

Solicitors & Estate Agents A GUIDE TO MOVING HOME



ALL ABOUT PARIS STEELE W.S.

Paris Steele W.S. has been providing a comprehensive legal service to the residents of East Lothian since 1926. With experienced solicitors and qualified property managers in North Berwick, Dunbar and Haddington, we are proud to combine the highest quality of professional advice with first rate customer service.

We understand that residential property transactions can be complicated and stressful. We can guide you through each step of the buying and selling process, making sure everything goes as smoothly as possible. Whether you wish to buy, sell, rent or let, our property and legal team will be with you every step of the way.

Our promise to you is that from start to finish, every aspect of your purchase or sale will be handled locally by our experienced and qualified team members.

" Paris Steele were so helpful, efficient and friendly, you really do stand out from the rest. You have a team that inspires confidence." - Moira, 2016

WHY CHOOSE PARIS STEELE W.S.

Honest and trustworthy

Paris Steele W.S. has grown through our client's satisfaction and confidence in our level of experience, integrity and results.

Local presence

With the unique advantage of having experienced solicitors and qualified property managers in each of our offices, you can be assured that all of your work will be handled by experts with a vast local knowledge.

Solicitors and estate agents under one roof

You can be confident that whether selling, buying or letting a property, we will complete every part of your transaction under one roof, making the process efficient and stress free.

No hidden costs

Our fee quotes are competitive and comprehensive. We make sure that everything is included so that there are no surprises as you proceed with your transaction. Instead we can help guide you through the process with a value for money service.

Buyers database

We manage a comprehensive database of buyers who have given us their search criteria and matching this with your property very often results in success.





SELLING YOUR PROPERTY

As your local and independent estate agents, you can rely on us to offer you accurate, up-to-date and free valuations, indicative of current market conditions and in keeping with supply and demand in the area.

We offer a bespoke package tailored to each client's needs and once instructed, we are able to present your home in front of a huge audience of potential purchasers.

First impressions

Our professional photographer will ensure that your property is presented in its best possible light.

Online marketing

All properties for sale are listed on www.espc.com, other leading property portals, our own website, www.parissteele.com, and our Facebook page ensuring the widest possible coverage.

Local knowledge

With over 90 years of experience of selling houses in the area, we can talk with absolute confidence about the locality and will share our knowledge with prospective purchasers.

Showrooms

Your property can be showcased across our three offices in East Lothian, and on the display board in the ESPC showroom in the centre of Edinburgh.

Brochures

Our bespoke property brochures are handed out to every viewer, complete with floor-plan and an array of pictures.

For sale board

Our high quality for sale boards will help to raise the profile of your property with passers-by.

Viewings

Whether viewings are carried out by you or a member of our property team, they will be followed up and any valuable feedback reported to you.

Offers

All offers are vetted and you will be given all the information possible to make an informed decision.

Valuations

If you are thinking of selling and would like us to give you a free valuation then please contact any of our offices.



TOP TIPS FOR SELLING YOUR HOUSE

Selling your property quickly and gaining the best possible price is the priority for any prospective seller. The key to achieving this is to present your property to its best potential. This will help the buyer to connect with the property, to picture themselves in it and then to make that all important offer.

Our top tips for securing a quick sale are listed below:

Kerb appeal

People form an immediate opinion of a house based on how it looks when they see it from the outside. Maximise this opportunity by making the appearance of the house as attractive as possible. Ensure that your garden is kept tidy, it will look larger and in need of less maintenance than an untidy one. Put pots of flowers at your door to add a nice welcome. A fresh coat of paint can work wonders to improve the appearance of your front door and window sills.

De-clutter

People need to be able to imagine how the house would look with their possessions in it. To allow them to do this, you need to declutter, but not completely depersonalise. Make sure the interior of your home is free of clutter. Remove bulky furniture and clear out unwanted ornaments, books and toys.

Complete DIY jobs

Buyers do not want to buy a house which requires a lot of work done to it. And so it is important to carry out all the DIY jobs you have been putting off: change the lightbulbs, fix the gate, replace missing handles. You might even want to consider a fresh coat of paint throughout the house.

Pets

Buyers will love them, hate them, or be allergic to them so make sure that your pets are out of the house during viewings and ensure that you freshen up you home to remove any pet odours.

