## **Pre-Mortgage Checklist**

Suitable for employed UK nationals (click if you're self-employed)



To-Do List	Done
See if you can afford a mortgage	
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):	
- Eveneries	
• Experian	
• Equifax	
• <u>CallCredit</u>	
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.	
	1



Copyright SAM Conveyancing 2017. All rights reserved.