



MDJ Mortgages

Building a better future

Serious Buyer Checklist

Everything you need to be a proceedable buyer in 2026

1. Mortgage Readiness

- Agreement in Principle (AIP) in place
- Credit check completed
- Maximum purchase price confirmed
- Comfortable monthly payment known
- Deposit amount confirmed and evidenced

2. Documents Prepared

Have these ready before offering:

- Three months' bank statements
- Three months' payslips
- ID (passport or driving licence)
- Proof of deposit or gifted deposit letter
- P60
- Tax returns or company accounts (if self-employed)
- Details of loans or credit commitments

3. Solicitor Prepared

- Solicitor chosen (no need to instruct yet)
- Contact details ready for Memorandum of Sale
- Quote received and saved

4. Bank Account Ready

- Direct debit account chosen
- If opening a new account (e.g., joint account), open it **before** the mortgage application
- Online banking access set up

5. Financial Position Clear

- No major recent credit changes
- No new borrowing planned
- Deposit accessible

- Savings accounts organised

6. Communication & Speed

- Respond quickly to estate agents
- Reply promptly to your broker
- Keep your phone on during offer periods

7. Viewing & Offer Readiness

- Know your must-haves and deal-breakers
- Have a clear budget for each property
- Be ready to offer immediately after viewing

Be the Buyer Agents Prioritise

A serious buyer is organised, mortgage-ready and able to move quickly. This checklist helps you stand out — and secure the home you want.

MDJ Mortgages Helping you become the buyer who gets the offer accepted.

*We typically charge a fee of £295 for the arrangement of your mortgage, but the precise amount will depend on your circumstances and will be discussed at the initial appointment. The fee will not exceed £1,000.

For full details click [HERE](#).

*Your home maybe repossessed if you do not keep up repayments on your mortgage