

A GUIDE TO SELLING YOUR PROPERTY

To help your sale go as smoothly as possible we have prepared this useful guide. So let's get started by taking a look at the journey ahead.

VALUING YOUR PROPERTY

As soon as you decide to sell a property, your first step is to find out how much it is worth.

Our estate agents understand their local property markets inside and out. We value homes every day and our property expertise holds great value for sellers.

Our priority is to market your property to as many prospective buyers as possible to achieve the best price we can in a timeframe that suits you.

WHAT IS A VALUATION?

Often referred to as a 'market appraisal', a valuation is an estimate of the value of your home carried out by an experienced estate agent. We offer free valuations and you can book one by speaking to your local branch.

One of our local estate agents with knowledge and experience of your local property market will visit your home to take notes and room measurements.

Our valuation will be based on a range of details, including the size, location, layout and condition of your home, as well as local market conditions.

We will also discuss with you our marketing options to help ensure your property stands out from the crowd.

INSTRUCTING US

Once you have decided you would like us to be your agent, you will need to formally instruct us by signing an agency agreement.

To meet legal requirements you will also be asked for documents to confirm your ID/residence, and an electronic money laundering check will be undertaken before we can get everything ready to start marketing your property.

Most properties being marketed for sale require a valid Energy Performance Certificate (EPC). An EPC is a measure of how energy efficient the property is and lasts for 10 years. If you need one let us know and we can arrange this for you.

MARKETING YOUR PROPERTY

We want your property to stand out from the crowd.

To help with this, we have a marketing pack which includes additional features such as professional photography, professional floor plan, video tour, paid social media advertising and listing your property on the two biggest property portals Zoopla and Rightmove and our own websites.*

Once we have agreed a marketing plan with you, we will prepare the property details for your approval.

In terms of additional marketing activity, here are some of the other things we can do for you:

- Select photographs that best suit your property
- Put up a 'For Sale' sign at your property to alert local buyers
- Call our registered buyers who are interested in properties like yours to arrange viewings
- Advertise your property in our local window displays
- Circulate your property's details to our nearby offices
- Leaflet drop 'new on the market' mailers to your surrounding area
- Email and post details to suitable prospective buyers
- Give you regular progress updates

OPEN HOUSE EVENT

We can also arrange an open house event. This is a popular way to host multiple viewings which will be less hassle for you.

We invite registered buyers to view your property during a set timeframe on a date convenient with you. With multiple viewings you could receive multiple offers to help secure the best price for your property.

IMPORTANT THINGS TO CONSIDER

CHOOSING YOUR CONVEYANCER

Conveyancing is the term used for the legal and financial work involved in selling a property. It includes preparing contracts and deeds, organising local searches and checks on the property, and transferring monies between buyers and sellers.

As soon as you instruct us to sell your home you should appoint a conveyancer to start the legal work, this is where we can help.

Our Home Conveyancing service can take care of all the details for you. Every year, thousands of customers choose us to handle their conveyancing. Here are a few of the reasons why:

- Open 7 days a week and evenings too
- No move – no legal fee
- Fixed, transparent pricing
- No need to visit a conveyancer's office
- Option to manage every aspect of your case securely online or by phone
- We aim to deliver a consistently faster legal service, working with you for a trouble-free move

YOUR MORTGAGE SITUATION

If you are buying a property and need a mortgage, we can help with this too. Talk to one of our qualified Mortgage Consultants, who will take a look at your finances and advise you on your mortgage options.

We can search thousands of mortgage products from our panel of selected lenders to find the right mortgage to suit your individual needs and circumstances.*

HOME FINDER SERVICE

If you are still searching for your perfect home, ask about our FREE Home Finder Service.

We will get a real understanding of what is on your wish list and then put all our experience, local knowledge, branch network and extensive contacts to work to find your perfect property.

PREPARING FOR VIEWINGS

It's time to prepare your house for prospective buyers. Do it well and you might find the right buyer sooner than you imagine.

OUTSIDE YOUR HOME

Preparing the exterior of your home is all about making a great first impression.

The initial look of your property from the street influences how a prospective buyer feels before they step inside, and buyers will often visit before they view to get a sneak peek of the street and the area.

Take a close look at the front aspect of your property and look for things you can improve quickly and easily. Ask the opinion of someone else – preferably someone who doesn't live there.

Focus on things that make a big difference to the overall presentation, such as:

- Clean the windows and frames
- Mow the lawn and tidy the garden
- Remove any weeds or dead plants
- Add some colourful plants or hanging baskets
- Clean the front gate and front door
- Put away the bins
- Clear cars from the driveway
- Sweep paths, driveways or yards
- Touch-up any tired paintwork
- Repair any loose guttering
- Repair any damaged garden fences

INSIDE YOUR HOME

Often called 'staging', preparing the inside of your property is about creating the right atmosphere.

Cleaning and decluttering are the most important factors, but here are a few other tactics you can use that make a big difference:

- Declutter coats, bags, shoes, toys and clothes, and clear the kitchen surfaces
- Check every room is dusted, clean and tidy

- Sinks, taps, toilets, baths, showers and mirrors should all be sparkling clean
- Put fresh towels in the bathroom, make the beds and set the dining table
- Make your home welcoming by letting in as much light as possible
- If it's a hot day, open the windows and let some fresh air in. If it's cold or wet, turn on your heating and create a nice warm atmosphere
- Remove any pet beds or litter trays and vacuum any pet hairs
- Create a pleasant ambience with freshly-cut flowers or diffusers
- Tidy electrical cables, leads or anything that might cause an accident
- If you have a viewing in the evening, switch all your lights and lamps on

VIEWINGS

As soon as we have buyers ready to view your property we will contact you to arrange viewings at a time that suits you.

