



LOVE YOUR HOME

# BUYER'S GUIDE

Helpful information for people  
looking to purchase a property



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[www.loveyourhomeonline.com](http://www.loveyourhomeonline.com)



LOVE YOUR HOME



## DO I DEAL WITH LOVE YOUR HOME, OR THE VENDOR DIRECTLY?

- ✓ You will be dealing with Love Your Home throughout the process.
- ✓ In all cases, you will be dealing with one of our agents the entire process, from the viewing, to the completion of the sale.
- ✓ We're at the other end of the phone should you need advice, or help with instructing a solicitor if you wish to proceed with an offer.

## REGISTER WITH US FOR 24/7 ACCESS TO YOUR OWN ONLINE ACCOUNT

- ✓ To find your ideal property, we need to know your requirements. You can register with us either online or by phone.
- ✓ Once you've registered with us, one of our consultants will assess your search criteria and send you details of suitable properties by SMS or email.
- ✓ You'll have 24/7 access to your own online account where you can amend your search criteria, email alerts, make offers, arrange viewings, save your favourite properties and more.



## HOW MUCH CAN YOU BORROW WITH A MORTGAGE?

- ✓ Before you begin your search, it's advisable to arrange your finances and (if required) get a 'Mortgage In Principle'. This is a conditional offer made by a mortgage lender that they will "in principle" give you the loan you have discussed with them. They will take you through how much you can borrow based on your earnings and deposit size.
- ✓ Our partners, a firm of professional, independent financial advisors, would be pleased to provide you with a free, no obligation consultation on what mortgage options are available to you, and the associated costs. Contact us to find out more.

## SELLING YOUR CURRENT PROPERTY

- ✓ If you're also selling your current home, it is advisable to put your current property on the market before looking for a new home.
- ✓ This puts you in a better position, and increases your chances of buying your dream home before somebody else does.
- ✓ We can help you sell your home. Visit [www.loveyourhomeonline.com](http://www.loveyourhomeonline.com) to arrange a free, no-obligation valuation of your home or contact us.

**Get in touch to arrange a free, no-obligation valuation**



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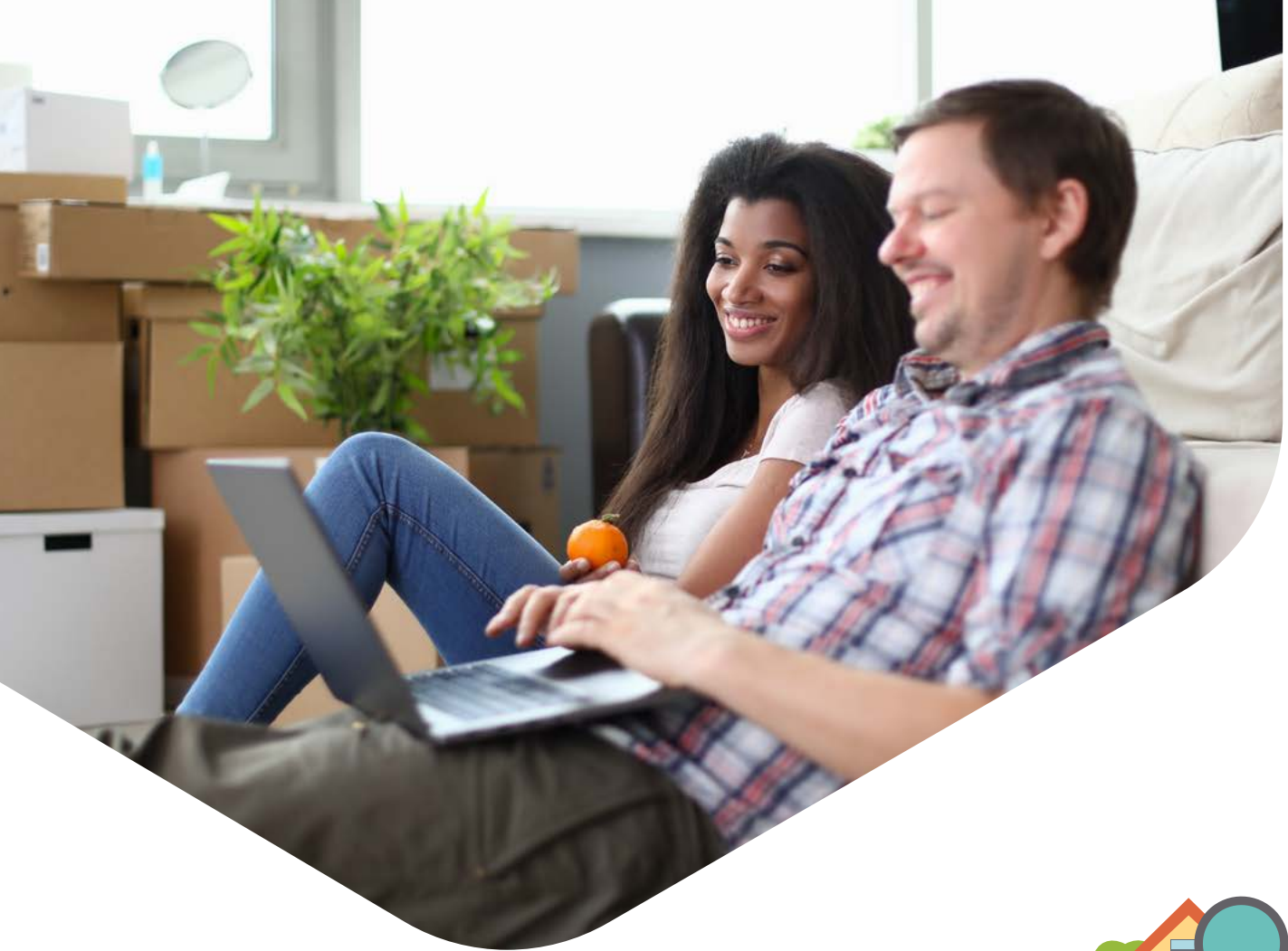
[property@loveyourhomeonline.com](mailto:property@loveyourhomeonline.com)



