

Steps for successfully buying your home

1 Arranging your mortgage (if required) - Before you begin your property search, it is advisable to arrange your finances and, if required, have a mortgage agreed in principle. This will confirm how much money you will have to fund the purchase, which will ultimately influence your property search.

Our recommended mortgage brokers have access to the entire market, as well as exclusive deals and rates to help find you the best mortgage available.

2 If you need to sell a property in order to purchase – Follow our steps for successfully selling your home guide

3 Register your interest – A key step to finding the right property is to register with us either by calling into our branch or phoning us. You can discuss your property requirements with one of our knowledgeable agents. You can also register your interest by email and we will get back to you.

4 Finding the right property - Once we have a clear understanding of your requirements we will notify you of properties that match your criteria. We can also keep you constantly up-to-date when the latest properties become available.

5 The key to successful viewings - In order to secure a property we recommend an early viewing. We will accompany you throughout so that we are on hand to answer any questions immediately and advise where necessary.

6 Instructing a legal representative - It is important to instruct an efficient and experienced legal representative to act on your behalf.

We will be happy to recommend a legal representative if required.

7 Making an offer - Once you have identified a suitable property we will put your offer forward to the seller both verbally and in writing stating any special conditions of the offer. You may need to demonstrate, if requested, that you are able to proceed (e.g. provide evidence of your mortgage agreed in principle).

There are no legal obligations on either side until contracts are signed.

8 Offer agreed- Once your offer is accepted we will do the following:

- Prepare a memorandum of sale
- Write to all parties to confirm the agreed price
- Ask you to confirm your legal representative's and mortgage details

You will now need to instruct your legal representative to proceed with the conveyancing process and your mortgage lender or broker to proceed with your application.

9 Conveyancing - As part of the conveyancing process your legal representative will do the following:

- Raise any enquiries on receipt of the draft contract from the seller's solicitor
- Request their own local and other searches
- Ensure that your interests and those of any mortgage lender are protected
- Agree on a date for exchange of contracts

We will proactively manage the progress of your purchase, advising you throughout the process.

There are no legal obligations until contracts are signed.

10 Valuation and mortgage offer - If you are purchasing with the aid of a mortgage, a valuation of the property will be booked by a surveyor on behalf of your mortgage lender to advise them on the property's value.

After the mortgage valuation report is received, a formal mortgage offer will be sent to you and your legal representative which you will need to sign before it is returned.

11 Exchange of contracts - Exchange of contracts occurs when all enquiries have been confirmed and agreed and any mortgage offer has been secured.

Once the contract has been signed by both parties the deposit (usually 10% of the purchase price) will be telegraphically transferred or paid in the form of a banker's draft from your legal representative to the seller's legal representative

The completion date is then set by mutual agreement.

12 Completion - Completion is when the residual monies (usually 90%) are transferred from your legal representative to the seller's legal representative's account.

We will release the keys to you once we have received confirmation that the money has cleared in the seller's legal representative's account.