



Paying for your home Getting a mortgage to buy your home

Getting a mortgage to buy your home



Getting a mortgage to buy your home



A mortgage is the name for a loan that you get from a bank, building society, or other lender to buy a home.



When you have a mortgage, you normally have to make two types of payment:



Capital payments, which pay back the money you borrowed to buy your home

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Interest payments, which pay the cost of borrowing the money



Someone called **Independent Financial Advisor** will tell you if you can apply for a mortgage.



They will help you work out how much you can afford to spend on a new home.



If you can't afford a mortgage right now, they will help you plan so you could in the future.

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You can find more information, including how to find a financial advisor, from the Money Advice Service at:



www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser

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LDE

Website: learningdisabilityengland.org.uk

Twitter: [@learningdiseng](https://twitter.com/learningdiseng)

Email: info@LDENgland.org.uk

Housing LIN

Website: www.housinglin.org.uk/

Twitter [@HousingLIN](https://twitter.com/HousingLIN)

Email: info@housinglin.org.uk

Ace Anglia

Website: www.aceanglia.com

Facebook: [aceanglia](https://www.facebook.com/aceanglia)

Twitter: [@aceanglia](https://twitter.com/aceanglia)

Email: info@aceanglia.com