Viewing the property

If you are showing people around your home try to be as helpful as possible and answer all their questions truthfully. Give local Information about the community and transport and also any history about the property which will help people imagine what it would be like to live there. Give ideas about the potential of the property i.e. extending into the attic, and describe how others nearby may have done this.

Light and airy

Wall mirrors make a room look much bigger and lighter. Consider putting some up, especially in smaller rooms or hallways. Clean windows inside and out, and replace any broken light bulbs. Making the place feel light and airy makes rooms feel bigger and the property more attractive. Ensure that you have lamps on in any dark corners. Putting a soft lamp in the bathroom can create a warm glow.

LETTINGS SERVICE

As accredited letting specialists, Paris Steele W.S. are fully focused on the needs of the landlord.

We understand that letting a property, especially for the first time, can be a worrying experience. With this in mind, our most important consideration is providing you, the landlord, with the best possible service and the right tenant for your property.

We never forget that your property is likely to be one of your most important assets and you can be assured that by instructing Paris Steele W.S. as your sole agent your asset will be in professional and caring hands.

Our dedicated lettings team can offer either a fully managed service or a letting only service. Whichever you choose, we will tailor our services to meet your individual needs.

OTHER RESIDENTIAL PROPERTY SERVICES

We understand that residential property transactions can be complicated and stressful. Our solicitors will guide you through each step in the buying and selling process and make sure everything goes as smoothly as possible.

We can help with:

- Buying your next home
- Re-mortgages
- Buy-to-let investments

Whether you wish to buy, sell, rent or let our property and legal team will be with you every step of the way.

PARIS STEELE W.S. LEGAL TEAM

Paris Steele W.S. is a traditional, yet innovative firm of solicitors with offices throughout East Lothian. With six locally based qualified solicitors and a large supporting team, we provide a broad range of legal services for individuals, families and businesses.

From estate planning and probate, to setting up a business, we have the experience and knowledge to help our clients through good times and bad.

Whatever your stage in life our friendly and locally based property and legal teams will be there for you when it matters most.

"I have had excellent service during every interaction with Paris Steele and am very grateful for your help and support" - Rachel, 2016

PRIVATE CLIENT SERVICES

Our experienced solicitors will provide you with practical and empathetic advice when you need it most. All of our staff are based in our three local offices, which allows us to build up a close business relationship with you throughout your life.

We appreciate that you may be contacting us under difficult circumstances. We will therefore take time to discuss your particular situation in order to help you to make the best decision for you and your family.

We can help with:

- Writing a will
- Granting a power of attorney
- Administration of executry estates
- Inheritance tax planning
- Trusts
- Adult incapacity
- Advance medical directives

FAMILY LAW SERVICES

Our friendly and local team can help you navigate your way through the most stressful times of your life.

We are experienced in providing constructive advice in order to resolve a problem through negotiation, and thus avoiding any unnecessary acrimony. However, you can be assured that where litigation is unavoidable, we have a vast experience of handling court cases in order to secure the optimum outcome for our clients.

We can provide advice on many aspects of family law including:

- Separation and divorce
- Financial issues on divorce
- Separation agreements
- Contact and residence issues
- Cohabitation agreement
- Pre-nuptial and ante-nuptial agreements
- Wills & estate planning

BUSINESS LEGAL SERVICES

As local solicitors with 90 years experience, we have a strong understanding of the particular problems which affect businesses in East Lothian and can offer practical advice to help you achieve your commercial goals.

Whatever stage your business is at, you can be assured that we have the experience and knowledge to become your trusted advisor.

We can provide expert advice on:

- Business start-ups, including all related issues such as Employment Law and Business structuring
- Buying and selling a business and all of the concerns you may have, including restrictive covenants, and due diligence
- Buying and selling commercial property
- Commercial leases
- Debt recovery and dispute resolutions
- Partnership agreement
- Premises and personal licensing

GETTING FINANCIAL ADVICE IS THE FIRST STEP WHEN BUYING A PROPERTY

Wallace Financial Planning Ltd is situated in Haddington and offer a dedicated wealth management service throughout East Lothian, Edinburgh and central Scotland.

Scott and Janey Wallace offer a high quality personalised advice service designed to provide their clients with an effective overview to plan and review all their financial affairs and to build and preserve their long-term prosperity.

