

### 1. FIND OUT HOW MUCH YOU CAN BORROW

Speak to a Financial Adviser to establish how much you can borrow. Also look into the different types of mortgage and what is best for you.

### 2. START SEARCHING FOR A PROPERTY

Visit estate agents for property details. You can also register your requirements with agents and be put on their mailing lists. They should then send out details of relevant properties to you. You can also search for properties in the local property press and on the internet.

### 3. ARRANGE VIEWINGS

When you find a property that you are interested in, contact the estate agent to arrange a viewing. Either the estate agent or the seller will show you around the property.

### 4. MAKE AN OFFER

When you find the property you want, make an offer to the estate agent. If your offer is rejected you can revise it and make another one. Your offer will be put in writing and sent to the Seller.

### 5. DECIDE ON A SOLICITOR / CONVEYANCER

You will need to decide who will do your conveyancing. Conveyancing is the term used to describe the legal process you must go through when buying or selling a home. Conveyancing can be done by a solicitor or a licensed solicitor. Find out what their fees are and what other legal costs are involved and when these are payable.

### 6. OFFER ACCEPTED

Agree on any fixtures and fittings to be included in the sale. This normally covers curtains and carpets. It may also include anything else in the property which the seller wishes to leave or which the buyer expects to be included.

### 7. INSTRUCT YOUR SOLICITOR / CONVEYANCER

If both parties are ready to proceed with the sale and purchase, you should now appoint your solicitor. Ensure you are clear what the fees are and when these are payable. You will normally be asked to pay a fee up front for the Searches.

### 8. SALE AGREED

Once the estate agent has confirmation of both parties' solicitor's details, they can confirm that the Sale is Agreed, Subject to Contract. You will receive a Memorandum of Sale to confirm this. At this stage you are not legally bound - both the buyer and seller can withdraw from the sale/purchase without any penalty.

### 9. APPLY FOR YOUR MORTGAGE

Complete your mortgage application form, with the help of a Financial Adviser. At this stage you should also apply for any protection plans you will need to cover your mortgage e.g. Life assurance, income protection etc.

### 10. BOOK MORTGAGE SURVEY

Your mortgage lender will want to carry out a valuation of the property. The lender will normally arrange this for you, through an independent company. You may want to arrange a more detailed structural survey for your own benefit, particularly if the property you are buying is older. The surveyor will send you a copy of the survey. If it indicates that work needs doing on the property you may want to discuss this with your estate agent.

### 11. DRAFT CONTRACTS ARE PREPARED

The seller's solicitor will obtain the title deeds from the seller and will then draft a contract and send it to the buyer's solicitor.

### 12. CONFIRM DETAILS ABOUT PROPERTY

Your solicitor will make enquiries about the property to the seller's solicitor. They will enquire about boundaries, any disputes, alterations to the property etc. These enquiries will also confirm what exactly is included in the sale.

### 13. SOLICITOR PERFORMS SEARCHES

Your solicitor will perform a Land Registry Search and Local Authority searches to check for planning history, potential developments, roads, mining and drainage at or around the property.

### 14. CONFIRM MORTGAGE OFFER

You should receive your mortgage offer about now, together with the terms and conditions of your mortgage. You need this before you can exchange contracts.

### 15. ARRANGE BUILDINGS AND CONTENTS INSURANCE

You should now get quotes for buildings and contents insurance. Your mortgage lender may offer you their own insurance. You will need the insurance to be effective from exchange of contracts.

### 16. SIGNING OF CONTRACTS

Both the buyer and seller must sign the contract before exchange. Your solicitor will advise you when to do this.

### 17. AGREE DATES FOR MOVING

Solicitors for both parties will agree a date for exchange of contracts and Completion (moving day). At this stage, it is an idea to obtain quotes from removal companies and provisionally book a date.

### 18. EXCHANGE OF CONTRACTS

Once the contracts are signed, the buyer's deposit (normally 5 - 10% of the property price) is sent to the seller's solicitor, along with the signed contract. This is known as **EXCHANGE OF CONTRACTS**. You are now legally bound to the sale/purchase and cannot withdraw without suffering a loss.

### 19. ADVISE PEOPLE OF YOUR CHANGE OF ADDRESS

Contact your utilities companies to advise them of your move and to arrange for the meters to be read. Also contact all other organisations you are in contact with to advise them of your new address. You may also want to contact Royal Mail to arrange a mail re-direction.

### 20. ORGANISE REMOVALS

You should now confirm your removal firm booking.

