ask how long the seller has lived there, why they are moving, and whether they have found somewhere to move to.
- [ ] Check the boiler's age, windows, roof, damp, water pressure and phone signal.
- [ ] Ask what is included in the sale, such as appliances, curtains and fixtures.
- [ ] For a flat, ask whether it is leasehold, how many years are left on the lease, and what the ground rent and service charges are.
- [ ] Check the property's energy performance certificate (EPC) rating and council tax band.
- [ ] View more than once, ideally at different times of day.

4. Making an Offer

- [ ] Base your offer on recent sale prices and the property's condition.
- [ ] Tell the agent you are a first-time buyer with no chain, and have your agreement in principle ready.
- [ ] Put your offer in writing through the estate agent.
- [ ] Once your offer is accepted, ask for the property to be taken off the market.
- [ ] Give the estate agent your solicitor's details.

5. Once Your Offer Is Accepted

- [ ] Instruct your solicitor and return their client care paperwork.
- [ ] Provide ID and proof of address for identity and anti-money laundering checks.
- [ ] Show where your deposit is coming from, including bank statements and any gifted deposit letter.
- [ ] Submit your full mortgage application.
- [ ] Book your survey.
- [ ] Pay your solicitor's money on account for searches.
- [ ] If you are using a Lifetime ISA, tell your solicitor so they can request the funds from your ISA provider in time.

6. During Conveyancing

- [ ] Respond quickly to any questions from your solicitor.
- [ ] Read your survey report and raise any concerns with your solicitor.
- [ ] Get quotes for any repairs the survey recommends, and consider renegotiating if there are significant issues.
- [ ] Keep your finances stable: don't change jobs, take out new credit or make large purchases without speaking to your mortgage adviser.
- [ ] Read your solicitor's report on title and ask about anything you don't understand.
- [ ] For leasehold properties, check the lease length, ground rent, service charges and any planned major works.

- [ ] For new-build homes, check the build completion date, the new home warranty and any estate charges.

7. Before Exchange of Contracts

- [ ] Receive your formal mortgage offer and check the details.
- [ ] Agree a completion date with the seller.
- [ ] Sign the contract and mortgage deed.
- [ ] Transfer your deposit to your solicitor in good time. Check bank details by phone before sending money, as fraudsters target property buyers.
- [ ] Arrange buildings insurance to start from exchange, as most lenders require.
- [ ] Your solicitor exchanges contracts. From this point, the purchase is legally binding.

8. Between Exchange and Completion

- [ ] Book your removal company or van.
- [ ] Give notice to your landlord if you are renting, timed to your completion date.
- [ ] Transfer the balance of the money needed to your solicitor before completion, including any stamp duty and their fees.
- [ ] Arrange contents insurance.
- [ ] Set up utilities, broadband and council tax for your new address.
- [ ] Start redirecting your post.

9. Completion Day

- [ ] Your solicitor receives your mortgage funds and pays the seller's solicitor.
- [ ] Collect your keys from the estate agent once they confirm completion.
- [ ] Take meter readings and photos on arrival.
- [ ] Find the stopcock, fuse box and boiler controls.

10. After You Move In

- [ ] Your solicitor files your stamp duty return with HMRC within 14 days of completion, even if no tax is due, and pays any tax.
- [ ] Your solicitor registers you as the owner at HM Land Registry.
- [ ] Update your address with your bank, employer, GP, DVLA, HMRC and electoral roll.
- [ ] Set up your mortgage payments and check the first payment date.
- [ ] Keep your completion statement and purchase documents somewhere safe.

Costs Checklist

On top of your deposit, budget for the costs below. Enter your own estimates as you get quotes. In Adobe Acrobat the total adds up automatically.

☐ Deposit	£
☐ Solicitor's legal fees, plus VAT	£
☐ Disbursements: searches, Land Registry fees and ID checks	£
☐ Stamp duty (if the price is over £300,000)	£
☐ Survey fees	£
☐ Mortgage arrangement fees and any broker fees	£
☐ Buildings and contents insurance	£
☐ Removals	£
☐ Leasehold costs: service charges, ground rent, management pack fees	£
☐ Furniture, appliances and any immediate repairs	£
☐ Other	£
Total estimated cost	£

Stamp duty for first-time buyers in England: nothing on the first £300,000 and 5% on the portion from £300,001 to £500,000. Above £500,000, standard rates apply to the whole price. Different rules apply in Wales (Land Transaction Tax).

Documents Checklist

Have these ready for your lender and solicitor:

- ☐ Passport or driving licence.
- ☐ Proof of address, such as a recent utility bill or bank statement.
- ☐ Your last three months' payslips and your latest P60, or two to three years' accounts or tax returns if you are self-employed.
- ☐ Three to six months of bank statements.
- ☐ Savings and Lifetime ISA statements showing your deposit.
- ☐ A signed gifted deposit letter and the giver's ID, if relevant.
- ☐ Your mortgage agreement in principle, and later your mortgage offer.

Key Contacts

MORTGAGE ADVISER	PHONE / EMAIL	REFERENCE

ESTATE AGENT	PHONE / EMAIL	REFERENCE

SURVEYOR	PHONE / EMAIL	REFERENCE

Notes

Need a first time buyer solicitor?

Our property team helps first-time buyers across England and Wales from offices in London and Kent. We explain each step, flag issues early and keep your purchase moving.

Call 020 8840 6640 · Get an instant quote at starckuberoi.co.uk

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