Vitally important to wealth management is of course protecting what you have already built up, or indeed, what you are trying to build up. It is recommended you review the potentially serious financial consequences resulting from untimely death, contracting a critical illness or the impact of disability or incapacity.

Working with carefully selected providers, they offer an extensive range of life cover, income protection and corporate financial planning services.

They also provide a full range of tax efficient investment solutions, estate planning, inheritance tax mitigation, effective retirement planning and general tax saving.

St. James's Place

St. James's Place is one of the UK's leading wealth management organisations, managing clients funds of £58.6 billion. Wallace Financial Planning Ltd is an associate partner of St. James's Place and as a client you will receive a personalised face to face advisory service, as well as the backing and re-assurance of investing with an award winning FTSE 100 company.

Wallace Financial Planning Ltd have forged close links with other professional establishments, including highly respected accountancy practices, law firms and stockbrokers giving their clients a depth of resource and expertise.

For more information visit their website or make an appointment with one of their specialists who will be more than happy to spend the time ensuring that you and your family have an effective strategy in place to protect your wealth.



36 Market Street, Haddington, EH41 3JE Tel: 01620 820 202 Email: scott.wallace@sjpp.co.uk www.scottwallace.co.uk







HOW CAN I FIND THE BEST MORTGAGE FOR MY CIRCUMSTANCES

It is very easy to get confused by all the different types of mortgages that seem to be available in today's financial jungle and it is only right that there is such a wide choice, after all, everyone's individual circumstances are different, which also makes our financial requirements different.

Listers Limited are experienced mortgage advisors and are ideally placed to find the right mortgage for your personal circumstances.

Because the financial institutions realise that we are all different with differing financial commitments, they also appreciate that no one can predict what may or may not happen to us in the future.

You may find that your income stays much in line with inflation and you wish to carry on paying the same monthly payment until the end of the term. Conversely, you could find a definite uplift in your finances and may wish to increase the amount you pay monthly, or pay off a lump sum and finish the mortgage in a lesser number of years.

Their Services include:

- \cdot Residential Mortgages
- \cdot Buy to Let Mortgages
- · Retirement Mortgages
- \cdot Non Investment Insurances









Whatever the situation that arises, you can be sure there will be an option or clause to cover it, however, the average home buyer can not be expected to know them all. This is where Listers Limited can really help you.

Listers Limited have over 30 years of experience providing mortgage solutions for clients throughout the UK and have an intimate knowledge of the mortgage market place and are up to date with all the changes that take place on a regular basis. More importantly, they offer local appointments and are not biased towards any one particular company.

This means that they will hold a confidential review with you and when they have a clear understanding of your requirements they will help you choose from the thousands of mortgages available from a multitude of lenders. They are also able to advise you on a host of other areas including the different forms of insurance available to you to protect you and your new home.

Once this process is complete and you are settled in your new home, they will continue working on your behalf to make sure that the mortgage you have in place will always remain competitive, as interest rates and mortgage schemes change on a regular basis.

Choosing the wrong mortgage might well turn out to be a costly mistake, on top of which, it will also be an experience you could well do without. The choice of who supplies your mortgage is quite rightly yours, but you would be well advised to contact Listers Limited and discover just how much they can do for you.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.



PROFESSIONAL MORTGAGE ADVISERS

13 Kingsknowe Park, Edinburgh, EH14 2JQ Tel: 0131 443 7788 Email: david@listers.ltd.uk



FIND THE RIGHT INSURANCE

Insurance cover is crucial in this day and age. Whether it is a policy to cover your home and household possessions, your car, or your family whilst on holiday, getting the best advice is vital.

Established in 1987, Robert O. Templeton & Company are specialists in the field of insurance cover, whether it be commercial or residential they will find the best scheme for you.

Over the years they have established excellent connections with local solicitors, accountants and the Chambers of Commerce, who have introduced clients to them. They are also authorised and regulated by the Financial Conduct Authority. Being an independent broker, they have access to all offers available in the market place which ensures you will find the right policy for your personal circumstances.

The business has always strived to provide the very best service for their clients. Indeed, they pride themselves on the way they treat their clients.

At a meeting with Robert O. Templeton & Company you can expect professional and extremely helpful advice because they firmly believe in getting the right cover at the best available price for you.



