

BUYERS GUIDE

If you are considering buying a property, our team of trained professionals are here to guide you through every step of the process. Below is our eleven step guide to successfully buying.

Of course, if you are selling a property in order to purchase, this sale transaction will need to run simultaneously with buying (see our sellers guide).

3 FINDING THE RIGHT PROPERTY

Once we have a clear understanding of your requirements we will notify you of properties that match your criteria. We will also keep you constantly up to date when the latest properties become available.

4 THE KEY TO SUCCESSFUL VIEWINGS

In order to secure a property we recommend an early viewing. We will accompany you throughout so that we are hand to answer any questions immediately and advise where necessary.

7 OFFER AGREED

Once your offer is accepted we will do the following:

- Ask you to confirm your legal representative's and mortgage details.
- Prepare a memorandum of sale
- Write to all parties to confirm the agreed price.

You will need to instruct your legal representatives to proceed with conveyancing process and proceed with your mortgage application.

8 CONVEYANCING

As part of the conveyancing process your legal representative will do the following:

- Raise any enquiries on receipt of the draft contract from the seller's solicitor.
- Request local and other searches.
- Ensure that your interests and those of any mortgage lenders are protected.
- Agree on a date for exchange of contracts.

We will pro-actively manage the progress of your purchases, advising you throughout the process.

There are no legal obligations until contract are signed.

11 COMPLETION

Completion is when the residual monies (usually 90%) are transferred from your legal representative to seller's legal representative's account.

We will release the keys to you once we have received confirmation that the money has cleared in the seller's legal representative's account.

1 ARRANGING YOUR MORTGAGE

Before you begin your property search, it is advisable to arrange your finances and, if required, have a mortgage agreed in principle. This will confirm how much money you will have to fund the purchase, which will ultimately influence your property search.

Our website's mortgage calculator will help you illustrate monthly costs or you can arrange to meet one of our independent advisers.

Our advisers have access to the entire market, as well as exclusive deals and rates to help find you the best mortgage available.

2 REGISTER YOUR INTERESTS

The first step to finding the right property is to register with us either by calling into our High Street branch, emailing or phoning us. You can discuss your property requirements with one of our knowledgeable agents.

5 INSTRUCTING A LEGAL REPRESENTATIVE

It is important to instruct an efficient and experienced legal representative to act on your behalf. We will be happy to recommend a legal representative if required.

6 MAKE AN OFFER

Once you have identified a suitable property we will put your offer forward to the seller both verbally and in writing stating any special conditions of the offer. You may need to demonstrate, if you requested, that you are able to proceed (e.g. Provide evidence of your mortgage agreed in principle).

There are no legal obligations on either side until contracts are signed.

9 VALUATION & MORTGAGE OFFER

If you are purchasing with the aid of a mortgage, a valuation of the property will be booked by surveyor on behalf of your mortgage lender to advise them on the property's value.

After mortgage valuation report is received, a formal mortgage offer will be sent to you and your legal representative which you will need to sign before it is returned.

10 EXCHANGE OF CONTRACTS

Exchange of contracts occurs when all enquiries have been confirmed and agreed and any mortgage offer has been secured.

Once the contract has been signed by both parties the deposit (usually 10% of the purchase price) will be electronically transferred or paid in the form of a banker's draft from your legal representative to the seller's legal representative.

The completion date is then set by mutual agreement.

