



# Your guide to buying a property

Moving home is one of the biggest decisions you'll make in life, so we've put together this simple guide to help you through the process from start to finish.



## Why?

Before anything else, consider why you are planning to make your move. It may sound simple, and that's because it is!

- *Why do you want, or need, to move home?*
- *Is your family growing and you need extra space, do you need to be nearer work, loved ones, a school catchment area?*
- *Have your family flown the nest and you need something smaller and easier to maintain?*
- *Have your circumstances changed and you have less to spend?*
- *Do you have more to spend?*

There are lots of reasons why you could be considering a move, but keeping the single main reason in mind throughout your property search will help you to be focussed on what is really important.



## Where?

Once you have one or several clear fixed reasons to move, you next need to consider the all-important question of location.

Maybe you fancy a change of scenery, or perhaps you want to stay in a place you feel familiar with. Either way, when investing in bricks and mortar, it really pays to do your research, no matter how well you think you know an area. We have branches covering Ossett, Horbury, Normanton, Wakefield, Castleford and Pontefract and our local staff are very knowledgeable about the areas we serve. If you need help or advice these are the people you can trust to guide you.



## The Process

On to the actual process of planning and actually buying a property.

If you follow our simple checklist of things to consider, you shouldn't go far wrong!

# 01

## Budget

**Before you make a serious start of your search you need to know how much you can realistically spend.**

Maybe you're a cash buyer in which case you will already have a very good idea of what you can afford, but if you are planning on getting independent mortgage advice, our partner **Mortgage Solutions of Wakefield** will look at a solution to suit you and provide expert advice on the type of mortgages available.



# 02

## Research

**Once you have a realistic idea of your budget you will need to start to research the areas you would most like to live.**

Find out what types of property are available and research the current values. If your ideal property size and type is available within your budget then your property search can really start in earnest. However, if the size/type of property you need for your "Why" doesn't match up to your budget, you may need to now revisit your wish list or consider other locations that are within your budget.



# 03

## Viewings

**After you have thoroughly researched what is available on the current market, it's now time to start booking viewings to see potential new homes in real life!**

You can request a viewing directly through our website by clicking on the details of properties you are interested in, and following the links. Or you can simply call one of our branches or email us and we can make the arrangements from there.



# 04

## Make an offer

**Once you have seen a property that you would like to purchase you can make an offer on it.**

The vendor may take into consideration your position (are you cash buyers, first time buyers, in a chain etc) as well as the amount you are willing to offer. They may also consider how many viewings they have arranged, what their own position is on how quickly they need to move. They will then decide whether to accept or decline your offer.



# 05

## Solicitors

**Next, you will need to appoint a conveyancing solicitor to handle the sale for you.**

They will conduct the necessary title checks and "Searches" on the property, to find out everything you will need to know before taking over ownership. This process can take anything from 6 - 20 weeks, depending on a number of factors. It pays to make sure you stay in regular contact with your solicitor to keep things on track. Your Sales Negotiator at Richard Kendall Estate Agent will also be speaking with solicitors on both sides of the sale (the vendor and the purchaser). If you wish, we can provide you with a range of quotes for conveyancing from a panel of trusted local solicitors who we have worked with successfully for many years.



06

## Mortgage valuation

**Once you have made a successful offer on a property the sales process then truly starts.**

First of all, if you require a mortgage to buy your property your mortgage company will need to send someone to carry out a mortgage valuation on the property for lending purposes.



07

## Property Survey

**As well as the mortgage valuation, you may also want to have a survey carried out on the property.**

This is for your protection as the buyer, to give you a full picture of the health of the property, identifying any potential issues before you completely commit to making the purchase. Your mortgage company will likely offer this service to you, but we do have contact details for local Surveyors, should you want an independent opinion.



08

## Exchange of the contracts

**Once all of the legal requirements have been met,** your Sales Negotiator will liaise with the solicitors on both sides to mutually agree a date to exchange contracts – the moment at which you are then legally obliged to complete the transaction.



09

## Completion

**Congratulations,** you are now ready to complete your property transaction, and arrange to move in to your new home!



**So as you can see, there are a lot of things to consider, but if you are working with our trusted, well established company we will go out of our way to ensure that the process is enjoyable and exciting!**

To discuss your requirements, or for any help and advice, speak to your local Richard Kendall Estate Agent branch – find your local branch at [www.richardkendall.co.uk/contact](http://www.richardkendall.co.uk/contact)

**We wish you all the very best with your search!**