If you are at home while buyers are viewing your property, you have an opportunity to tell them about your home and the neighbourhood by focusing on the best features and highlighting details that might appeal to them.

Alternatively, we can carry out viewings on your behalf. Simply pass us a set of keys and we will make all the arrangements.

If you have an **OPEN HOUSE EVENT** planned, ask us for a copy of our **TOP 10 TIPS FOR A SUCCESSFUL OPEN HOUSE EVENT** guide.

DEALING WITH OFFERS

You may already know what you are looking for in terms of price, but stay flexible – the buyer's position and how quickly they can move are factors to consider.

NEGOTIATING WITH BUYERS

Our job as your estate agent is to help you through the negotiation stage, using our experience and judgement.

We have experienced negotiators who are duty-bound to inform you of every offer. We'll research the buyer's position and take reasonable steps to find out from them the source and availability of their funds for buying the property, so you can make an informed decision. Here are some questions we ask buyers:

- Are they a first-time buyer and ready to buy immediately?
- Do they have a 'decision in principle' (DIP) or an 'agreement in principle' (AIP) from a mortgage lender that they will loan the buyer a certain amount 'in principle'?
- Do they have a conveyancer ready?
- Are they in a chain or dependent on others to proceed?
- Do they have a property to sell? Is it under offer?

If you are keen to achieve your asking price, or your onward purchase depends on it, you can reject all offers below that asking price. This might discourage further offers from that particular buyer, so we will let them know the reason why.

Alternatively, we could issue a counter-offer to let them know the price you would be willing to sell your property for.

Each offer has its own positives and negatives, so it is important to think carefully and take the buyer's position into account.

ACCEPTING AN OFFER

Once you have accepted an offer it will be subject to survey and contract. Most buyers will ask you to take the property off the market at this point and we will change your online listing and 'For Sale' sign to say 'Sold Subject to Contract' (SSTC).

When the final sale price is agreed, we will then send you a document called a 'Memorandum of Sale'. This confirms the buyer's and the seller's details and those of the conveyancers involved and formally agrees the sale.

Your buyer (or their lender if they are financing the sale with a mortgage), will now organise a valuation/survey of your property. If it reveals any issues we are here to help discuss your options.

Your conveyancers will continue with the legal process and we will proceed to the exchange of contracts stage as soon as possible so you can finalise your sale.

EXCHANGING CONTRACTS

The exchange of contracts is the legal process when the sale of your property becomes legally binding.

When the buyer's valuation/survey is complete, the legal work and searches are finished and a final sale price has been agreed, you and the buyer will sign and return copies of the contract prepared by the conveyancers.

This will also contain an agreed date for completion. This is the day the buyer takes possession of your property, so you will need to move out on or before this date. The buyer's conveyancer will now forward their deposit to your conveyancer.

As exchange of contracts marks the sale as legally binding, if the buyer pulls out now they will risk losing their deposit.

If you want to be really organised, ask us for a copy of our **COUNTDOWN TO MOVING** checklist to help you plan your move in more detail.

INSURANCE

It is the buyer's responsibility to make sure they have buildings insurance in place on a freehold property from the day they exchange contracts.

You should continue your own buildings and contents insurance policies until the day of completion when you have moved everything out and handed over the keys.

If you are moving to a new property, ask our Mortgage Consultant about the insurance products we can offer you:

- Buildings Insurance
- Contents Insurance
- Life Insurance
- Critical Illness
- Income Protection

MAKING A WILL

Deciding what would happen to your possessions and assets in the event of your death could save your loved ones untold worry, costs and stress and provide them with stability and protection at a difficult time.

If you don't already have a will, ask us how our will-writing partner can guide you through the process, and help you give your family peace of mind, whatever the future holds.

COMPLETION

Your property is now sold.

On completion day, your buyer's conveyancer will transfer the balance of the money to your conveyancer who will use it to settle any outstanding mortgage you have and transfer the rest of the balance to you.

Ownership of the property is now transferred to the buyer and you should hand over your keys to us.

Or, to make things easier it may be helpful to drop a set of keys with us before completion day. When you leave, you can simply lock up and drop any further sets of keys through the letterbox for the new owner when they move in.

To help you let everyone know you are changing your address, ask for a copy of our handy **WHO TO TELL** checklist to help you keep track of everyone you need to update.

A BROKER FEE MAY BE PAYABLE UPON MORTGAGE APPLICATION AS WELL AS AN ADMINISTRATION FEE. THE TOTAL FEE PAYABLE WILL DEPEND ON YOUR CIRCUMSTANCES. YOUR MORTGAGE CONSULTANT WILL EXPLAIN ANY FEES APPLICABLE IN YOUR INITIAL APPOINTMENT.

YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. YOU MAY HAVE TO PAY AN EARLY REPAYMENT CHARGE TO YOUR EXISTING LENDER IF YOU REMORTGAGE.

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