

# norme





A Guide To Moving Home

# Find your perfect new home!



Normie & Co are refreshingly different to other estate agents, that is because the unique combination of our people, our marketing of properties and our company, aims to give you the very best service available whether you are selling, buying or letting. We believe it is an unbeatable package which makes moving easier - and more enjoyable too!

As one of Manchesters best independent Estate and Letting agents with more than 30 years' experience between our staff, Normie & Co has built up an enviable reputation for striking the perfect balance between the head and the heart.

At Normie & Co, we realised a long time ago that when instructing an agent to market your home or business premises, you are looking to achieve a relationship and rapport that is based on honest communication and trust.

When choosing Normie & Co as your agent, you are choosing people that are highly trained to the most professional and ethical of standards, as well as utilising the full resources of a team that is firmly on your side.

Whether you are selling, buying or letting, our friendly staff will listen carefully to your needs and use every endeavour to meet your highest expectations.

To ensure you receive a high standard of Customer Care and bring your transaction to a successful conclusion, we bring together modern methods and traditional values, whilst always working to our Professional Codes of Conduct.

We have very flexible appointment times, and subject to prior arrangement, you may view our extensive Portfolio at a time to suit your diary.

For all your Residential and Commercial Property requirements across Manchester, discover the benefits of using Normie & Co by contacting them today.



## The normie & co difference!



#### Accompanied viewings 7 days a week

Our experienced viewing staff will show potential purchasers around your property and are best placed to receive valuable feedback.



### **Advertising Pledge**

Don't assume all agents are the same. Normie & Co. advertise on Rightmove and Zoopla, the two biggest property portals as well as many other sites. Our commitment is simple, we want your property to be accessible to the biggest audience.



#### No Sale, No Fee, No Tie in

Unlike many agents we will not lock you into minimum term contracts or charge you anything upfront. Our pledge is simple, If we can't find you tenants or buyers, you don't pay. It couldn't be more simple or up-front!



#### **Completion Specialists**

We are very proud of the fact that our Completion Specialists have maintained an average 90% sales completion record. We are amazingly over twice more successful at holding on to sales than our largest competitor. This is so important because as well as disappointment, a lost sale could result in abortive legal fees, loss of onward purchase and losing the initial interest and momentum in your property.



#### Service Commitment

As one of the only local agents to employ an independent unbiased review site, we are committed to listening to our customer's feedback, both good and bad. It is through honest and independent feedback from Trustpilot that we genuinely strive to provide the best possible service.



#### Fair Fee – Fair Play – Integrity

We are committed to achieving the highest possible price for your property come what may. Normie & Co. will not advertise unsustainable short term fee promotions that may lead to clients having to settle for less. We will never manipulate online statistics to exaggerate sales.

## Meet The Team



#### David Mintz

Our Director David Mintz has worked in North Manchester's property market for over 22 years and lives in Prestwich with his family. David offers sound advice and a wealth of property experience all backed with a solution orientated approach. Firmly of the belief that there is a buyer out there for every property, David will ensure that he and the Normie team will work tirelessly to achieve your goal. Always happy to answer any question you may have, give David a call to discuss your future plans.



#### Diana Hilton

The heart and soul of our property management service, Diana is a safe pair of hands making sure that your properties are looked after, with minimal interference or fuss to your life! Nothing is ever too much trouble and Diana is integral in making sure your rental payments arrive promptly and fully accounted for at all times.



Josh Gertler

Enthusiastic and resourceful, Josh offers a hands-on, conscientious service making sure that your sale progression is handled with diligence. Whitefield born and bred, Josh has great technical skills and will often spend time optimising your property's online marketing and tweaking your social media campaign.



#### Georgina Jones

Our branch manager Georgina has worked in the property industry for over 30 years and uses her vast experience to help customers move on a daily basis. You can be sure that you will receive sound advice with a down to earth approach delivered with a smile. Georgina lives in Prestwich and constantly monitors all sales activity locally to ensure that you are receiving the best possible price and the best possible service.





#### David Ryan

Our very own lettings aficionado, David Ryan will advise you on any aspect of renting or managing your property. David lives locally in Prestwich, and has his finger on the pulse of the latest rental values and legislative changes in the industry. Get in touch with David at any time in order to review your portfolio or property management requirements!



