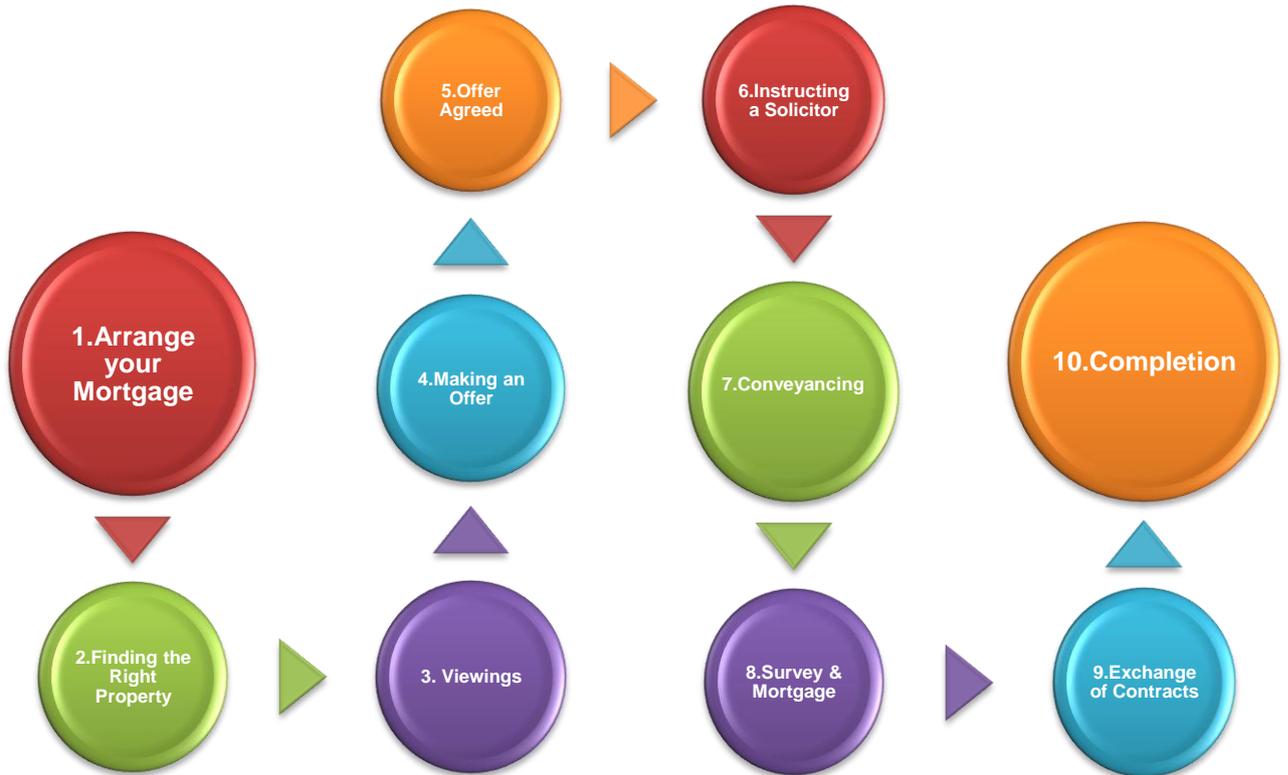


BUYING GUIDE



1. **ARRANGE YOUR MORTGAGE** - 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. We can recommend our own independent financial advisor's who have access to the entire market as well as offering exclusive deals and rates.
2. **FINDING THE RIGHT PROPERTY** -The first step to finding the right property is to register your details with us, once we have a clear understanding of your requirements you will receive a selection of properties that match your criteria.
3. **VIEWINGS** - In order to secure a property we recommend early viewings, do not forget we are always on hand to answer any questions you may have and advise you where necessary. Our office is open 6 days a week and can be flexible on viewings times.
4. **MAKING AN OFFER** - Once you have found 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 provide, if requested, that you are able to proceed (e.g. evidence of your mortgage agreed in principle). There are no legal obligations on either side until contracts are signed.

BUYING GUIDE

5. **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 solicitor's and mortgage broker's details. You will now need to instruct a solicitor if you do not have one already to proceed with the conveyancing process and your mortgage broker to proceed with your application.

6. **INSTRUCTING A SOLICITOR** - The successful purchase of a property can be reliant on the instruction of an efficient and experienced solicitor. It is a good idea to use a solicitor who is familiar with area that you're moving to and specialises in conveyancing. We have a selection of solicitors who we liaise with on a daily basis that are experts in property and who we would be happy to recommend.

7. **CONVEYANCING** - As part of the conveyancing process your solicitor will do the following: Raise any enquiries on receipt of the draft contract from the seller's solicitor, request their own local searches and agree on a date for exchange of contracts. We will assist your solicitor and negotiate throughout the process, keeping you informed every step of the way.

8. **SURVEY AND MORTGAGE** - A survey of the property will be booked by a surveyor on behalf of the mortgage lender to identify any structural problems and advise on the property's value. After the mortgage valuation report is received, a formal mortgage offer will be sent to you and your solicitor which you will need to sign before it is returned. There are no legal obligations until contracts are signed.

9. **EXCHANGE OF CONTRACTS** - Exchange of contracts occurs when all enquiries have been confirmed and agreed. Once the contract has been signed by both parties the deposit will be transferred or paid in the form of a banker's draft from your solicitor to the seller's solicitor. The completion date is then set by mutual agreement.

10. **COMPLETION** - Completion is when the residual monies are transferred from your solicitor to the seller's solicitor's account. We will release the keys once the money has cleared in to the seller's account. Congratulations, you are now the legal owner of your new home!