

A GUIDE TO MOVING HOME

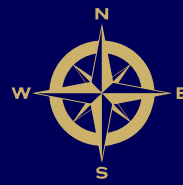


MidPointUK_w

Sales & Lettings Estate Agency



WELCOME TO



MidPointUK

Sales & Lettings Estate Agency

MidPointUK are a local estate agents, based in Latchford, Warrington offering a professional yet friendly and stress-free service when it comes to all things property related in the Warrington and surrounding areas.

Using our vast local knowledge and property expertise we are able to work with all different types of properties. Our location being just a stones throw from the town centre we are easily accessible for all types of prospective home owners.

We have compiled a list of all the essential telephone numbers for your disposal. Whether you know the area well or are moving here for the first time, you will find this information invaluable.

At **MidPointUK** we pride ourselves on our first class customer service making you, our prospective customer, feel confident and valued during what can be a daunting process either purchasing or selling property. Our dedicated team will guide you step by step.

What we can offer –

- A smooth process when either selling or purchasing a property where you as the vendor/buyer feel in control
- Professional full colour external and internal photography making your home look the best it can look
- Accompanied viewings of vacant properties arranged at the most convenient times for all parties involved
- We go the extra mile with support during the purchase process, should it be required, liaising closely with the solicitors involved with the transaction

- Accurate floor plans that are non-invasive and wont take up your time.
- An Energy Performance Certificate if needed
- Very competitive fees that are extremely hard to beat that wont hurt your bank balance
- If you choose to sell or buy with us we know that buying, selling and managing your most valuable asset can be a complex business. At **MidPointUK**, we would try to make it easy and as stress-free as possible

If you would like to contact us feel free to give us a visit, call or shoot us an email.

Tel: 01925 232 222

Email – hello@midpointuk.com



A Step By Step Guide To Moving Home

Step One: Offer Accepted

★ Find The Best Mortgage

Before you put an offer to a property best the find out what is your borrowing power so you know what price bracket properties you can afford. This can be done either directly through your bank, a mortgage broker or you can ask a local estate agent for some guidance. Once you have the exciting news that your offer has been accepted make sure you search for the best deal possible on your mortgage.

★ Find The Right Solicitor For You

Secondly, you will need to find the right solicitor for you. Your solicitor will be closely liaising with you throughout the whole process so its much preferred to have someone who is easy to work with and can have everything run as smoothly as possible. If you're not sure about which solicitor to use don't be scared to ask your estate agent for a recommendation and make sure there is no financial ties between your estate agent and your solicitors.

★ The Lender Will Check The Property's Worth

After you have found a solicitor the lender will check the property's worth. Once the AIP (agreement in principle) is done, the next step is to convert it into a full application. This is where the lender makes sure they're happy to lend to you.

You will then obtain quotes for mortgage, life insurance (if you wish) and building insurance (must). Search for the best quote and ensure that the cost is fixed each month with guaranteed premium.

★ Your Solicitor will carry out necessary searches for you

Whilst this process is ongoing your solicitor will carry out several necessary searches for you. These searches and prices vary due to the location. Although some of these searches are optional its advised to get them all carried out. For example:

- Local authority searches – check to see if there is anything you need to be aware of, such as any building control issues, enforcement actions and nearby road schemes.
- Drainage searches – check it is connected to sewers
- Environmental search - checks land isn't contaminated

Searches do cost money and your solicitor will expect you to pay early on so that they're not out of pocket. There's usually no way to minimise these costs. We also recommend to chase up your solicitors on any issues you may face in order to get the papers processed faster.

★ Have your surveyor to check the condition of the property

Once you're sure that you can borrow the amount that you need, its time to make sure the property is in good condition. You can delay doing this until after your mortgage offer has been made but do it before exchange! A mortgage valuation isn't the same as a survey. Its important to have a good relationship with your surveyor. If they find any faults with the property ask a reputable builder for any repair costs. Ask the vendor to either fix it before completion or knock it off of the total price. You can also get a specialist timber and damp report carried out to check for problems such as damp and woodworm.

Step Two: You Have A Mortgage Offer

★ Building Insurance

Now is the time to sort out your building's insurance, even if you might not own the building yet, but when you exchange contracts you're legally bound to purchase it, so it's better to be safe than sorry. Make sure you check your mortgage valuation report for the rebuild value the surveyor has estimated. This may vary from the purchase price, but you have to make sure you have enough to cover the rebuild if something did happen.