TO SUIT YOUR NEEDS

The business has a dedicated and professional team with 180 years of combined experience working within the insurance industry, both as an insurer and independent broker.

Whatever your insurance needs, you will be well advised to contact Robert O. Templeton & Company and give them a chance to prove their worth.

After all, who would you rather looked after your best interests? Would you trust a company only concerned with selling their own policies or an independent company that gives you access to most of the UK insurance market. The choice is yours.

ROBERT O. TEMPLETON & COMPANY

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AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY

THE COMPLETE ARCHITECTURAL SERVICE

There are many individual reasons for needing the services of an architect - maybe you are thinking of building a new home or perhaps you need a different room layout or extension in your existing home.

You may be a home owner or a business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

Established in 1997, **Timber-Bush Associates** are a respected architectural practice, and the Director Graeme Blackwood has over 30 years experience as an architect. They are recognised for many well-known projects throughout the area including Morrison Homes, Link Housing Association, Forth Furnishings Ltd, Cairn Hotel Group and much more.

Over the years they have been responsible for industrial, commercial, business and residential commissions.

An architect should be involved from the earliest stages of your project, as they are able to offer you the benefit of their experience in deciding how to maximise the potential of your existing property or indeed, to propose ideas for the property you are about to purchase.

They will discuss your needs in detail and then produce a design scheme.

Once you have decided on the specific area of your home or business that requires attention, they will draw up the plans and submit these to the Local Authority for Planning and Building Regulations. Their Services include:

- · Planning Applications
- · Listed Building Consent
- · Building Warrant Applications
- · Project Management
- \cdot Feasibility Studies
- \cdot Formulating the Brief
- \cdot Specification and Pricing Documents
- \cdot Budget Costing

They have a tremendous amount of knowledge and experience in how these two processes work and know how to satisfy the very demanding and specific requirements of a Local Authority.

They will also prepare the full building specifications needed to obtain competitive prices from various building contractors.

You can also expect them to set out their professional relationship at the start of the commission to reflect your needs.

The objectives of their clients are met by professionalism and maintaining the highest standards of performance, efficiently and economically.

Whatever your project, contact Timber-Bush Associates and let them help you.

timber-bush

2 Seton West Mains, Tranent, East Lothian, EH33 1NA Tel: 01875 582 384 Mobile: 07564 187 982 Email: timberbush@lumison.co.uk www.timber-bush.com



DREAMS BECOME REALITY

Every year hundreds of East Lothian homeowners take the decision to invest in a new bathroom, shower or wet room.

Canny investors know this can improve property values - but more than that, a bathroom with real WOW factor can bring immense pleasure and boost quality of life for all the family.

Renowned for stunning quality brands and outstanding service, The North Berwick Bathroom and Tile Company has become a go-to for the discerning homeowner in the county.

Since it's launch in 2008, the company, run by David and Yvonne Souness, has earned a reputation for expertise, honest advice and outstanding service throughout the design and installation process.

According to Yvonne, this success is down to a real understanding of customers needs and what their dream bathroom means - and then making it a reality.

Yvonne said: "The bathroom is where people prepare for the day ahead, or relax at the end of a long day. It is often a sanctuary where people have precious time alone in their busy lives. A bathroom which is both functional and stylish can really improve family life, and we are passionate about understanding customer's needs. For me, job satisfaction is when customers are absolutely thrilled with their new bathroom." The North Berwick Bathroom and Tile Company offers an enviable range of aspirational brands including Ambiance Bain, Geberit, Laufen, Hansgrohe and Matki. In addition to bathrooms, customers can instantly add chic to their home by choosing from a wealth of gorgeous tiles from Original Style, including porcelain, ceramic, mosaic, natural stone and Victorian floor tiles.

As well as the many products on display in the impressive showroom, the company can source many more products from suppliers on request.

The business also has significant experience in the planning and installation of adapted bathroom equipment to assist those with reduced mobility and other specific requirements.

Due to demand, advance booking is required for installation, and customers are strongly advised to book their consultation early to avoid disappointment. A consultation will allow customers to benefit from expert advice on the products and specifications best suited to their home and household.

For further information, visit the showroom at Fenton Barns Retail Village, near North Berwick, check out their Facebook page The North Berwick Bathroom and Tile Company or visit www.northberwickbathrooms.com.



