

# HOME BUYERS 10 STEP GUIDE

- 1) Obtain financial advice from a bank or financial advisor so you know what type of property you can afford to buy.
- 2) Find a property that suits your requirements, make an offer through the estate agent that arranged your viewing.
- 3) Acquire solicitor quotes, choose a solicitor, forward solicitor details to the estate agent, ideally within 48 hours of having an offer accepted.
- 4) Contact your financial advisor/mortgage provider to let them know you have found a property and provide all financial details required.
- 5) Instruct and pay your mortgage provider for the survey, follow up the survey and check the results, your mortgage offer should follow within a few days.
- 6) Contact your solicitor and pay for the searches.
- 7) Once your mortgage offer is accepted and all legal questions are answered you will be able to agree dates for the exchange and completion of your property purchase.
- 8) Ensure you pay your deposit and make an appointment to sign all outstanding paperwork with your solicitor including the contract.
- 9) Exchange contracts and then complete, sometimes on the same day, more usually 1 week apart.
- 10) You need to make arrangements to collect your keys either from the house you are buying or from the estate agent or solicitor. Congratulations.

\* IMPORTANT- Keep in touch with your financial advisor, solicitor and estate agent, always return their calls asap and return documents when requested. Depending on your circumstances sales can take between 2 weeks and 3 months with the average for a first time buyer being 10-12 weeks.

# SELLING GUIDE

- 1) Choose and instruct your estate agent.
- 2) Prepare your home and garden for viewings.
- 3) Accept an offer from your purchaser via the estate agent.
- 4) Acquire solicitor quotes, choose a solicitor and forward the details to estate agent, ideally within 48 hours of accepting an offer.
- 5) Your solicitor will send you detailed questionnaires asking what you are leaving in the property such as blinds, light fittings, who your service suppliers are etc. Ensure you return all the forms and provide all requested information to your solicitor as promptly as possible to ensure the sale progresses smoothly.
- 6) Make an appointment to sign all the necessary paperwork in plenty of time for exchange of contract.
- 7) Agree a date for exchange of contract and completion.
- 8) Book your removal company, they can supply you with packing materials should you wish.
- 9) Talk to your estate agency about what you want to do with the keys on the day of completion.
- 10) Your solicitor will phone to say the sale has completed usually late morning, you then need to hand over keys as arranged and move on to your new home.

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