

how to
sell
your **property**
with us

Scotland



allen & harris

Whether you're selling for the first time or you've done this before, we want to use our knowledge and experience to help you.

We've created this guide to take you through all the steps involved...

1 selling with us

Our network of experienced estate agents can handle every part of your sale from start to finish, so rest assured we're here to help you every step of the way. So, what's first?

appraising your property

One of our experienced estate agents will come and meet you at your property to carry out a free appraisal, this will of course be done at a date and time to suit you. On the day we'll measure up, take lots of notes and discuss with you how our approach to marketing could help you sell.

Our appraisal has to take into consideration a multitude of details including the property size, layout, location and condition of your home, as well as local market conditions.

Before you put your property on the market or put up a 'for sale' board you need to commission a Home Report. This consists of a single survey and valuation, a property questionnaire and an energy performance certificate. This report must be no older than 12 weeks when you put your property on the market.

There are exemptions to the requirement for a Home Report, these include: properties that have been on the market continuously since before 1 December 2008, new housing sold off-plan or to the first occupier, newly converted property not previously used in its converted state, right-to-buy homes, dual-use homes used for residential and non-residential purposes and seasonal holiday homes as defined in planning law (as distinct from second or holiday homes that could be used all year if the owner so chose).

The property is valued by a qualified surveyor when the Home Report is carried out and we can arrange this for you.

instructing us

Great news, you've decided we are the agent for you and you're ready to put your property on the market with us. So, what happens next? You'll need to formally instruct us by signing an agency agreement and to meet legal requirements, you'll 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.

Once you have signed the agency agreement, you need to have your Home Report in place before we can market your property - if you haven't arranged this yet, we can organise this for you.

There are lots of certificates, documents and receipts that come with owning a home, and you'll need them all at some point along the way so keep them together in a file. Create an electronic folder somewhere too, so you can easily access any emails or digital paperwork relating to your move.

marketing your property

We speak to local buyers all the time so we know what they're looking for. This is a key benefit of having a network of high street branches. With this in mind, we'll tailor a marketing plan that's right for your property so it really stands out to buyers during their property search.

give your property the WOW factor!

Help your property stand out from the competition with our marketing pack. This 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.*

* Terms and conditions apply.

Once we have agreed a marketing plan with you, we'll get on with preparing your property details for your approval, this has to be done before your property goes live! But, our marketing doesn't stop there, here are some other things we can do for you:

- Call our registered buyers who are interested in properties like yours to arrange viewings
- 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
- Put up a 'for sale' sign at your property to alert local buyers
- Select photographs that best promote your property
- Advertise your property in our local window displays
- Give you regular updates on our progress and activity

Open House event

We can also arrange an open house event. We invite registered buyers to view your property during a set timeframe on a date convenient with you. It's a great way for multiple buyers to view your home and often drives buyers to make an offer swiftly.

2 important things to think about

mortgages

Do you need a mortgage for wherever you're moving to? Our Mortgage Consultants can take a look at your finances and advise you on your mortgage options.

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

Still searching for your dream home? Let us help you!

Help to find is a FREE service we provide to home buyers. All you need to do is give us details of the location and type of property you're looking for, and we'll carry out the property search for you, beginning with our very own database of properties for sale across our national network.

* Subject to status and lender criteria.

conveyancing

Now is a good time to think about the conveyancer you'll use to handle all the legal work for your sale.

Every year, thousands of customers choose our Home Conveyancing service. It's open six days a week and evenings to manage every aspect of your sale. What's more, it's a 'no move, no legal fee' service, so you know you'll only pay once you've successfully sold. Ask us for details.

3 viewings preparing for viewings

First impressions count, so when potential buyers arrive to view your property you'll want it looking its best.

Buyers will be forming their opinions before they've even stepped inside your property, so make sure the exterior will impress. The inside of your home has to be as welcoming and attractive to potential buyers too.

We have a **preparing your property for viewings** checklist to help with this. Ask us for a copy.

your viewing options

We'll make sure viewings are booked for times that are convenient for you. You have two options, if you want to be involved you can carry out the viewings yourself or you may prefer to leave everything to us.