#### Natalie Hamburg

Always friendly, always patient, Natalie will take time to understand your property requirements making sure your sale is conducted in the most efficient and stress free way. Natalie also has good property management experience, which allows her to assist both sides of our business on both Sales and Lettings.



#### Nigel Bagguley

Our very own Mr. Unsworth! Nigel Bagguley has lived and worked in Unsworth all his adult life. He has helped more people than he can remember move in Sunnybank, Unsworth, Hollins and Bury. The font of all local knowledge, you will never find a more accomplished local expert than Nigel.



# **Buyers Tips**

1 Get a good solicitor

Getting a good solicitor will help to ensure the buying process goes as smoothly and quickly as possible. Ask friends and family members for any recommendations or we are more than happy to refer some solicitors to you. We recommend getting a few quotes but remember that cheap doesn't always mean best. When you contact a potential solicitor ask how long their average transaction takes to go through.

2 Get your finances in place

Make sure you have your financial arrangements sorted out before you start to look at properties and have looked into what mortgage deals you could get.

If you need a mortgage get this arranged, the broker will give you a certificate/ AIP which we will need sight of if an offer is accepted – we are able to recommend mortgage advisers if required.

If you don't require a mortgage please arrange for us to have sight of a bank statement or letter from your bank/accountant to verify proof of funds. The agent has a duty to check this and it has to remain confidential.

3 Viewings

Do your homework, drive past the outside first, look at the room sizes and the floorplan – does it work for you? Look at the immediate area, read the details thoroughly – if all OK, ring and book the viewing before someone else snaps it up.

4 Consider The Seller Of The Property

It is important that you establish the speed with which the seller wants to move at the outset. If the answer is as quickly as possible, you should consider whether that fits with your circumstances? If they are moving to a new job that doesn't start for months, will you be able to find a temporary home?

5 A great local team, with years of experience - use us!

We pride ourselves on being a team with vast experience in the estate and lettings sector. When customers write in with thanks they often mention individual team members. We ensure customers get the right expertise from the right team member to meet their needs.

6 Communicate during the property buying process

Don't disappear on holiday for two weeks without informing all necessary parties. Don't ignore any aspects of letters about the purchase that you don't understand. Raise any queries you have about the purchase immediately.











## Marketing Your Property

#### Maximum exposure

Normie & Co's state of the art website along with enhanced marketing packages on Rightmove, Zoopla, PrimeLocation and many more property sites ensures maximum exposure for your property. In addition we utilise email marketing and pride ourselves in maintaining a current buyer database to match buyers with properties.

#### Total coverage with digital, on and off-line marketing

Personalised Social Media Advertising – No other local agent harnesses the full power of social media to attract a unique audience to your property. Your property will be seen on Facebook, Twitter and Instagram.



## The Level Of Service YOU Deserve

#### Every viewing, expertly accompanied

When some agents send ill-informed juniors to 'accompany' viewings, we'll only send an experienced professional to show buyers around your property. It is through the calibre of our viewings we can ensure constructive feedback which can be so important.

#### Frank feedback

When gathering feedback from potential buyers some agents will be happy with the answer of "it's not for us". We, on the other hand, try and ensure that inciteful and detailed information is received and any questions and concerns that a viewer may have can be answered

#### Regular, prompt contact

Once you instruct us, we'll be in regular contact with you, and we aim to give you constructive feedback within 24 hours of every viewing.

#### Evenings & weekends - no problem

Of course some buyers aren't able to view properties during standard working hours and need to arrange weekend viewings. That's why we're happy to say we can accommodate viewings on Saturdays, Sundays and in the evening, giving people the flexibility they need to make the right decisions.

#### It doesn't stop at the offer

In fact this is where an agent can really add value and certainly sets us apart. Once you accept an offer we not only help liaise with your Solicitor, we take on the tough job of chasing and cajoling any buyers, sellers, solicitors, mortgage brokers as necessary to make sure your property sale completes – and on time. Until that point arrives, we will continually update you so you know things are in-hand.



## Proven Steps to a Successful Sales Process.

## Step 1

#### The Price

Price is there to entice.

Priced correctly a property
will generate a steady
stream of viewings.



## Step 2

## The Marketing Material

Always professional grade photography. You never get a 2<sup>nd</sup> chance to make a great first impression.

Ensure photos stand out against other properties on the market.



