

Website FAQs

Mortgage Broker FAQ Idea Bank Template

Use this document as an idea bank, not a copy-and-paste resource. Select 5–8 questions for your homepage and build deeper FAQ pages from the rest.

Getting started / basics

- Why should I use a mortgage broker?
- What does a mortgage broker actually do?
- How do I get started with the mortgage process?
- What happens at the first stage of speaking to a broker?
- What is a Decision in Principle and why do I need one?
- Do I need a Decision in Principle before viewing properties?
- How does the full mortgage process work?

Borrowing & affordability

- How much can I borrow?
- How is mortgage affordability calculated?
- What affects how much I can borrow?
- How much will my monthly repayments be?
- Do bonuses and commission count towards affordability?

Deposits & costs

- How much deposit do I need?
- Can I use a 5% deposit?
- What other costs are involved in buying a property?
- Can I use gifted deposit funds?
- How much stamp duty will I pay?

Employment & income

- Can I get a mortgage if I'm self-employed?
- Can I get a mortgage if I've just started a new job?
- Can contractors get a mortgage?
- Do lenders accept irregular income?

Credit & eligibility

- Can I get a mortgage with poor credit?
- What credit score do I need?
- What is credit scoring and how does it affect me?
- Will missed payments affect my application?

Mortgage types

- What types of mortgages are available?
- What is a fixed-rate mortgage?
- What is a variable-rate mortgage?
- What is loan to value (LTV)?

Remortgaging & flexibility

- Can I remortgage before my current deal ends?
- What happens when my fixed rate ends?
- Can I move my mortgage to a new property?
- When should I start looking to remortgage?

Fees & protection

- How much does a mortgage broker cost?
- Are there fees involved in getting a mortgage?
- Do I need insurance with my mortgage?

- What types of mortgage protection are available?

Modern high-intent questions

- How much can I borrow based on my salary?
- How long does it take to get a mortgage offer?
- What is the easiest mortgage to get approved for?
- Can I get a mortgage if I have bad credit?

How to use this template

How to use this:

- Choose 5–8 questions for your homepage FAQ section
- Build themed FAQ pages for SEO (e.g. Self-employed, First-time buyers)
- Use real client wording where possible
- Keep answers short, clear, and reassuring

Momenti
● ● ●
Group