If you do want to be there, you have an opportunity to help sell the benefits of your property as you know it better than anyone else. Listen to what viewers are saying, and try to help answer their questions as simply and honestly as possible. They might want to know what the traffic is like during the morning rush or where the best bars and restaurants are.

If you'd rather we carry out the viewings on your behalf, simply pass us a set of keys and we'll call at a time that's pre-arranged with you.

Planning an Open House event?

We have a **get your home ready to WOW at an open house event** guide. Ask us for a copy.

4 offers receiving an offer

We'll provide potential buyers with a copy of your Home Report. We're highly skilled negotiators and we'll do our very best to secure the right offer for you by negotiating with the buyer on your behalf.

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 a more informed decision. Here are some questions we ask buyers:

- Are they selling a property, too? If so, is it already on the market? Have they had an offer accepted?
- How quickly are they looking to move? Are they flexible on their move date or are they in a chain?
- Are they first-time buyers? This is a big plus as they won't be involved in a chain.
- Do they have a decision in principle (DIP) or an agreement in principle (AIP) on their mortgage already?

When we receive an offer on your property we'll present it to you. Your onward purchase may depend on you receiving your asking price, if this is the case you can reject any offer below that price and we'll let the buyer know the reason why. We can issue a counter-offer for you to let the buyer know the price you'd be willing to accept.

It's important to take the buyer's position into account but, no matter what, we're here to help you through this negotiation stage.

'closing date' offers

If there's a lot of interest in your property we may recommend a 'closing date'. In this situation, we'll provide potential buyers with a copy of your Home Report and their conveyancer will put the absolute maximum amount they're willing to offer in writing before a set closing date.

We'll open all those offers after the agreed date and you can choose the one that best suits your requirements, taking into account the buyer's financial position.

accepting an offer

Once you receive an offer that you are happy to accept, your conveyancer will send the buyer a qualified acceptance - this is a letter confirming you'll accept the offer or are willing to negotiate the finer details. We will also send you a Memorandum of Sale – a document that details the offer including the amount, the buyer's and seller's details, and those of the conveyancers involved. This formally agrees the sale.

Most buyers will ask you to take the property off the market at this point, but it's up to you.

Offers are 'Sold Subject to the conclusion of missives'. This means the offer is provisionally agreed, prior to concluding missives.

You're not legally bound to follow through on any offer you've accepted until missives are concluded.

5 valuation and surveys

Your buyer should be able to use the information contained in your Home Report. This will need to be confirmed by their mortgage provider (if they're funding the purchase through a mortgage), however there may be additional costs should a refresh be required.

6 concluding missives

Once all parties are happy and have everything they need, then the conveyancers will conclude missives. This is a series of letters between the conveyancers comprising of a formal offer, qualified acceptance and other letters relating to the acceptance of the offer conditions. In other words, the letters that go to make up the contract for sale.

We have a **countdown to moving** checklist to help organise your entire move. Ask us for a copy.

7 insurance

It's the buyer's responsibility to insure the property for the date of entry. You should keep your own cover until after completion, when you've moved everything out and handed over the keys.

We can help you with any future insurance products you may need. Speak to one of our Mortgage Consultants about:

- Home insurance
- Life insurance
- Critical illness
- Income protection

8 making a will

If you haven't made a will yet, planning what happens to your money, possessions or property could save your loved ones additional stress, worry and cost.

Our will-writing partner can provide a simple, straightforward service for your peace of mind, just ask us for details.

9 sold it! completion day

Congratulations! You've sold your property!

Just before completion you should sign the disposition which is the document that transfers the title of the property from you to the buyer.

Your buyer's conveyancer will obtain from them their contribution to the purchase price and the funds from their lender (if the purchase is being funded with a mortgage).

They will then register the title deeds with the Registers of Scotland and arrange for your buyer to pay any Land and Buildings Transaction Tax they might owe on the purchase.

The 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 to you, if appropriate.

keys

When you move out of the property, lock up and hand all sets of keys over to us. We'll hold onto them until your conveyancer confirms the buyer has paid the full sale price on completion day.

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

Don't forget to tell people you've moved. See our **tell everyone** checklist for who to contact with your new address.



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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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