## Step 3

#### **Virtual Video Tours**

Always launch with our complimentary video tours. When added to a Rightmove listing generates up to 50% more interest.



## Step 4

#### **Floor Plans**

Always launch with a floor plan. According to Rightmove, using floor plans increases buyer interest by a whopping 30%.



## Step 5

#### **The Launch Day**

Always a Wednesday or Thursday as these are the busiest days for online searches.



## Step 6

## Passive Buyer Marketing

Social media is HUGE in property marketing.
Bespoke advertising ensures a massive audience across multiple platforms.



## Step 7

## The Viewings Strategy

ALWAYS block the bulk of viewings together, where possible, twice a week.
Creating a buzz is always beneficial.



## Step 8

### The Feedback

Not everyone will buy your house. Their feedback is still incredibly important.



## Step 9

## Improve & Review

Follow our Anti-Stagnation Strategy. Things change, so will your competition. Always consider the ever-evolving property market.



## Step 10

## The Offers and Negotiations

THE MOST CRUCIAL...
Follow our negotiation
strategy to maximise your
property's value.

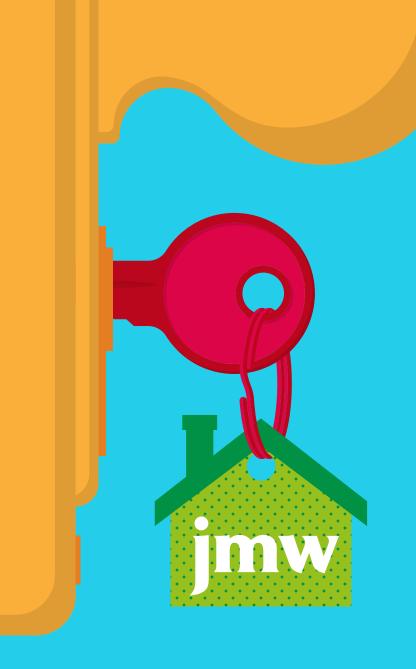






Based on 165 independent reviews. 12/11/18





## The

## **Real Estate Residential**

## **Experts**

If you are buying or selling a property, JMW are able to offer you a professional and experienced conveyancing service to take you through the process. Your choice of conveyancer will be just as important as any other aspect of your sale or purchase, as this will directly affect how the transaction will be managed on your behalf.

JMW are dedicated to giving their clients a friendly and helpful service, in what is likely to be one of the most important financial transactions during your lifetime.

Whether you are based locally, elsewhere in the UK or abroad they can tailor the service for you. Their reputation for providing a quality and competitively priced service is well established.

JMW's satisfied clients are testament to this. Their Residential Conveyancing team can provide advice and assistance in respect of the following property matters:

- Sale or purchase of freehold property
- Sale or purchase of leasehold property including flats and maisonettes
- New build or plot purchases for apartments or homes
- Transfers of equity on divorce or change of circumstances
- Remortgaging
- Buy to Let sales or purchases
- Advice on auction sales and purchases, including preparation of legal pack for sale
- Right to Buy Local Authority
- Shared Ownership
- Investments or development purchases or sales

- Preparation of trust deed or declaration of trust to set out shares of ownership in a property
- Purchase or remortgage of houses in multiple occupation
- Acting for Limited Companies in the transfer or refinance or sale of a property
- Staircasing if you are buying a further or final share in your shared ownership home
- Sales of property to satisfy a restraint order or confiscation order
- Islamic/Amanah/Sharia compliant re-mortgages/sales or purchases
- First Registration of Title
- Advice on how to extend your lease or buy out your freehold or rent charge/ground rent
- Acting for individuals, mortgage, companies or lenders on short or long term lending or bridging finance (lender only or dual representation)



Andrew Garvie Partner

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jmw.co.uk



Dwyers Solicitors are a progressive firm of solicitors, who for over 30 years have crafted a strong and respected reputation for delivering high quality services to meet the legal needs of both the private and the commercial client.

The practice appreciates that people are individuals and have their own bespoke needs. They also respect the fact that to attract new clients, they must be progressive in their approach and understanding in their attitude.

Their aim is not just to serve the needs of their clients on a one off basis, but to encourage the client to return to them whenever they need specialist legal advice.

Dwyers are a member of The Law Society's Conveyancing Quality Scheme (CQS) which provides a recognised quality standard.