### 21. COMPLETION

The buyer's solicitor pays the balance of the purchase price, electronically, to the seller's solicitor. This is known as **COMPLETION**. Once the money is received by the seller's solicitor, they will inform the estate agent that the keys to the property can be released. The buyer can now move in.

This guide is provided as a summary only and may not reflect your individual circumstances. You should obtain professional advice when buying or selling a property and Ian Macklin & Company accept no liability if you rely on the content of this guide and do not obtain professional advice.

### 1. ARRANGE A FREE MARKET VALUATION

The Valuer will advise you on the best price for your property.

### 2. ESTABLISH THE COSTS OF MOVING

Work out how much it is going to cost for you to move. If you are also buying you may need to take financial advice with regard to increasing your mortgage.

### 3. PUT YOUR HOUSE ON THE MARKET

Choose an estate agent. You will need to agree on the price you want to get for your property and the agent's selling fees. You will then need to sign an Estate Agency Agreement and arrange an Energy Performance Certificate which is required by law.

### 4. CONFIRM SALES PARTICULARS

You will receive draft sales particulars of your home. Due to the Property Misdescriptions Act, you must make any amendments to these, then sign and date and return them to your estate agent.

### 5. PREPARE FOR VIEWINGS

Prospective buyers will come to view your property, by appointment through the estate agent. Ensure your home is tidy and clean. Touch up any stains, ripped wallpaper etc.

### 6. DECIDE ON A CONVEYANCER (SOLICITOR)

You will need to decide who will do your conveyancing. Conveyancing is the term used to describe the legal process you must go through when buying or selling a home. Conveyancing can be done by a solicitor or a licensed solicitor. Find out what their fees are and what other legal costs are involved and when these are payable.

### 7. ACCEPT THE RIGHT OFFER

When a buyer makes an offer on your property, the estate agent will normally contact you by telephone to advise you of this. It is also a requirement by law, that they put all offers to you in writing. Consider all offers and accept the one you are happy with.

### 8. OFFER ACCEPTED

Agree on any fixtures and fittings to be included in the sale. This normally covers curtains and carpets. It may also include anything else in the property which the seller wishes to leave or which the buyer expects to be included.

### 9. INSTRUCT YOUR CONVEYANCER (SOLICITOR)

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### 11. APPLY FOR YOUR MORTGAGE

Complete your mortgage application form, with the help of a Financial Adviser. At this stage you should also apply for any protection plans you will need to cover your mortgage e.g. life assurance, income protection etc.

### 12. AGREE TIME FOR SURVEY

Your buyer's surveyor will contact you to arrange a suitable time to carry out the survey. The results of the survey will be sent to your buyer. If your property needs any work doing the buyer may try to re-negotiate the purchase price. This will usually be done via the estate agent.

### 13. DRAFT CONTRACTS ARE PREPARED

The seller's solicitor will obtain the title deeds from the seller and will then draft a contract and send it to the buyer's solicitor.

### 14. CONFIRM DETAILS ABOUT YOUR PROPERTY

Your solicitor will ask you to fill in two forms. You should complete a Property Information Form, giving details about your property's boundaries, any alterations you have made to the property etc. You will also need to fill in a 'Fixtures, Fittings and Contents' form which will confirm exactly what is included in the sale. These forms should be returned to your solicitor.