[www.loveyourhomeonline.com](http://www.loveyourhomeonline.com)







## STARTING YOUR PROPERTY SEARCH

- ✓ Begin your search with our experts and let us help you find the property you're looking for by registering on our website [www.loveyourhomeonline.com](http://www.loveyourhomeonline.com).
- ✓ We can keep you constantly up-to-date via email and SMS alerts, even before properties get listed on our website and portals!

## VIEWINGS

- ✓ This is the fun bit! Once you've found a property you'd like to view, you'll need to get in touch to book a viewing. You'll meet one of the team for all viewings.
- ✓ Here's how you can book your viewings online:
  1. Register at: [www.loveyourhomeonline.com](http://www.loveyourhomeonline.com)
  2. Search for a property on our website
  3. Click the button to "Book a viewing" found on the property details page.
  4. Setup an online account and automatically add the property to your favourites to select the option to book a viewing
- ✓ Or you can call us on: **0208 175 8868** or email us at [sales@loveyourhomeonline.com](mailto:sales@loveyourhomeonline.com)

## MAKING AN OFFER

- ✓ Once you find your perfect property you can make an offer through your online account or via your agent.
- ✓ For transparency, we will ask for your offer in writing. Once received we'll then be able to put your offer to the owners verbally and in writing.
- ✓ Sometimes there may be a process of price negotiation and by working with us, both vendor and buyer can benefit from the expertise of our consultants, who will work hard to facilitate an agreeable outcome that delivers the best result for all.
- ✓ At this point you may need to demonstrate that you can proceed by providing evidence of your mortgage in principle and proof of funds for your deposit as well as supplying copies of ID.
- ✓ There are no legal obligations by either party until contracts are signed.



## OFFER ACCEPTED

- ✓ Once an offer is accepted, we will prepare a memorandum of sale and send to all parties.
- ✓ Confirm the agreed price with all parties.
- ✓ Confirm your solicitor & mortgage details.
- ✓ Now is the time to instruct your solicitor to proceed with the conveyancing process and proceed with your mortgage application.



## INSTRUCTING A SOLICITOR

- ✓ Instructing an efficient and experienced solicitor, is the key to ensuring your purchase is handled smoothly. If you need a hand with finding a solicitor, just get in touch and we'll talk you through some options.

## CONVEYANCING

### Your solicitor will:

- ✓ Receive the draft contract from the seller's solicitor.
- ✓ Carry out searches and investigations of title.
- ✓ Agree on a date for exchange of contracts.
- ✓ We will assist your solicitor throughout the process, and keep you informed every step of the way.



## SURVEY AND MORTGAGE OFFER

- ✓ A property survey will be carried out by a surveyor on behalf of the mortgage lender to identify if any structural problems are present and advise on the property's value.
- ✓ Once the survey report is received by the lender, a formal mortgage offer will be sent to you and your solicitor which you will need to sign before it is returned.

## EXCHANGE OF CONTRACTS

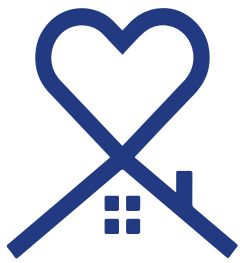
- ✓ The transaction and completion date becomes legally binding on the exchange of contracts. The deposit will be sent to the seller's solicitor and a request for your mortgage advance will be paid from your lender.

## COMPLETION DAY

- ✓ Completion happens on the eagerly awaited "moving day" and when the full purchase price is transferred to the seller's solicitor. We will release the keys once the money has cleared in the seller's solicitors account.
- ✓ Congratulations! You now own your new home!







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## Contact us:

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