



# The Complete Home Mover Guide



# Moving Made Simple



Whether you're upsizing, downsizing, or relocating, moving home is a big step — and your mortgage needs to move with you. At Dent & Cook, we're here to make the process smooth, straightforward, and stress-free. This guide walks you through each stage, so you know what to expect and how we'll support you throughout.

AS WITH ALL INSURANCE POLICIES, CONDITIONS AND EXCLUSIONS WILL APPLY.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.





# 01

## Let's Start with a Chat

Your journey starts with a conversation. You can call us directly or click the icon on the First Time Buyers/Home Movers service page to be redirected to our secure booking link.

Once you've scheduled your appointment, we'll call you at your preferred time to understand your goals, review your current mortgage, and talk through your options. We'll also outline which documents we'll need to begin.

# 02

## Get a Decision in Principle (DIP)

If you're purchasing a new property and need a mortgage, the next step is to secure a Decision in Principle.

This is a preliminary confirmation from a lender of how much they're likely to lend based on a basic review of your finances.

### Why It Helps:

- Strengthens your position when making offers
- Helps you define a realistic budget
- Speeds up the process when you find the right property



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## 03 Selling, Buying, or Both?

Every move is different. You might be:

- Selling before buying
- Buying first using a large deposit or bridging finance (please note that bridging finance is by referral only.)
- Coordinating both transactions at the same time

Whatever your situation, we'll adapt our advice to your timeline and strategy, helping reduce stress and delays.

Once your offer on a new property is accepted, let us know as soon as possible. We'll gather property details and begin sourcing the right mortgage for your next home.

## 04 Mortgage Recommendation & Protection

We'll schedule a second appointment to present your personalised mortgage recommendation.

During this meeting, we'll cover:

- The chosen lender, interest rate, and repayment type
- Monthly repayments and total costs
- Any additional benefits or features included with your deal

We'll also discuss protection options to safeguard your new home and mortgage, including:

- Life Insurance
- Income Protection
- Critical Illness Cover

If you already have cover in place, we'll review your existing policy and tailor it to ensure it fits your new mortgage arrangement.



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# 05

## Submit Your Mortgage Application

Once you're happy with the recommendation, we'll gather any final documents and submit your full application to the lender. We'll stay in contact throughout to keep you updated and ensure everything progresses smoothly.

# 06

## Offer Issued & Legal Work Begins

Once your mortgage offer is issued, we'll walk you through the details to confirm everything aligns with what we discussed.

From this point, your solicitor or conveyancer will handle the legal side, including:

- Conducting searches
- Reviewing and exchanging contracts
- Arranging your completion date

We'll stay connected with your legal team and the lender to help move things along efficiently.



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# 07

## Exchange, Completion & Move-In



- **Exchange of Contracts:** You and the seller sign the contract, and the transaction becomes legally binding.
- **Completion:** The mortgage funds are released, and you get the keys to your new home!

We'll support you right through to moving day — and beyond if needed.

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# Ready to Begin?

Dent & Cook is here to guide you through your home move with clarity and care.

Book your free, no-obligation consultation today.

Click the icon at the top of the Home Movers section on the [First-Time Buyers/Home Movers service page](#) or visit [www.dentandcook.co.uk](http://www.dentandcook.co.uk)

Prefer to speak to someone?

Call us on 01482298219 or email [enquiries@dentandcook.com](mailto:enquiries@dentandcook.com) and a member of our team will be happy to help.

Thomas Dent T/A Dent and Cook is an Appointed Representative of Stonebridge Mortgage Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority

As with all insurance policies, conditions and exclusions will apply. Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for arranging your mortgage. The precise amount will be disclosed on your initial appointment as it is dependant on your circumstances. Our typical fee is £495.



Dent & Cook

Mortgage and Protection

DENT & COOK — MAKING YOUR NEXT MOVE SIMPLE.