Pre-Mortgage Checklist

Suitable for employed UK nationals (<u>click if you're self-employed</u>)



To-Do List	Done
See if you can afford a mortgage	П
Use <u>SAM's affordability calculator</u>	
Find out what size of mortgage you might get	
Click to use an Money Saving Expert's Mortgage Calculator	
Register for the Electoral Roll Check to see if you're on it by clicking <u>here</u>)	
Do you have either a Driving Licence or Passport?	
Your lender or broker requires this to prove your ID	
Do you have at least one utility or other major bill in your name for your present address? Your lender or broker requires this to prove your address	
Get your full credit report from one of the following (click to visit their sites):	
 Experian Equifax CallCredit 	
NB All of these companies offer you your basic credit score for free BUT you should order your full report to check for errors and to get the whole picture. They normally impose a charge for this.	



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