

ALL SAINTS Home buying guide

What can you afford

The first step in buying a house is finding out what you can afford. This is where Rob Fisher of All Saints can help as he is a whole of market, independent Mortgage Broker.

This is an important step as you want to be able to buy the house you fall in love with. Therefore do this stage first then all the properties you look at will be within your reach.

It is important to know that the home you are buying is affordable now and in the future.

It is a good idea to get a decision in principle for a mortgage before you commit, so you know the costs involved and that you can actually buy the property.

Speak to Rob Fisher, (Mobile 07800 639859)



A mortgage is a secured loan on your property and your home may be at risk if you do not keep up the repayments.

Find your ideal home

Think about what your ideal home is within your affordability:

- how many bedrooms
- location
- size of garden
- off road parking or garage
- how many living rooms
- office?
- conservatory?
- greenhouse?
- schools in area
- etc.

Let your us know at All Saints as much as possible as we are committed to get you your ideal home. Sometimes your ideal home you eventually buy does not tick all the boxes, so it is also important to prioritise the above for us.



Viewing properties

When viewing properties don't just look at the property but take a walk around the block. Get a feel for the area and the neighbours as it is important you get a feel for it.

Ask the vendor and neighbours about noise, dogs, music parties etc. to make sure there is nothing that will affect your living standards should you buy the property.

Some houses are full of junk and clutter so you may be able to get a bargain. Think past the clutter and see the house for what it really is. This can put off a lot of people so play this to your advantage.

Ask about the heating and when it was serviced. Ask about the electrics and any building work done for guarantees/ planning permission etc. .

Look for signs of cracks, broken gutters or badly fitting doors. Make sure there are no trees close to the property. All these can be signs of subsidence or potential subsidence, so get it checked if you have any doubts.

Make sure you can imagine in yourself living in the property and enjoying your time there.



Making an OFFER

Once you have found your ideal home then you will need to make an offer. This is where you need to review similar property and make sure your offer is realistic. If you are a first time buyer with no chain and have a mortgage agreed this will put you in a strong position. If you have no mortgage agreed and need to sell your current property then you are position of less strength.

Therefore the size of the chain involved, the speed at which you can complete and your financial situation will make a difference to you getting a lower offer accepted. Try and put yourself in the shoes of the Vendor (Person selling) and get a feel for what they would accept. By going in too low you can upset them and by going in too high you may be paying over the odds. It is a fine balancing Art that can be helped by a proactive supportive agent such as All Saints Estate Agents.



The Legal Side

Make sure you get a recommended Conveyancer/Solicitor to transact the purchase of the property for you.

A Conveyancer will:

- Check all property boundaries, easements, disputes, fixtures and fittings etc.
- Check all certificates, guarantees and planning permissions etc.
- check certificate of title and that the vendor is the true owner
- Do searches on property
- check your mortgage offer and arrange for funds to be released
- act on your behalf and the lender's behalf.
- Pay stamp duty on your behalf
- Pay estate agent on your behalf
- Arrange and register the certificate of title in your name

Tips to get a good Conveyancer

- Get a number of quotes
- Ask friends, colleagues and your estate agent for recommendations
- Let the conveyancer know your planned dates for exchange and completion
- Make sure all quotes are like for like and no hidden charges in cheaper ones.

Once you have exchanged contracts (when the signed contracts are exchanged between buyer and seller) after all the legal work has been done then legally, neither party can pull out. Therefore all buildings insurance needs to be in place and any mortgage protection too.

When you exchange contracts a day will be set for Completion, which is the day the money transfers and the contracts are finalised, you own the property and can move in.

Normally completions are done on a Friday and completion takes place around about Lunch time. This is when you can pick up the keys and move in.



Preparing for moving day

You will need to prepare for moving day. You want this to be as smooth as possible.

There for make sure you use a reputable Removal company. Ask your agent or friends and colleagues for recommendations. If it is your first home then you can move in gradually and even hire a van.

When you are moving house then it is far easier and wiser to use the services of a removal company. In fact it can work out cheaper as everything will be professionally moved.

Make sure you read the metres straight away on moving in and inform the relevant companies. Do not rely on the Vendors' reading.

Make sure you have the kettle, milk and some food available, washing items, bedding and beds. these are the essential items on your first day of moving in.

Ideally you will have measured up and bought some curtains too. These can then be out up as son as you move in to give privacy on your first night in your new home.

Lastly enjoy your new home.