Like all good solicitors they recognise the need to specialise and Dwyers Solicitors have a dedicated team of professionals able to offer specialist advice across a broad range of legal issues.

Dwyers conveyancing fee earners are all legally qualified and traditionally supported by secretaries.

The house buying and selling process is a minefield to be navigated and there are a host of different processes which have to be covered.

For property enquiries please contact Miss Amanda Reed.

176 Stamford Street Central, Ashton-U-Lyne, OL6 7LR Tel: 0161 308 3928

Email: amandareed@dwyers.net www.dwyerssolicitors.co.uk





# Dwyers Services



Commercial Property



Conveyancing



Family and Children



Landlord and Tenant



Lasting Power of Attorney



Litigation and Dispute Resolution



Personal Injury



Wills and Probate



## **Straight Talking Advice**

Prestfield Wealth Management is situated in Prestwich, Manchester and offer a dedicated wealth management 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.

For those of you who are taking their first step onto the property ladder or maybe a parent or grandparent looking to help your child purchase their first property. Prestfield Wealth Management offer a comprehenive range of mortgages from across the marketplace that lenders make available to mortgage intermediaries to meet an array of needs and criteria.

If you already have an existing mortgage Prestfield Wealth Management can advise you on potientially suitable alternative deals. The mortgage market place is constantly changing and you would be well advised to look at all the options on a regular basis.

Whatever your requirements, you will need to set aside some time to discuss your circumstances.

Depending on your instructions Prestfield Wealth Management will source a product that is tailored to your needs, and advise on any related life insurance and associated insurance needs.

You will receive professional advice about where your related mortgage insurance needs are already adequate and where they could potentially be improved.

You will also have their help in deciding how much you can afford and the best way forward. It will all be sensibly balanced in relation to your current income and your prospects.

In almost all cases they are able to make arrangements which clients would be unable to make for themselves.

Whatever your mortgage requirements, Prestfield Wealth Management will do their best to find the correct solution and you will be under no obligation.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.







## **First Time Buyers**

## **Purchasing**

## Remortgaging



## **Investment Planning**

Prestfield Wealth Management was established when its Principal John Myatt accepted an invitation to join St. James's Place Wealth Management. The vision was to provide clients with access to both financial advice in the comfort of their own home, as well as being able to visit a high street location for advice.

St. James's Place is one of the UK's leading wealth management organisations, managing client funds of £96.6 billion. The company was founded in 1991 by the late Mike Wilson CBE, Sir Mark Weinberg and Lord Rothschild and today through its partnership provides reliable and expert advice in all aspects of wealth management.

Reliable wealth management advice and creating the right investment strategy are crucial elements in helping to secure your future financial well-being. Whether you are looking to invest for income or growth, they can provide the quality advice, comprehensive investment solutions and ongoing service to help you achieve your financial goals.

St. James's Place's carefully constructed, risk-rated portfolios enable you to spread your investments across a wide range of global asset types and choose fund managers with different investment styles to create a balanced and diversified investment solution.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation and reliefs from taxation, can change at any time. The value of any tax relief generally depends on individual circumstances.



**Investing for Income** 



**Retirement Planning** 



ISA and Junior ISA



**Investment Bonds** 



**Unit Trusts** 



**Offshore Investments** 



#### The Course

Although not long at 6088 yards, this is a beautiful moorland course where accuracy is essential as you have to negotiate some tight fairways and heavily guarded greens.

#### The Clubhouse

The Clubhouse is warm and welcoming and affords golfers the use of all its facilities.

## **Professionals Shop**

Bury Golf Club have a superb range of golf equipment, clothing and accessories available in their Pro Shop. They have experienced staff, led by their PGA Professional who is always on hand to help with any questions you may have. They stock most of the top brands and can also provide services such as club fitting, repair, resetting, re-gripping and cleaning.

## Corporate Golf

Bury `Golf Club is an ideal location for a Corporate or Company Golf Day. The club has an outstanding course, excellent facilities for both dining and entertaining guests along with experienced staff to ensure their visitors have a great day. The course is ideally located by being in very close proximity to the M62 / M60 motorway network.





## Memberships

Bury Golf Club offers a wide range of memberships to match the requirement of all prospective new members. Please refer to the club web site www.burygolfclub.co.uk or contact the club secretary on 0161 766 4897.

