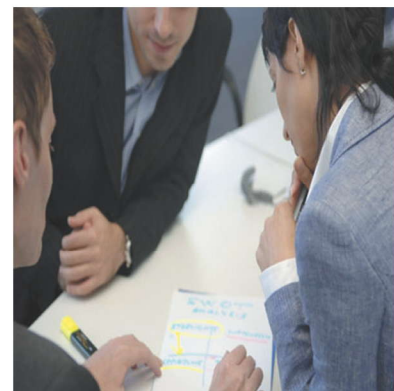




# buying a property

In the current market there are properties for sale that are not being 'actively promoted' by other agents, hodderson can personalise your search with properties that may not be available elsewhere. We'll make sure you're one of the first to be told about new properties on the market.

At hodderson, our partners and staff are always on hand to give advice on all aspects of moving home. At every stage we will work with you to make the process of buying a property as streamlined and hassle free as possible.



## Affordability



The first thing you need to do is decide how much you can afford. You will need to look at how much money you have available yourself and how much you can borrow. Our whole of market mortgage consultant's knowledge of the market will ensure that you get the very best deal currently available.

Some financial institutions now provide buyers with a certificate stating that a loan will be available provided the property is satisfactory. Having a mortgage agreed in principle will put you in a stronger position when making an offer on a property.

hodderson are an Introducing Appointed Representative of Aston Mortgage Solutions. Aston Mortgage Solutions is a trading name of EasyLife Alliance Ltd. EasyLife Alliance Limited is Authorised and Regulated by the Financial Services Authority.

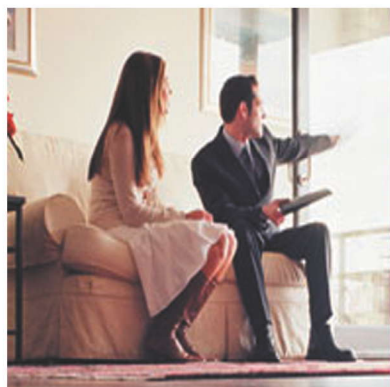
## What's Available

To start your property search contact your nearest hodderson partner. We will ask for further information to assess your requirements and get to know all about you so be prepared to invest some time and think about the following.

Which areas you are interested buying in, what kind of property are you looking for, what are the "must-haves" and "don't wants", what is your budget and how much are you prepared to spend, when do you want to have moved by, do you need to sell and if so, is your property on the market yet?



## Arranging Viewings



Once we have a good idea of your needs, it's time to get out there and see a good range of properties so that you can get a grip on what your money will buy in your chosen area. The sooner you become confident about value, the sooner you will be in a position to buy with conviction.

See as much as you can, if you find the perfect property early on in your search don't delay, if you like it the probability is that someone else will as well.

For further information or a free property valuation call 01932 562321 or email [info@hodderson.net](mailto:info@hodderson.net)



# buying a property



## Making an Offer

When you find the property of your dreams, it's time to make an offer. The offer is about more than just money, you will be asked to provide details of your buying position, proposed timeframes, any inclusions (curtains, carpets, etc) and how you propose to fund the purchase.

The seller will expect us to obtain all of this information as it will aid them in their decision making.

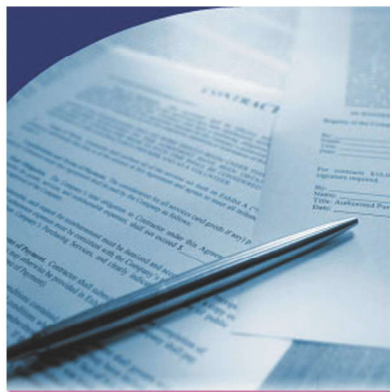
## Sale Agreed

After a sale has been agreed we will be the main point of communication between all parties involved in the transaction and will be with you every step of the way to assist where at all possible.

Your immediate priority is to instruct a solicitor. It will speed up the process if they have recent experience in the local area. You will also need to inform your mortgage broker who will arrange for a survey to be carried out.



## Conveyancing



Hodders are happy to recommend a Solicitor if you need one. Once you have instructed your solicitor, the seller's solicitor reviews the Home Information Pack and draws up a contract, which will eventually be signed by both parties. Before the contract can be signed, your solicitor must make sure that there are no problems with the ownership of the property, rights of way, access, or future developments in the area that might affect the property. This is called 'making enquiries and searches'.

Once the conveyancing work has been carried out and your finances are in order, you will be in a position to 'exchange contracts' prior to the agreed 'completion', at which point you can take possession of the property.

## Time to Move

As soon as contracts have been exchanged and the completion date is set consider hiring a removal firm. Get at least three estimates from different firms and don't automatically accept the cheapest. When comparing estimates, make sure you are comparing like with like, are packing materials, boxes, cartons and crates and VAT all included?

A few weeks before the move, the removal firm should send someone to establish what the move will entail. Now is the time to point out anything that needs special care and attention, such as antiques, computers, pictures, etc. Don't forget to highlight any large or awkward items of furniture.

Don't forget to notify relevant parties of your new address, utilities companies, telephone and internet service providers, banks, building society, credit card and store card companies, Inland Revenue, DVLA and don't forget your employer.

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