★ Negotiating A Completion Date

If all of your searches are good from your solicitor the next step is to come to an agreement on a completion date with the seller. The completion date is the date that the keys are handed over. This date must suit both you and the seller.

★ Removals Services

When you know your moving period if you need it we would recommend contacting some removal companies and obtaining some quotes or ask your estate agent if they have any recommendations.

Removal services can play a vital part when moving home. One of the main benefits of removal services is the flexibility they provide. Professionals from these services will sit down with you, discuss your goals, and put a plan into action. Having done this they will take responsibility and move all of your beloved belongings, no matter how big or small, to your desired destination. During what can be a long process buying, selling and moving to a different property, moving is still one of the most physically and mentally exhausting tasks you can face.

Step Three: Exchanging Contracts

★ Get Your Deposit To Your Solicitor

You're almost ready to exchange contracts, which means you need to get your deposit to your solicitor. Your solicitor will also get you to sign the contract at this point. This is the point where you commit to buying the vendor's house.

★ Process of Exchanging Contracts

When your solicitor and the seller's solicitor swap signed copies of the contract this is known as the exchange of contracts. Now you can really celebrate. There is now a legally-binding contract between you and the seller. Once this has happened, you can't pull out from the sale. If you do, you'll forfeit your deposit money. After this point, a lot of simple paperwork happens relatively quickly - so the next few steps are all quick hits.

★ Get a Completion Statement from your Solicitor

Your solicitor will give you a completion statement with a clear breakdown of the money you need to give the solicitor. This will include any outstanding deposit, stamp duty land tax, solicitors' fees etc.

Congratulations, You now have a New Home !

★ Your Solicitor Will Carry Out Even More Searches

Before completion, your solicitor has to check that the seller still owns the property and that you haven't been made bankrupt since your mortgage offer.

★ You now need to sign the transfer deed

Your solicitor will prepare the transfer deed. You need to sign it, and it needs to be witnessed. It confirms you're willing to take ownership of the property. Your solicitor will send it to the seller's solicitor.

★ Your solicitor draws down the funds from your lender

Your solicitor will request the mortgage money from your lender so that payment has time to clear in the solicitor's account. It's at this point you (well, your solicitor) actually gets the mortgage money you've agreed to borrow.

★ Paying for the house

The solicitor will send the full payment to the seller's solicitor and receive their title deeds and proof that the seller's mortgage has been cleared (this means their bank no longer has a claim on the property).

★ The Keys are now finally yours and you have the joy of moving house !

★ Pay your stamp duty (through your solicitor)

You have 30 days for your solicitor to send the Stamp Office your transfer deed and for you to pay stamp duty land tax.

★ Officially register your ownership

Your solicitor will register your details with the Land Registry. (Please be aware The fee can differ depending on the price of the property you're buying).

★ Get the title deeds

Your solicitor will get the new title deeds from the Land Registry and forward them to your mortgage lender (or you if you're mortgage-free).

Congratulations!
The process is over now You are
a Home Owner



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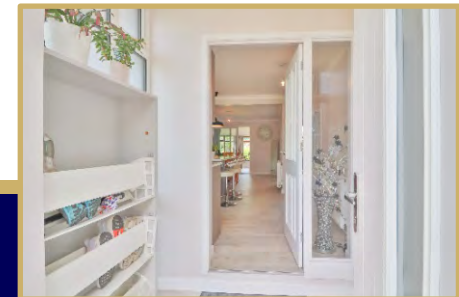
Sell Your Ideal Property

By choosing to sell with **MidPointUk**, you will gain access to a vast number of potential buyers on our ever growing client database. Your property will also be featured in our shop window, on our website, social media accounts and all of the portals such as Rightmove. This means not only people within your close proximity will be able to see the property, but also people who are looking to relocate !

When you choose to sell with MidPointUk you will also benefit from –

- A free, no obligation valuation of your property
- Competitive prices that are hard to match
- No sale = No fee with no advertising expenses should you withdraw from the property market
- An ever growing database of prospective buyers
- Maximum coverage on all social medias and property portal sites such as Rightmove

In order to sell your property, here at **MidPointUk**, we will do everything in our power to help you.



Advice To People Selling Property

Selling your property quickly, for the best possible price is the highest priority for any prospective vendor and there are a few simple steps which you can take to improve your chances greatly.