## **Open Competitions**

Throughout the season Bury Golf Club holds an extensive range of Open Competitions for both lady and gentlemen players who hold a Congu handicap. For details of this programme of events please refer to the club web site www.burygolfclub.co.uk

#### Venue Hire

If you are looking for a venue for your function consider Bury Golf Club's Vardon Room, ideal for small and medium sized functions. They have facilities for weddings, birthdays, anniversaries, company events, meetings and funeral receptions.

Whether you are thinking about joining the club or are looking for a relaxing day's golf on one of the areas finest courses, your enquiry will be welcomed.

# At your service, whatever the circumstances

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

Reich Group are a Chartered, top 50 UK broker (Insurance Post Magazine, July 2016) and one of the top 15 independent brokers in the UK.

Reich Group are the largest independent broker in Manchester and with over 75 years experience, they provide a wide range of insurance in a number of specialist markets.

Property investors to private clients, art galleries to affinity schemes, healthcare to business, their comprehensive range of insurance products can be tailored to fit the most individual of circumstances, to perfection.

Unlike many other insurance companies, they remain truly independent enabling them to respond rapidly to the needs of their clients individually.

The business has always strived to provide the very best services and attention for their clients. Indeed, they pride themselves on the way they treat their clients. That is why so many of their clients come to them after being recommended by their existing ones.

At a meeting with Reich Group you can expect professional and extremely helpful advice because they firmly believe in getting the right cover at the best available price for you.

The business have a dedicated and professional team with many years experience and have also built up an enviable reputation for their skills and experience in the insurance industry.

Whatever your insurance needs, you will be well advised to contact Reich Group and give them a chance to prove their worth.

After all, who would you rather looked after your best interests, a company only concerned with selling their own policies or an independent company looking after your best interests? The choice is yours.

To experience customer excellence 'The Reich Way' contact them today.







## SUCH A SMALL PRICE TO PAY FOR PEACE OF MIND

A house purchase is the largest single investment most of us make in our life time and to consider such a purchase without the benefit of professional advice from an independent company, such as RSC Chartered Surveyors would seem, to say the least, imprudent.

Robert Cohen established RSC Chartered Surveyors in July 1994 and moved offices from Altrincham to Cheadle in December 2004.

Most house purchasers still rely on the Valuation Report prepared for their mortgage lender, although that report is primarily for the lenders own purposes, it is based purely on financial grounds and not on any structural basis. It is not, therefore, a survey.

A survey, such as the RSC Intermediate Survey and Report (with or without a valuation) or the more in-depth Survey and Report should be considered. The type of survey that will suit will depend on the age, size and type of property.

Both types of survey are aimed at identifying defects which may require repair in order to prevent further deterioration, or to advise on future likely issues.

The survey can also draw attention to defects which can have a significant effect on value and can form the basis for further negotiation on the purchase price. The cost of a survey may end up being only a fraction of the saving made through re-negotiation and is, in percentage terms, a relatively small amount to pay for peace of mind and professional advice; something a mortgage valuation will not provide.

The RSC Intermediate Survey and Report (with or without a valuation) is suited to most residential property of a standard size, from smaller terraced houses to larger detached properties of a more recent construction. The Survey and Report is best suited to larger and older properties. The cost of a survey will vary, depending on the age, type of property and type of survey required.



Some of the services offered by RSC Surveyors include:

- Mortgage Valuations (only by special arrangement)
- Private Valuations
- Portfolio Valuations
- Probate (Inheritance Tax) Valuations
- Intermediate Surveys (Valuation Survey when a valuation is provided)
- Survey (sometimes referred to as a Survey and Report)
- Commercial private valuations, pension fund valuations and ingoing photographic schedules of condition

Robert Cohen FRICS FISVA, is an experienced independent surveyor with a wealth of knowledge and many years experience in survey and valuation work throughout North and South Manchester, Greater Manchester and the surrounding areas.

The business is approachable and friendly and will advise on the appropriate level of survey that is most suited to your needs.

Following an inspection and receipt of the report, the findings of the report can be discussed either face to face in the office, or over the phone and you will be advised on the best course of action.

When you are about to make such a large investment in your new property, it makes sense to commission a survey and ensure real peace of mind. RSC Chartered Surveyors are ready, willing and able to help you achieve this.