Fenton Barns Retail Village, North Berwick, EH39 5BW Tel: 01620 850 435 Email: ysouness@btconnect.com www.northberwickbathrooms.com











INSPIRATION FOR THE PERFECT FINISH

Do you need to improve the look of your property for sale or have you just moved in? Do you need to work on the whole house, transform a room or just add those special finishing touches?

Maybe now is the time to enlist the help of an interior designer, whose skills and experience will make all the difference. Green Tara Interiors, with many years experience, offer a bespoke interior design service that is both personal and unique where relationships with clients are a top priority.

The name Green Tara Interiors originates from Buddhism, Tara is the Buddhist Goddess associated with universal compassion and enlighten action, otherwise known as karma.

The Goddess Tara is usually featured with one foot in a lotus position, the other stretched out, it is believed she is seated this way because she is always ready to leap up and offer her assistance to those seeking the path to wisdom and enlightenment.

The business delivers all interior disciplines, from the sourcing of single items through to full refurbishments. This comprehensive service is applied to residential, restaurant and bar, through to commercial, office and hotel.

They stock some of the most well known and respected fabric and wallpaper brands such as Voyage, Romo, Harlequin, Moon, Johnstons of Elgin and many more. Their services include:

- \cdot Curtains
- Blinds
- · Upholstery
- · Wallpaper
- Furniture
- · Tracks and Poles

They have a reputation built on their adept understanding of clients needs and wishes and translate these aspirations into a reality.

Their team ensures that every part of the designs are tailored to the needs of the most discerning clients providing balance of style, usability and budget sensitivity.

Under the Green Tara Interiors name they work closely with clients to combine their expertise with your ideas and budgets. The team know that practicality is paramount to their clients.

Green Tara Interiors believe there is no true division between us and our environment but rather that we are different parts of the same whole, each continually affecting and influencing the other.

Call or visit them today to transform your vision to reality.



Unit 16 Fenton Barns Retail Village North Berwick, EH39 5BW Tel: 01620 850 318 Email: greentara16@outlook.com





HOME AND GARDEN MAINTENANCE

Once you have moved into your new home, it will not be long before you will want to stamp your own individuality on it and your garden is often the biggest singular space available to you and your family.

This area should be treated as an outdoor room with huge potential for many uses depending on your lifestyle – relaxing, eating, playing and entertaining.

In order to create a garden which is both functional and beautiful, you may wish to contact Darren Selby Services. Darren, who owns and runs the business has a wealth of experience and is perfectly placed to help you satisfy your needs. He will visit you at your home and listen to your requirements, furthermore, he will advise and guide you on the best ways to get the most from the space. After designing and agreeing the layout of your new garden, he will prepare an action plan for the work to be carried out.

It is not just your garden where he can help, he is also a handyman with many years experience and he offers an excellent service at a very reasonable price.

In today's busy world, it is sometimes those more difficult jobs which get put back. These might include shaving doors or maybe TV hanging or fixing a leaky tap.



Whatever the reason, the way our home looks is important and Darren is there to help you. He offers a wide range of different skills whatever your particular needs.

Whatever your gardening, landscaping or home improvement requirements, be they large or small, simple or complicated, you will be offered all the advice you will need to ensure you realise your dreams.

Take the first step and give Darren a call today.



Darren Selby Services

6 School Road, Aberlady, Longniddry, EH32 0RL Mobile: 07966 796 242 Email: darrenselby29@googlemail.com www.darrenselby-services.co.uk

EVERYTHING FOR YOUR HOME ALL UNDER ONE ROOF

Sometimes when you walk into a business, you just know you have made the right decision and that not only are you going to find everything you will need, but also, you are going to be treated properly. Turnbull's Home Hardware is one such business.

This independent store has been trading since 1969 but the premises has been selling hardware since the 1850's, so experience and reliability are pillars of their service.

As soon as you enter their premises, you will find a diverse and impressive range of stock which will provide new ideas for anyone in the throws of moving house.

The excitement of moving house can be matched by the enthusiasm of the staff at Turnbull's Home Hardware as they help you with all your house move essentials.

Whether you are looking to purchase cleaning products, toilet and bathroom accessories or new kitchen utensils to spruce up your new house, Turnbull's have it all covered.