First impressions are extremely important, your prospective buyer will form an opinion within the first thirty seconds of drawing up the outside of our property. This means it is vital that your garden is kept tidy and well maintained, this makes it look larger and needing less maintenance than an untidy one.

Although its not vital, a fresh paint of coat can go a long way to improve the appearance of your front door and window sills. Make sure the interior of your home is as free of clutter as possible. Potential buyers need to see the size of the rooms.

The fragrance of a room can make a room feel more welcoming as can a warm home in winter. Keep the house well ventilated but also in comfortable temperature for the viewers.

When showing someone around your home try to be as helpful as possible and answer all of their questions truthfully. If you have cats or dogs, isolate them to keep the distractions at a minimal.

Find Your Perfect Home

At **MidPointUk** we pride ourselves on providing a first class customer service making you feel both important and confident, which will help you secure the right property for you. Our dedicated sales team will advise you step by step.

We can offer

- A varied selection of properties to choose from in and around Warrington and Cheshire.
- Accompanied viewings for each vacant property arranged at mutually convenient times
- We offer full support throughout the buying process, should it be required, liaising closely with any solicitors involved
- Financial options to suit your individual needs are available via our experienced independent mortgage advisors

If you choose to buy or sell your house with us, we will provide you with any advice and support you may need, helping to alleviate stress in what can be a stressful time.



Advice To People Viewing Property

There are very few buyers who buy the home of their dreams and do not want to change anything. When viewing a property try not to view it as what it is, but what it could be.

The best way to go into a viewing is open minded and ready to take notes. List all of the positive and negative points of the property and how you feel about it. This will help in the future when making a final decision.

After the viewing and in your own time, sit down either by yourself or with your partner/friends and work out how much it will cost for you to alter the property for your own needs and requirements.

In the end it is always your final decision that counts, however, over the years we have seen so many positive property transformations which have taken a sad, outdated properties be turned into a home which anyone would be proud to call theirs.

Of course at **MidPointUk** it is not our duty to give an opinion on what you should do with your home, but with our experience in the industry we are always willing to give you our honest opinion if you require our assistance.

Home Buyers Checklist & Useful Telephone Numbers

The Buying Cycle

Search for the ideal Property
Enquire About Mortgage Availability
Make An Offer On The Property
Nominate A Solicitor To Act For You

Essential Contacts

Electric Company

(Final Reading At Old Property)
(Connection At New Property)

Water Company

(Inform Both Old And New)
Book Your Removal

Addresses to Change

Medical Prescription
Dentist
Medical Cover
Work
Tax
Private Pension
Bank

Obtain Removal Quote
Exchange Contracts
Completion Date Agreed

Gas Company

(Final Reading At Old Property)
(Connection At New Property)

Phone Company

(Disconnected At Old Property)
(Connection At New Property)

Mortgage Bank
Mortgage Life Insurance
House Insurance
Driving Licence
DVLA
Car Insurance

Important Contacts

Family
Store Cards
Sports Clubs
Chiropodists
TV Licence
Employers
Credit Cards
Milkman
Opticians
Council Tax
Building Society
AA/RAC Etc:
Dentist
Post Office
Bank
DVLA
Doctor
Hire Purchase
Vets
Friends

What To Take With You On The Day Of The Move

Food and drink
Lightbulbs
Vital Documents
First aid
Jewellery
Bin liners
Toys
Spare Clothes
Eating Utensils
Cooking Utensils
Bed Linen
Credit Cards
Medicine
Washing Up Liquid
Toilet Paper
Cash/Cheques
Essential Tools
Soap

Healthcare

Warrington Hospital - 01925 635911
NHS Direct - 111

Emergency Services

Police, Fire, and Medical - 999

Non Emergency

Police - 101

Local Council

Warrington Borough Council - 01925 443322
<https://www.warrington.gov.uk/>

Travel Information

Manchester Airport - 0808 169 7030
Liverpool John Lennon Airport - 0845 644 0659
Warrington Bus Station - 01925 634296
National Rail Enquiries - 0333 202 2222

Education

Your Child's School Telephone - ()
Education Department - 0370 000 2288

Local Trading Standards

Warrington Trading Standards - 0808 223 1133

Warrington Based Estate Agency

MidPointUK - 01925 232 222

This guide to moving home was produced by MidPointUK, 270 Knutsford road, WA4 1AZ. MidPointUK take no responsibility for any potential external services that may appear in this step to step guide.



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