

GUIDE TO BUYING A NEW HOME

DON'T BE DAUNTED BY THE PROSPECT OF BUYING A NEW HOME, OUR SIMPLE GUIDE WILL KEEP YOUR HOUSE BUYING EXPERIENCE AS HASSLE FREE AS POSSIBLE.

KNOW WHAT YOU CAN AFFORD

Getting your finances sorted early help to ensure that you can book the house of your dreams once it becomes available. Find out how much you can borrow, confirm what deposit will be required. Get a mortgage agreed in principle with a lender. This does not tie you into anything it just lets you and us know that the house is affordable for you.

PICK YOUR NEW HOME

Register your interest with our selling agents so you can be the first to hear about new homes as they are released. Be ready with your booking fee and mortgage in principle / proof of finance so once the home you are looking for is available you are in a position to book it.

FIND A SOLICITOR

Your solicitor will look after all of the legal aspect of buying your new home. Shop around for the best price and make sure they specialise in conveyancing. You can talk to us if you would like details of a recommended solicitor.

RESERVING YOUR NEW HOME

Once the home you want is available you need to pay your booking fee to reserve your home. Once your reservation agreement is in place no one else will be able to reserve it. Now you can start making your selections and designing your new home to suit your taste and really start to picture yourself in your new place.

ARRANGING YOUR MORTGAGE

There are several options to consider when it comes to a mortgage. Do your research or speak to a financial advisor and select the best option for you

VALUATION / SURVEY

Your mortgage lender will want to confirm that the house you are buying is worth what you are paying for it. They will organise for a valuation to be carried out, this usually incurs a fee. When buying a new home this is pretty much a formality but must be done to comply legally.

COMPLETE THE LEGAL WORK

Your solicitor will look after the completion of the legal work and make all of the arrangements and carry out all of the checks needed for formally transferring ownership from us to you.

EXCHANGE CONTRACTS

Once all of the legal checks are complete your solicitor will exchange contracts with us. This is when your deposit has to be paid and you commit to the purchase of your new home. You can now get officially excited and start planning your move. We will keep you up to date and informed on the progress of your new home and the anticipated completion date.

HOME DEMONSTRATION

Before legal completion takes place you will be invited to have a look around your new home and one of our customer service representatives will carry out a home demonstration with you so you know where and how everything works in your new home

COMPLETING THE SALE

On the date of completion you will become the legal owner of your new home. The full cost of the property will be transferred from your mortgage lender to your solicitor and then to us. The keys are now yours and you can move in.