



Let's talk House Purchase & Mortgages

Buying a first home, moving house or remortgaging can be an anxious time, with help to buy schemes and thousands of different mortgages available it can be difficult to understand.

Issue 6 of **Let's Talk Money** will help you understand what type of mortgage is best for you, the costs involved and how the process works.

Your financial wellbeing is important and we're here to help. For more information on Police Mutual products and services visit policemutual.co.uk



To rent or to buy?

Before making the decision, it's important to weigh up the benefits and downsides of buying a house as it's such a big financial commitment.

Click below to read these benefits and downsides of buying a home.

[Read more >](#)

How much can you afford

It's important not to stretch yourself so you don't struggle to keep up repayments. You also need to think about the running costs of owning a home such as household bills, council tax, insurance and maintenance.

Click below to see what lenders may take into account when seeing how much you can borrow.

[Read more >](#)

Help to buy scheme

The Help to Buy scheme is a government scheme which can help movers and first time home buyers get on the property ladder with just a 5% deposit.

Click below for more information of the scheme.

[Read more >](#)

We're here to help:

Visit policemutual.co.uk

Call 01543 441 630

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All Police Mutual companies are registered in England and Wales. MEX, register no. 03527577.
Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire, WS13 6QS.



Which mortgage?

There are two main types of mortgages, fixed rate & variable rate.

For more details of the different mortgages available click below.

[Read More >](#)



Costs of buying a home and moving

There are a number of costs to consider when buying a new home, including stamp duty, removal fees, your deposit and legal fees.

Click below for more details of the various expenses and costs.

[Read More >](#)

Our Free Mortgage Advice Service

It can be an anxious time trying to find the right mortgage, so, it's reassuring to know that our advisors are experienced in finding mortgages for Police Officers and Staff. Our mortgage advisors understand what a high street lender may not.

To help you find the best possible deal, click below for more information.

[Read more >](#)



Coming soon Issue #7 Financial Planning

[Click here to look at other guides in this series >](#)

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