Repairs can be tackled if you have the appropriate tools, fixtures and fittings plus DIY accessories, and if it is advice you need then the Turnbull's team are eager to help.

Consider locks and keys, storage boxes, and extension cables. These necessary purchases can be made 7 days a week right on your doorstep meaning you save time and petrol, as well as enjoying competitive prices on quality products.

The store features a Dulux paint mixing machine, house name signs and a carpet cleaner for hire to ensure your new abode shines. A new BBQ and wooden furniture will set off your new garden when friends and family visit to toast your happiness. Calor Gas, compost, plants and flowers can be delivered free and they can offer helpful tips and ideas on garden design and maintenance.

Customer quotes include: "My favourite shop in the town" "Staff are so helpful" "If you don't know where to find it you'll get it in Turnbull's"

This is all down to their positive attitude towards customers. Turnbull's Home Hardware strive to achieve customer satisfaction. All the staff are trained on health and safety, product information, customer service and are extremely helpful.

The efficient, friendly and comprehensive service offered at Turnbull's Home Hardware is hard to beat. Their reliability, integrity and quality ensure that local people continue to return there for their every day home and garden needs.











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www.homehardwaredirect.co.uk

DENTISTRY AT ITS BEST

It is a fact that we are living longer now than at any time before and for this very reason we must ensure that we look after our teeth.

Sidegate Dental Practice are only too aware of the tremendous price which is paid for neglecting our teeth and they have established their practice to offer first class treatment to all.

It is especially important that children and the elderly have these regular inspections, to ensure any possible problems can be spotted and treated at the earliest opportunity.

It is also common sense to educate children into good dental habits.

The team at the practice are dedicated to offering and achieving good dental health for all members of the family and they also believe that prevention is better than cure.

The practice offers their clients a friendly and relaxed atmosphere which helps dispel any initial apprehension.

If you are worried about any treatment, the staff at the surgery will spend time explaining the procedures and gaining your confidence. You will be assured that you are in control of your treatment.

At their practice, they offer their clients a comprehensive range of treatments including conventional and preventative care, cosmetic dentistry, implants, alignment, crowns, bridges and oral surgery to name but a few.

If you need any information, the staff will be happy to discuss every aspect of their services with you.

Sidegate Dental Practice extend a warm welcome to all their clients, especially new ones.

Why not pay them a visit and ensure that your teeth last you a lifetime.

SIDEGATE DENTAL PRACTICE

7 Sidegate, Haddington, EH41 4BT Tel: 01620 824 033 Email: sidegatedental@live.co.uk







HOME

A fresh start in your new home is incredibly exciting, so being organised and using forward planning is invaluable in making one of life's most stressful events run more smoothly. Our guide to moving home highlights everything that you need to know!

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SIX WEEKS BEFORE THE MOVE

- Confirm your moving date with your ESPC solicitor estate agent. It is worth considering that mid-week dates are often quieter than Friday's and bank holidays making securing the removal company of your choice easier.
- Order new furniture as they can often have long lead times.
- Get quotes from some removal companies. Get recommendations from friends or relatives or alternatively visit the British Association of Removers.
- Having the removal company do the packing for you is more costly but it also makes moving day run much more smoothly and is less stressful.

- You could also consider man and van quotes or speaking to family and friends and hiring a van to do it yourself.
- Get in touch with schools and nurseries in the area to ensure that you register children as early as possible. You'll also need to consider ordering new uniforms etc.
- Start to have a clear out. Auction, sell, donate, recycle, freecycle anything that you don't need. It is costly to take things with you that you no longer need or want.

FOUR WEEKS TO GO

- Order packing materials it's never too early to start packing especially non-essential items such as books, vases or non-seasonal clothes etc. One of the biggest mistakes people make is leaving it too late to pack resulting in frayed nerves and broken items when things are rushed at the end.
- Start to contact people to tell them you are moving. Make sure to us our handy "Who to tell you are moving" checklist.
- Ensure that you are insured! This can either be arranged through your own home insurance or may be available through your removal company.
- You should also consider insurance for your new property. You will likely be required to have buildings insurance as a requirement of your mortgage, but you need to make sure that your contents are insured also. Your mortgage adviser can help you with this.
- Organise for someone to look after your kids and/or pets. It will make for a much less stressful day if you know your loved ones are being well cared for and you don't have to worry about them escaping out the door on your moving day.

