

DUNDAS

Get the help you need to get your mortgage sorted

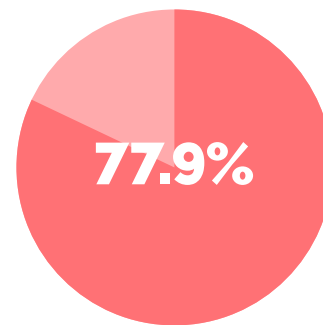
Our advice for securing
a mortgage

Discover more at [Dundas.co.uk](https://www.dundas.co.uk)

Our advice for securing a mortgage

One of the biggest hurdles you'll have to clear when buying a home is getting a mortgage. To get the right mortgage package, it's important to gather all the information you'll need in advance and seek advice from the right people. At Dundas Estates, we have years of experience helping our customers get their foot on the property ladder. Here is our advice about how to get a mortgage that's right for you:

1. Take a look at the market. Work out your budget and how much you need for a deposit. This can range from 5-20%.
2. Find the right mortgage. Talking to a mortgage advisor will give you unbiased information to help you choose. We recommend [First Mortgage](#).
3. Look into the [Help to Buy](#) scheme. It's designed to help home buying easier. (applies to properties up to £200,000).
4. Get a mortgage agreement 'in principle'. Get your mortgage lender to confirm they'll provide the money needed. (You may have to pay a fee at this point.)
5. When you've reserved your chosen property, apply for your mortgage. This process usually takes 2 - 4 weeks depending on the provider. You'll need to pull the right documents together. It's likely you will need to provide proof of address, details about your income and a copy of your credit rating.



AVERAGE LOAN TO VALUE



AVERAGE SIZE OF LOAN FOR FIRST TIME BUYER

Source: UK Finance Regulated Mortgage Survey, July 2019

Buying your first home is exciting, here's how to make it a breeze

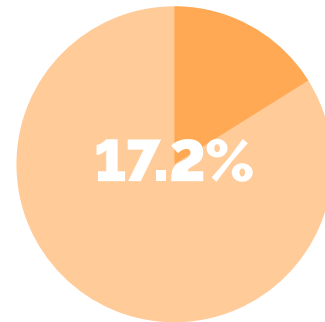
Our advice for buying
your first home

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Our advice for buying your first home

We understand that buying your first home can be a daunting experience and it can be difficult to decide on the best approach. In order to help you through this tricky process, we have pulled together some tips to help you:

1. Work out your budget – decide how much deposit you can save and what monthly mortgage payments you can afford. Think about your income and all your other expenditures.
2. Speak to a mortgage advisor. We recommend First Mortgage. They are the UK's top rated first time buyer specialist with a 'Best in Market' mortgage promise. They offer free, impartial advice and they can reduce hassle and save you money.
3. Look at the government's Help to Buy scheme, both of which are designed to make home buying easier. (applies to properties up to £200,000).
4. Find the home you want – once you know your budget, get hunting for the home that's right for you. The Dundas website is a great place to start!
5. Secure your mortgage – before you make the next move, get your mortgage provider to confirm that you have a 'mortgage agreement in principle'.
6. Reserve your home – once you've got your finances in place, confirm the purchase of your new home and pay a deposit.
7. Get a Solicitor on board – you'll need a solicitor to help with all the paperwork involved in buying a house.
8. Apply for your mortgage. This process takes 2 - 4 weeks depending on the provider.
9. Finish the paperwork – your solicitor will send you documents to read and sign. This stage is known as the 'conclusion of missives'.
10. Move in!



AVERAGE % OF MONTHLY INCOME TO MORTGAGE PAYMENTS



AVERAGE SIZE OF LOAN FOR FIRST TIME BUYER

Source: UK Finance Regulated Mortgage Survey, July 2019

For more information about our new homes, speak to one of our Sales team or visit [dundas.co.uk](https://www.dundas.co.uk)

DUNDAS



DUNDAS

Save money,
save energy,
save the
environment.

Why a new home can be a
greener and cheaper choice

Discover more at [Dundas.co.uk](https://www.dundas.co.uk)

Why a new home can be a greener and cheaper choice

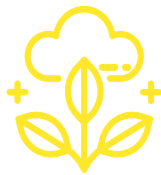
When you're thinking about buying a new home, costs are probably one of the things that's at the front of your mind. Did you know that because new homes are built to strict environmental standards they are actually much cheaper to heat than older properties? This is just one of the reasons why they can be a greener choice.



Greener Buildings

Greener Buildings

New homes are greener than older properties for many reasons. They have much better insulation, modern double glazing systems and innovative heating systems. Some even come with solar panels and other renewable energy systems.



Lower emissions

Lower Emissions

New homes have to be built to stringent standards, which reduce their environmental impact. It's been calculated that the latest Scottish Government Building Standards produce a 75% reduction on carbon emission levels compared to 1990 levels.



Cheaper Heating

Cheaper Heating

Greener homes cost less to heat. According to Homes for Scotland (HfS), research has found that new homes are roughly 50% cheaper to run per year than the equivalent Victorian house. HfS calculate that this could mean an annual saving of £440 for a 1-bed ground floor flat, and £1,410 for a 4-bed detached house.



Less Water Wastage

Less Water Wastage

In addition, according to HfS, new homes use a series of innovative designs that mean that, on average, they use 30% less water than older properties.

Why buy second hand, when you can buy new?

Why buying a new home
can be the best choice

Discover more at [Dundas.co.uk](https://www.dundas.co.uk)

Why buy second hand, when you can buy new?

When people start looking for a home to buy, they often start by looking at second hand properties rather than new builds. However, when you buy second hand you may well be buying a lot of problems that can cost a lot to fix. A new build gives you a clean 'blank canvas' to make your own. Here's just some of the other reasons why new-build is the way to go:



Great choice



Greener and cheaper



More for your money



Peace of mind

Great Choice

In today's competitive market you'll find an amazing choice of well priced new-build homes on the market. Whatever you're looking for – whether it's a one-bedroom flat or a five-bedroom villa – you'll find something that will meet your needs and your budget. With no chain to deal with, you'll also be able to move in quickly.

Greener and cheaper

New homes have to be built to the latest specifications, which means that they will take significantly less energy to heat than older properties. This will translate into lower bills and real savings. Of course, this is also better for the environment, as your home will be responsible for less carbon emissions.

More for your money

With a new-build home you'll get lots for your money, including a wide range of fittings and fitments (such as kitchen appliances) included in the price. Everything will be in place, so it is very likely that you'll have to spend much less money to get your home the way you want it.

Peace of mind

When you buy an old house there could well be lots of things that need fixing – from old, draughty windows to various DIY jobs. With a new home you get the peace of mind that comes from having a clean and untouched property. Add in the fact that new homes come with a 10-Year NHBC Warranty and you'll be able to sleep easy.