

BUYERS GUIDE

1. [Sell your existing property](#)
2. [Work out what you can afford](#)
3. [Get a "Mortgage in Principle"](#)
4. [Register with us](#)
5. [View properties](#)
6. [Make an offer](#)
7. [Exchange and complete contracts](#)

Sell your existing property

It is important when seriously looking for a new home if you have a property to sell that you put your property on the market, currently each house sale is taking a minimum of 8 weeks to complete once solicitors have been instructed, which can all be slowed down if your property is not on the market, if you are sale dependent.

We can help you in sell your home. [Click here](#) to arrange a free, no-obligation valuation of your home or [contact us](#).

[Back to top](#)

Work out what you can afford

We advise clients to know exactly what they can afford, buying a property is an expensive business, and knowing the on costs is critical.

These costs include:

- Mortgage Arrangement Fees - A fee charged by lenders to cover the cost of setting up the mortgage. Some lenders waive this fee.
- Lender's Valuation (Basic Valuation) - All lenders require a valuation of the property to assess whether it is actually worth the price being paid for it. This type of valuation is organised by the mortgage lender but you will be expected must cover their costs. The cost of the valuation depends on the value of the property.
- Professional Survey - You may wish to commission a more detailed survey in addition to the basic mortgage valuation. There are generally two types of survey: the Homebuyer's Report (which ranges from £360- £750 depending on the cost of the property) and the more comprehensive Building Survey (Structural Survey) which could cost anything up to £1,000, depending on the value of the house. A professional survey can be arranged for you through us, please [contact us](#) for more info.
- Legal/Conveyancing Fees - You will also need to instruct a solicitor to deal with all legal aspects of buying the property you want. We can recommend a number of conveyancers in Huddersfield- please [ask us](#) to find out more.
- Stamp Duty - This is a government tax, charged for purchase of properties above £125,000. If your new home is priced between £125,000 and £250,000, you will need to pay 1% of the final agreed price.

- Land Registry Fee - The Land Registry is the government department that manages the register of all properties in England and Wales. It charges a fee - typically £40 or so, but is dependent on the property price - for transferring the register to the new owner.
- Local Authority Search Fees - Local searches will be carried out by your solicitor/conveyancer to ensure there are no potential problems such as planning permission on neighbouring properties or plans for new roads nearby. The fee can vary depending on which local authority your new home is located in, but you should budget around £150 to cover this charge.
- Other Search Fees and Disbursements - These include an index map, commons, the coal authority, land charge, company searches, and bank transfer fees. Allow about £70 to cover an average house purchase.
- Removal Fees - if you're on a tight budget, you could arrange to do all the packing and removals work yourself. However, given the scale of this task, we recommend you seek professional assistance. We have partnered with removals services to assist you. Please [contact us](#) to learn more.

[Back to top](#)

Get a "Mortgage in Principle"

Getting a mortgage and buying a house are usually very much intertwined.

When you find a house, you'll probably have to move fast to secure it. To prevent being delayed while sorting out a mortgage we highly recommend you first get a "Mortgage in Principle" agreed. Having this in place means you should be able get the actual mortgage quicker when the race to buy your chosen home begins. You can get this offer in writing to show to Estate Agents and sellers - who will then see you as a serious prospect and not a timewaster.

A 'Mortgage In Principle' is a conditional offer made by a mortgage lender that - provided the information you give them is correct - they will "in principle" give you the loan you have discussed with them. Knowing what you can afford will also help you narrow your search and give you a considerable degree of confidence.

Our partners, a firm of professional, independent financial advisors, would be pleased to provide you with a free, no obligation consultation on what mortgage options are available to you, and the associated costs. [Contact us](#) to find out more.

[Back to top](#)

Register with us

Once you have worked out how much you can afford the next stage is to start looking for a property.

To find your ideal property, we need to know as much as possible about your requirements. You can register with us either [online](#), by phone or by visiting our office, where one of our staff can assist you with your search.

Once we have a clear understanding of your requirements we will access all properties that match your criteria. When you have registered, details of suitable properties can be sent to you email or in the post - depending on your preferences.

[Back to top](#)

View properties

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It's always good to have a good brainstorm about what exactly you will be looking for in your new home.

Viewings properties on our books

Viewings can be conducted from 9am - 6pm Monday to Friday and 11am - 3pm on Saturdays. You can book a viewing by phone Monday to Friday 9.00 am - 5.00 pm, Saturday 9.00 am - 1.00 pm, Sunday by email. You can also book a viewing on-line through the 'Book a Viewing' link presented against each property you find on our [property search engine](#).

We usually conduct all property viewings as the Vendor may not always be present. Sometimes, a vendor gives us specific times for viewings, although we do ask them to be as flexible as possible.

After the viewing we will answer any immediate questions and usually contact you the next day for your thoughts and general feedback. If you cannot make your appointment please let us know as soon as possible.

[Back to top](#)

Make an offer

How exciting! - You've found the house of your dreams and you want to make an offer.

Let's hope we've found it for you.

As soon as you've found a suitable property, we'll put your offer to the seller, verbally and in writing. We always aim to communicate your offer on the same day. The offer will be subject to a

contract being signed and there are no legal obligations on either side until this is done.

Sometimes there may be a process of price negotiation and by working with us, both vendor and buyer can benefit from the expertise of our consultants, who will work hard to facilitate an agreeable outcome that delivers the best result for all.

[Back to top](#)

Exchange and complete contracts

When your offer is accepted, the vendor's solicitor/conveyancer will prepare a Contract of Sale. You will also need to appoint a solicitor/conveyancer to examine the contract, and raise any queries based on the title deeds and related property matters.

When your Solicitor has replies to their enquiries, a completed satisfactory local search, a copy of a mortgage offer, a signed contract and a deposit cheque, they can then proceed to Exchange of Contracts. A deposit cheque is normally required for 5-10% of the purchase value of the property.

We recommend that by this stage you confirm arrangements for moving day - i.e. a removals service. With us, we can put you in touch with one of our reputable removals firms. On completion your solicitor hands over the remainder of the purchase money to the vendor's solicitor and you can then move into your new home. Keys will be handed over to you by us, along with a "*welcome pack*" that includes various items of information that we expect will be of help to you - including final meter readings for electricity/gas, location of water stopcocks, meters, and so forth.

