First Time Buyer Guide 2025

Red Mortgages LTD | FCA 930475 | 0151 447 0047 | admin@red-mortgages.co.uk

How Much Can You Borrow?

4.5x income - £30k = £135k. Joint incomes combined. 90+ lenders compared.

Deposit Needed?

5% minimum, 10% better rates. £200k = £10k deposit. Low deposit schemes available.

3 Steps

1. AIP in 24hrs 2. Full application - we handle 90+ lenders 3. Offer & completion

Hidden Costs

Solicitor £800-1500, Survey £400-700, Broker £395 on offer only, Stamp Duty £0 on first £300k

Schemes 2025

Shared Ownership, First Homes 30% off, Lifetime ISA 25% bonus, Family Springboard

Why Red Mortgages?

Whole of market 90+ lenders, Liverpool based UK wide, Fee on offer only, 0151 447 0047

Ready?
www.red-mortgage.pulsedigitalmedia.uk/quiz
Call 0151 447 0047
Level One, Basecamp Liverpool, 49 Jamaica Street, L1 0AH | FCA 930475