Your mortgage journey

Eight stops from the first plan to life in your home.

A purchase in England and Wales has mortgage, legal and moving tasks running together. Keep track of the next decision, not just the next date.

01–02 · Prepare and explore borrowing

Set your budget and deposit trail. Discuss the mortgage route and understand the limits of an agreement in principle.

03 · Agree the property and instruct the team

Confirm price and use. Appoint your conveyancer and discuss a suitable survey.

04 · Application and legal checks

Provide the requested evidence securely. Track underwriting requests, searches and legal enquiries.

05 · Understand the mortgage offer

Read the terms, conditions and expiry. Report changes and resolve outstanding questions.

06–07 · Exchange and complete

Follow the solicitor's advice on commitment, funds and insurance. Verify payment details independently.

08 · Settle in and keep a review date

Check the first payment. Store your documents and record the mortgage product end date.

A general route, not a live case tracker or a promised timetable. Other UK nations, auctions, new builds and remortgages can follow different paths.

Sources: GOV.UK: buying a home · MoneyHelper: exchange and completion. Checked 24 September 2026.

Your home or property may be repossessed if you do not keep up repayments on your mortgage or other loans secured upon it.

Speak directly with Jack / 07456 935677

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