## CHARTERED SURVEYORS

35 Wilmslow Road, Cheadle, SK8 1DR
Tel: 0161 491 6300 ● Email: robcosurv@btclick.com
www.rsc-chartered-surveyors.co.uk







# A NEW PERSPECTIVE IN ARCHITECTURAL DESIGN

There are many individual reasons for needing the service of an Architectural Designer. Maybe you are thinking of building a new home or perhaps you need a different room layout or extension in your existing home.

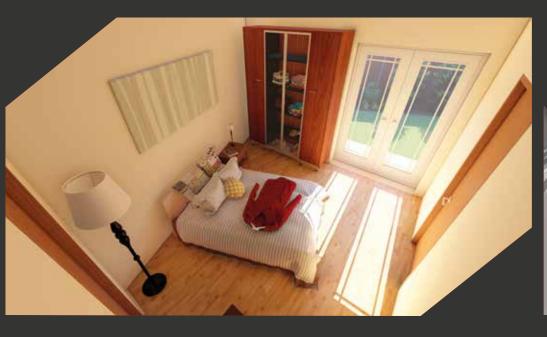
You may be a home owner or a business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

MECHA Works was established in 2016 to focus on a broad spectrum of work ranging from engaging spaces for kids to do homework, serene open-plans that unite your family, through to conceptual centrepiece designs that transforms a city. MECHA Works delivers innovative, client-focused, budget optimised designs for Architects and their clients.

An Architectural Designer 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.







€ 0161 763 8759✓ HELLO@MECHAWORKS.CO.UK

WWW.MECHAWORKS.CO.UK

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.

Whether you need the full service, a few services, or just a 3D visualisation of your architects plans, MECHA Works can help to avoid any pitfalls at the beginning, ensuring you get the end result you always dreamed of.





# FOR AN EVERLASTING PLEASANT EXPERIENCE

A visit to Clarity Doors & Windows is highly recommended for anyone who is contemplating replacement windows, doors or possibly a new conservatory.

The business has many years experience and is rightfully proud of the excellent reputation they have built up with thousands of satisfied customers throughout Prestwich and the surrounding areas.

Clarity Doors & Windows must be regarded as one of the area's leading suppliers and installers and like any successful business, they continually receive recommendations from their customers which speaks volumes for the extremely high quality of their products and workmanship.

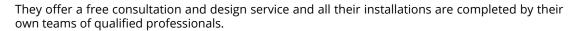












All their products have a guarantee and as accredited members of a number of associations, they can offer their customer's added security in the knowledge that they are fully protected.

Clarity Doors & Windows also offer a repair service where they can replace failed glass, locks, handles and hinges, which in turn saves their customers money.

Their customers range from commercial property, businesses and managing agents taking care of larger premises, right through to individual residential homeowners.

They source some of the best, most durable and safest products on the market, working with household names such as Veka Plc, Rockdoor, Gemini UPVC Ltd and Solidor.

After discussing your requirements and listening to your ideas, their experienced designers will offer you advice and guidance whilst still maintaining and including your own visions.

They will create an image showing you exactly how your new windows, doors or conservatory will look. They will also provide a no obligation comprehensive quotation for your consideration.

Other products available are the increasingly popular bi-fold doors which offer the ideal solution for conservatories, sun rooms or to anyone who wants a generous opening into the garden.

Their insistence on quality products and service means that they firmly believe that their products do offer the best value for money.

There is no doubt that Clarity Doors & Windows are one of the most professional businesses of their type and for anyone who is thinking about improving their home, they are definitely worth a visit.

For a full list of all the services available, you are invited to contact them on the details shown below.



36 Bishops Road, Prestwich,
Manchester, M25 OHS
Tel: 0161 798 0161

Mobile: 07859 886 992

Email: info@claritymcr.com

www.claritydoorsandwindows.co.uk

# Moving Checklist

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

This Guide to Moving Home has been prepared for NORMIE & CO of Whitefield by GLARIC CONSULTANCY LIMITED, 58 Hove Road, Lytham St Annes, FY8 1XH

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# Budget Checklist

## Buying your new home

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

#### Anticipated monthly cost

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

### Settling in costs

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

## Notes







# Viewing Appointment Record

Address	Price	Comments



# normie&co

40 Bury Old Road, Whitefield, Manchester, M45 6TL Tel: 0161 773 7715 Email: sales@normie.co.uk www.normie.co.uk