



Your Step-by-Step Guide to

Buying a Property

The process of buying a home can seem a little daunting, especially the first time around. But don't worry – we'll be there to advise and guide you through each of the 5 steps involved.

1 Searches & Enquiries

Before you buy your dream home you'll need to know that everything is okay with the property and be sure that you won't get any nasty surprises further down the line. This involves us obtaining all necessary legal documentation from the seller's solicitor whilst conducting a range of searches to check that your new home has no issues with things like flooding, boundaries, mining or drainage.

It's your responsibility to ensure that you're satisfied with the condition of the property, so it's important to have a survey carried out by a qualified surveyor. If you're taking out a mortgage, we recommend you ask your lender to arrange a homebuyers survey as this is a more detailed report from a surveyor with a duty of care and responsibility to you.

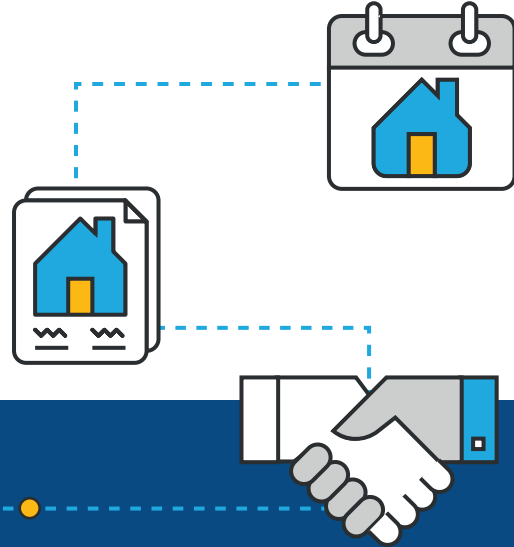
This first step in the process can often be the longest but we'll keep you informed on what's happening throughout.



2 Exchange of Contracts

If you're happy with everything that comes back from our searches and enquiries you will then sign a contract to buy your home, pay a deposit and agree a date on which to move in (the completion date). We will then exchange your contract with the seller's and you can start making arrangements to move.

Please note that you must have arranged finance before you commit to buying a property. If you're taking out a mortgage you will need a written unconditional mortgage offer from your lender before you can exchange contracts.



3 Finalising

With contracts exchanged, we'll request your mortgage funds from your lender and you will pay any balance (the difference between the amount of money you have borrowed and the purchase price of your new home).

4 Completion

We will forward your funds to the seller's solicitor first thing on the day of completion. They will then send us the transfer deed which gives you legal ownership of the property.

And that's it – you can collect the keys and move in to your new home!



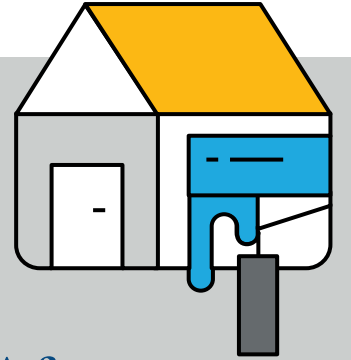
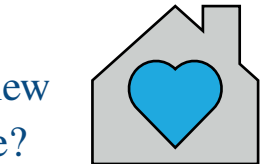
5 After Completion

While you're unpacking your boxes and settling in we'll take care of a few post-completion formalities on your behalf. This includes registering you as the new owner of the property and paying any Stamp Duty Land Tax that's due.

Buying a new build home?

The process is basically the same if you're buying a new build property, but there are a few subtle differences. Your new home might not be fully built so you'll be buying from a plan with no fixed completion date. You might also want to negotiate with the developer to ensure you get the best possible deal.

At Grindeys we have extensive experience in new build and are proud to have earned a place on the recommended panel of many national house builders - so you can depend on us to guide you through.



Letting people know you're moving



Remember to cancel any services at your old house and let everyone know your new address. Here is a checklist of people you might need to advise:

- utility providers (gas, electricity, water & telephone)
- council
- TV Licence /Sky/ internet provider
- DVLA
- bank / building society
- insurance company
- pension / investment providers
- your employer
- HMRC and benefit agencies
- credit, store and loyalty cards
- doctor, dentist, optician
- vets
- schools
- milk delivery / newsagent

Please get in touch to see how we can help you

01782 840 575

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