TWO WEEKS TO GO

- Re-direct your mail using the Royal Mail re-direct service.
- Make sure your friends and relatives have your new address.
- De-register with your doctor, dentist, vet, optician and any other local services if you are moving out of the area and register with a new one in the area where your new home is located.
- Remember to cancel window cleaners, gardeners, newspapers etc.

- Create a file of key documents to hand over to the people who will be moving in to your old home. Include instruction leaflets, information on heating systems and appliances, details of rubbish collections and recycling schemes.
- Round up all the keys to your home. Make sure you get them from all friends, family and neighbours and discuss passing these to you solicitor.

COLOUR CODED SYSTEM

Use a colour coding system on your boxes, assigning each room in your new house a different colour. Ideally use a floor plan (available from espc.com) to easily highlight which room is represented by which colour for those helping out on moving day.

Mark each box, case and item of furniture with the appropriate colour, and then put signs on the doors of your new home as soon as you arrive to ensure that the furniture and boxes ends up in the right place. This is especially useful for bedrooms, where you don't want to have to move large items of furniture such as beds, if they are left in the wrong rooms.

EDKO

ONE WEEK TO GO

• Confirm the arrival times with your moving company and make sure that the movers have details of your new address in advance.

• You should be progressing well with your packing.

ONE DAY TO GO

- Pack a moving day survival kit! Tea, coffee, biscuits, kettle, bed linens all the essentials that you will need on your arrival at your new home.
- Make sure to defrost the freezer and empty the kitchen cupboards.

ON MOVING DAY

- Take the movers around your home, explaining what is to be taken with you, and what is to be left behind. Point out fragile boxes, your survival kit or other items that you will be taking with you in your own transport.
- Ensure that the movers have your mobile number and that you have theirs.
- Record all meter readings if possible take a photo.
- Check that all windows are secure and that utilities are turned off.

- Give the property a good clean, ensuring things are well presented for the new owners. You may wish to hire a professional cleaning agency to do this.
- Do a final sanity check once the van is loaded to ensure that everything has been taken with you, and remember to double check the garden, shed and garage.
- Collect the keys for your new home from your solicitor.

AT YOUR NEW HOME

- Remember to colour code the doors to help your moving team work to your floor plan and put the right boxes in the right places.
- Put key documents somewhere safe once you arrive at your new home so they won't be disturbed when you first arrive and be lost by different people moving boxes and furniture around.
- Read utility meters again take a photo if possible.
- It can be a good idea to change the locks in your new home.
- Have the boiler serviced and the electrical wiring checked.

MOVING CHECKLIST

Mobile phone provider	
Broadband provider	
Telephone provider	
TV provider	
Gas and electricity provider	
Insurance provider	
Credit card provider	
Bank and/or building society	
Pensions and investment provider	
Loyalty cards	
TV Licensing	
Vehicle registration – DVLA	
Vehicle registration – DVLA Drivers licence - DVLA	
Drivers licence - DVLA	
Drivers licence - DVLA Inland revenue	
Drivers licence - DVLA Inland revenue Electoral roll	
Drivers licence - DVLA Inland revenue Electoral roll Doctor	
Drivers licence - DVLA Inland revenue Electoral roll Doctor Dentist	
Drivers licence - DVLA Inland revenue Electoral roll Doctor Dentist Optician	
Drivers licence - DVLA Inland revenue Electoral roll Doctor Dentist Optician	
Drivers licence - DVLA Inland revenue Electoral roll Doctor Dentist Optician Vet School	



BUDGET Checklist

Buying your new home

Legal fees	f
Mortgage broker fee	f
LBTT (Land and Buildings Transaction Tax)	f
Deposit for mortgage	f
Arrangement fee to lender (if applicable)	f
Additional fees	f
Storage/removal company/ van hire	f
Bridging loan (if required)	f
Total cost of purchase	£

Anticipated monthly cost

Council tax Total monthly property costs	f	
Buildings and contents insurance	£	
Life insurance/income protection	£	
Mortgage payment	£	

Settling in costs

Repairs, alterations and decoration	£
Telephone/internet	f
Gardening	f
Fixtures and fittings	f
Furniture	f
Curtains and carpets	f
Total of settling in costs	£

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