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## EARLY PLANNING

1. Get quotes from 3-4 removal companies. Negotiate to get the best possible price.
2. Start working through the contacts checklist to let everyone know you are planning to move home. Most contracts require a minimum of a month's notice so the sooner the better.
3. If your children are moving schools, inform the existing one in writing of the final date they will be attending. Call the new school to confirm the start date.
4. Your local council maybe able to arrange the removal of large items you no longer want. This service sometimes has a small charge.
5. If your pets are not accustomed to travel or are of a nervous disposition, you may wish to speak to your vet for any advice to minimise the stress. The journey teamed with unfamiliar surroundings can be distressing for some animals.
6. Take measurements of your favourite/largest pieces of furniture you want to move so you can take this on viewings with you.
7. Start packing the items that you do not use frequently such as things from the spare room.
8. Your main focus will be on the house but don't forget the garden, garage, shed, attic, basement and the other obscure places that are easily forgotten.
9. If you are moving a long distance, you may want to consider storage for non-essential items which allows the removers more time to get the most important items to your new property in a timely fashion. The remainder can follow the next day.
10. It can be tempting to pack as much into a box as possible, but lots of smaller boxes are easier and safer to move about than a few heavy ones. Start collecting boxes as soon as possible. Use the internet to purchase moving boxes at a discounted rate.
11. Let your neighbours know in advance so they can expect the removal van temporarily in the area. They may even offer to park their car elsewhere to allow the van some extra room to manoeuvre. Similarly, if there are parking restrictions outside your property, you may need to make arrangements to allow the removers to set up.
4. Permanent markers are an essential item to help locate items - write on every side of the box as it will make things easier to find. Use one colour to label which room the box should end up in and another for the main contents.
5. Where possible, start to dismantle furniture that is not essential. The last thing you will take apart is the beds and this can be done the night before moving day.
6. Put stickers on large items of furniture so the removers know what room to put them in at the other end.
7. Bubble wrap is great for your valuables but items such as bedding and towels can be just as effective and take up less room.
8. Pay your local bills such as newspaper delivery, milk, any other rentals, etc. where applicable and ensure future deliveries are cancelled.
9. The best thing to pack your clothing, shoes, linens, etc. in is bin liners - suitcases can be kept for essential items such as toiletries that you will need immediate access to.
10. Cling film (the moving variety not the one for your sandwiches) is great for wrapping items such as sofas, mattresses, etc. to prevent scuffing and stains.
11. You can even use cling film to wrap drawers and CD racks in to save having to pack and unpack these separately.
12. Make arrangements for refreshments and food on moving day. Sounds obvious but you will be amazed how easily this is forgotten. Keep the kettle, sugar, tea, coffee and milk aside with some mugs and biscuits.
13. Plan your journey between your old and new property. Even if you know the way, everyone who is helping you move may not. Try to think about how the journey is affected at different times of the day as you may need to go back and forth. Look out for useful landmarks, such as shops, to help the removers find the property.
14. Prepare a note for the new owners explaining how things work and where they can find useful items such as the boiler switches, aerial sockets and alarm codes. A few kind thoughts will go a long way when it comes to mail redirection and injects some humanity into the whole process.

## THE WEEK BEFORE MOVING

1. Confirm the date and time of moving day with your removal company.
2. Start thinking about your daily routine - what key things do you need access to everyday such as the remote control, toothbrush, breakfast bowl, etc. Make a conscious effort to pack these items separately in something distinctive.
3. Don't forget to put aside a roll of toilet paper which can be used at the new property - easily forgotten but extremely necessary on moving day!
15. Also include details of who currently provides the utilities at your property as it is not always obvious.

## MOVING DAY

### At the existing property:

1. Meet the removers and give them a quick tour of the existing property.
2. Swap mobile telephone contact numbers with the removers.
3. Make sure everyone else who is helping you move has each others' numbers too.
4. Check the removers know where they are going and have directions. If the property is hard to find, describing useful landmarks such as shops, etc. will help prevent them getting lost.
5. Explain what is to go and what is to stay. If there is lots to leave behind, it maybe worth marking this beforehand with bright tape to avoid confusion.
6. If there is anything that requires extra care, point this out at the start. But refrain from checking everything the removers take out - it is patronising, unnecessary and causes delays.
7. Do a final check when the van is loaded to ensure everything has been taken.
8. Check all windows and doors are locked and the utilities are all turned off.

### At the new property:

9. Give the removers another quick tour so they know what rooms to put your items in.
10. Try putting up a sign so they know which room is which, especially where bedrooms are concerned.
11. When the van is unloaded, do a final sanity check to ensure nothing has been left behind.

**FINANCIAL SERVICES**

CONTACT

NOTES

Bank / Building Society			
Credit Card Companies			
Loans			
Hire Purchase Agreements			
Pensions & Investments			
Store Cards			

**INSURANCE PROVIDERS**

Car			
Contents & Buildings			
Life			
Health/Medical			

**GOVERNMENT AGENCIES**

Benefit Providers			
Council Tax Office - Old & New			
DVLA - Car Registration & Licence			
Electoral Commission			

**UTILITIES & SERVICES**

Gas			
Electricity			
Water			
Phone/Mobile Phone Company			
Internet Service Provider			
Cable/Satellite Company			
TV Licensing			
Royal Mail - Mail Redirection			
Breakdown Services			

**HEALTH PROVIDERS**

Doctor			
Dentist			
Optician			
Medical Consultants			
Vet			
Donor Card			

**MISCELLANEOUS**

School/College/University			
Employer			
Loyalty Cards			
Gyms, Sport Clubs & Social Groups			
Milk/Other Deliveries			
Library			
Publications/Subscriptions			
Charities			
Trade Unions/Professional Bodies			
Other			
Family and friends			