

Buying Process:

Property Details

Over 90% of buyers first find their property on the internet. As a buyer you will find a property on one of the many property portal websites, local agent websites or possibly by seeing a For Sale board. Request more details if necessary and do not be afraid of asking questions. You can contact us by telephone or you can contact us by email. We will endeavour to answer your request as soon as possible.

Calculate your finances

Before you do anything, speak to a mortgage broker who will find you the cheapest and most appropriate arrangement in your circumstances. We have associated brokers who are totally independent and would be happy to offer advice.

Arrange a viewing

Before you arrange a viewing, you must be registered with us, with your full details filled in. When you find a property that you wish to view please contact us to arrange a convenient time and date. We will liaise with our vendor to confirm availability in line with your convenience. We are extremely flexible and can arrange a viewing at pretty much any time, any day.

Viewing confirmation

To confirm a viewing we send you a confirmation email /SMS reminder giving you the date, time, full address, and contact details together with any further instructions. If you prefer, we are more than happy to use telephone or fax.

The viewing

Please make sure that if you have any problems in making your viewing that you give us as much notice as possible. We will meet you at the property and answer any questions you may have. The viewing will take as long as you seem necessary, you are the client.....After the viewing (couple of days) we will contact you for some honest feedback.

Making an offer

If you like the property and wish to make an offer, please contact us as soon as possible. The offer will be put to the vendor and an answer relayed to you. There may be some negotiating which we will undertake for both parties. If you don't make an offer you will never know.

Please do not make an offer directly to the vendor.

Offer acceptance

On acceptance of your offer we ask you to supply us with any outstanding information and we will confirm the offer in writing. Terms of the agreed sale are then drafted by us (sales memorandum) and sent to both solicitors (conveyancers)

Instruct a solicitor

It is important to have a solicitor in place that is based within easy reach and knows your target area. You should choose a solicitor with experience in property conveyancing. If you would like we would be more than happy to recommend one to you. We only use LOCAL ethical companies who offer professional, efficient service

Survey

Your lender will usually arrange for a survey (valuation) on the property. This will be to assess the value of the property as well as ascertain its condition. It is important to keep in contact to ensure this gets done in a reasonable time. Once the survey has been done, your lender should approve or reject the mortgage offer within 3-10 days. If you are a fully cash buyer, you should arrange for your own survey to be done by a Chartered Surveyor. See the RICS website (www.rics.org) We can recommend local surveyors if necessary.

Conveyancing

The solicitor will respond to enquiries raised within the 'Sellers Pack' which comprises: contract, vendors questionnaire form, fixtures and fittings form, planning consent, buildings regulations, guarantees and in the case of leasehold properties - Accounts, projected future works to the property etc. When the solicitor is satisfied with the purchase, a report is sent to you. During this process we will keep in contact with both solicitors to ensure things are progressing and also keep you up to date with information. This is an extremely important part of the sale and many are lost because of poor contact and failure to provide the correct information.

Local Authority Search

Instruct your solicitor to carry out the local authority search. This is submitted to the local council and establishes any current planning or other local issues.

Exchange of contracts

Once all questions are answered and all the relevant information received the solicitor will contact you to inform you that the contract is ready to sign. You will be required to put down a deposit, usually 10% of the purchase price. This will be handled by your solicitor, as will the setting of a completion date. Upon completion you will have to pay the stamp duty which again will be dealt with by your solicitor

Completion

This will take place a short time after the exchange of contracts. Any outstanding money will be paid by your solicitor to the vendor's solicitor so reach for the Champagne! And make sure you have arranged for removals....