

# Moving Home Client Checklist

*A practical checklist to help you prepare, stay organised and understand the next steps.*

Client name:

Adviser:

Date:

## 1. Before marketing your property

### Mortgage

- ☐ Confirm the current mortgage balance.
- ☐ Check whether an early repayment charge applies.
- ☐ Check whether the current mortgage product may be portable.
- ☐ Obtain an up-to-date mortgage statement.
- ☐ Discuss the proposed move with MMPE.

### Budget

- ☐ Estimate a realistic sale price.
- ☐ Calculate likely net sale proceeds after mortgage and costs.
- ☐ Establish a comfortable purchase and monthly-payment budget.
- ☐ Keep funds aside for moving costs and contingency.

### Property documents

- ☐ Check whether a valid Energy Performance Certificate is required.
- ☐ Gather planning, Building Regulations, guarantees and warranties.
- ☐ Gather leasehold, management and service-charge information where relevant.

## 2. Before making an offer

### Mortgage preparation

- ☐ Obtain an Agreement in Principle where appropriate.
- ☐ Confirm income, commitments and expected changes.
- ☐ Ensure the deposit and source of funds can be evidenced.
- ☐ Tell MMPE about unusual property features before offering.

### Purchase costs

- ☐ Allow for property tax in the relevant UK nation.
- ☐ Budget for legal work, survey, valuation and moving costs.
- ☐ Retain emergency savings and a sensible contingency.

## 3. Once your offer is accepted

### Mortgage and legal work

- ☐ Submit requested documents promptly and accurately.
- ☐ Instruct the solicitor or conveyancer.
- ☐ Confirm porting and early repayment charge arrangements.

- ☐ Tell MMPE immediately if the property, price or circumstances change.

### Survey

- ☐ Arrange an appropriate independent survey.
- ☐ Read the survey report and ask the surveyor to explain concerns.
- ☐ Obtain specialist reports or quotations where recommended.
- ☐ Discuss legal or lending implications before proceeding.

## 4. Before becoming legally committed

### Final checks

- ☐ Read the mortgage offer and conditions.
- ☐ Review the conveyancer's report and survey findings.
- ☐ Confirm the deposit, completion funds and treatment of any early repayment charge.
- ☐ Confirm when buildings insurance must begin.
- ☐ Treat proposed dates as provisional until the legal representatives confirm readiness.
- ☐ Avoid new borrowing or material financial changes without discussion.

## 5. Before completion

### Practical arrangements

- ☐ Arrange removals, utilities and address changes.
- ☐ Confirm key collection and completion arrangements.
- ☐ Verify the conveyancer's bank details using a trusted method before transferring money.
- ☐ Check buildings and contents insurance.
- ☐ Retain an emergency reserve where possible.

## 6. Protection review

### Protecting the home and family

- ☐ Review life assurance and serious illness cover.
- ☐ Review income protection and employer sick pay.
- ☐ Confirm death-in-service benefits.
- ☐ Review policy beneficiaries, trusts and wills where relevant.
- ☐ Do not cancel existing protection until any replacement is accepted, placed on risk and confirmed suitable.

## Key figures and notes

Expected sale price: \_\_\_\_\_

Mortgage redemption estimate: \_\_\_\_\_

Estimated net sale proceeds: \_\_\_\_\_

Proposed purchase price: \_\_\_\_\_

Mortgage required: \_\_\_\_\_

Target completion date: \_\_\_\_\_

Notes:

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## Important information

This checklist provides general educational information only and does not constitute personal mortgage, bridging, legal, tax, surveying or insurance advice. Mortgage products, rates, porting arrangements, early repayment charge provisions and lender criteria can change. Any recommendation can only be made following a full assessment of your circumstances.

**Your home may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it.**

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