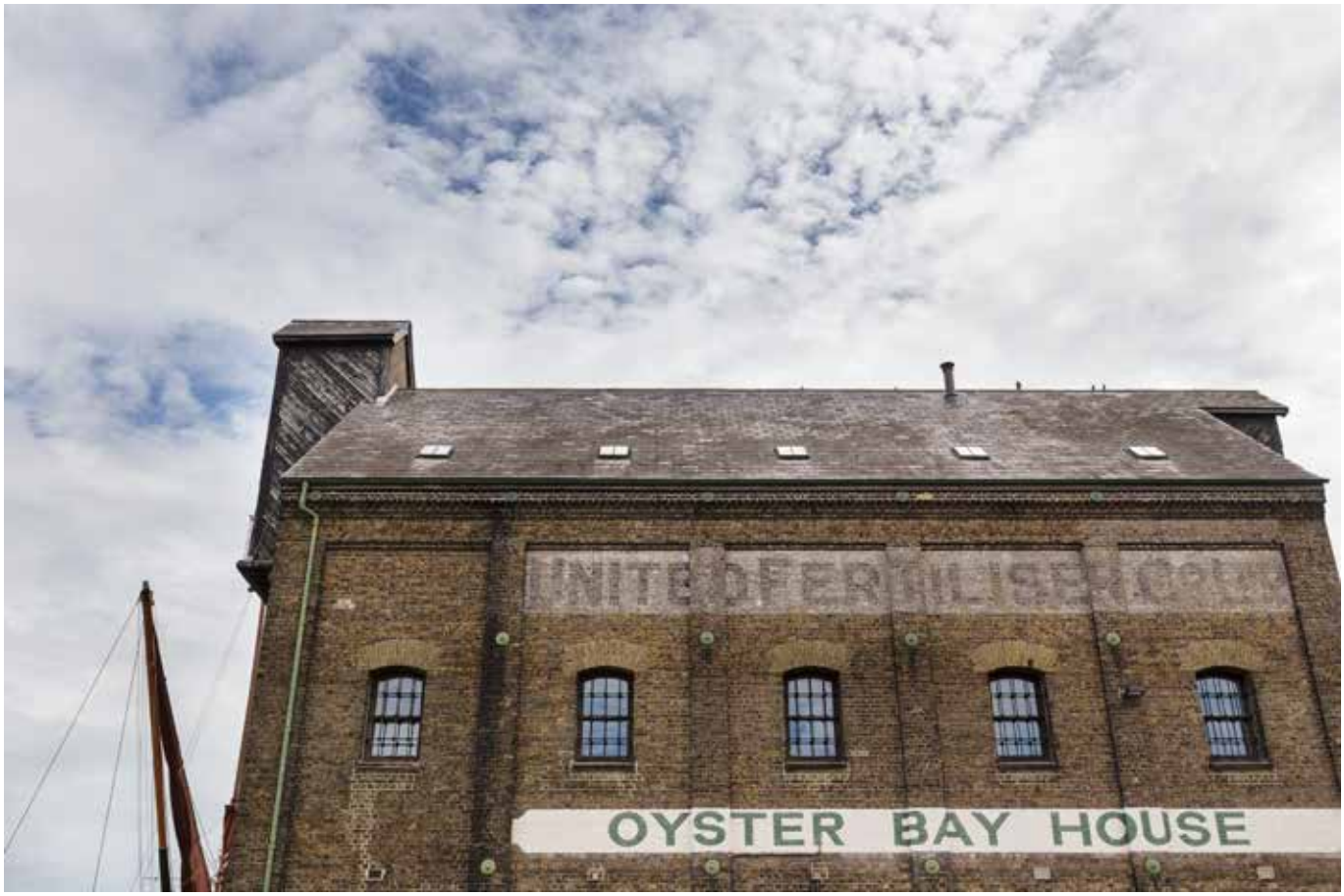


SAXON SHORE

ESTATE AGENTS

A Movers Guide

www.saxonshore.co.uk - 01795 533577


OYSTER BAY HOUSE



SAXON SHORE

ESTATE AGENTS

A Movers Guide…

If you're reading this, then chances are you are thinking of moving home. Whether you are an experienced mover or first time buyer we recognise this can be a daunting process and so have put together this useful movers guide to try and assist you in the process.

Over the next few pages you'll find clear information to help you:

- Deal with estate agents to gain the most help and find the right property for you and making an offer
- Access the right financial advice for you
- Choose the right conveyancer
- Understand what sort of survey you will need and where to access a surveyor
- Understand the after offer sales process with a useful flow chart
- Choose the right estate agent to market your property

We'd like to take this opportunity to wish you all the best with your move and hope some of the following information will help make it a more straightforward process.

Saxon Shore

The Alexander Centre, 15-17 Preston Street, Faversham, Kent ME13 8NZ
T 01795 533577 | E info@saxonshore.co.uk | W saxonshore.co.uk

rightmove Zoopla PrimeLocation.com OnTheMarket.com

Written by Richard Gates | Photographs by Pauline Beck

Registering and dealing with Estate Agents when buying a property

Whether you are buying, selling or both most people will have to deal with an Estate Agent at some point.

Knowing the right way to approach and communicate with them can make all the difference in terms of you hearing about properties that suit your needs at the soonest opportunity.

There is nothing more frustrating as a buyer than seeing the home of your dreams being marketed only to find out you have lost out on it to someone who viewed before you even knew it was available.

Estate Agents are sales people, they get paid when they sell and therefore it is in their interest to work with the most motivated buyers. You need to become the person they think of first when they list a property that suits your needs.

Whilst website portals like Rightmove and Zoopla are an essential tool when searching for a home they are reliant on information about properties that is uploaded by the selling agent, the agent has probably known the house will be available online for several days and in this time has probably notified the buyers they consider most motivated or suitable. If you are waiting for properties to hit the internet before knowing about them you will probably miss out on being one of the first to hear. Also on many occasions estate agents will sell properties before they even go online.

Therefore it is essential to form good relationships with all the estate agents in the town you are looking to buy in. We have put together 5 top tips to help you be the first person an agent thinks of when they list a property to the market.

- Be proactive, emails are useful but there is no better way to make an impression than to call the estate agent direct to register your details. Give your self time so these calls aren't rushed.
- Sell yourself – people buy people, the estate agent is trying to make a good impression with you for obvious reasons but you too should try to leave a good impression with them so that they remember you when a new home comes to market.
- Point out why you are a good buyer are you in a chain free position? Can you move very quickly? Do you have your finances arranged? Think about what puts you into a strong position and get your point across.
- Make it clear you are viewing houses, estate agents are often targeted to achieve a certain number of viewings each day. Therefore they will call people first that they know will view straight away without waiting for property details to be produced.
- Give feedback after you view that is useful to the agent. As agents a big part of the job is gaining feedback that is then passed to the seller. 50% of the time viewers do not respond to feedback requests which can be frustrating for both the agent and seller. Take the time to call them and tell them honestly what you thought of the property and the price being asked. This is gold dust to agents and will endear them to you and put you up the list of people they want to call first the for the next property they list.

At Saxon Shore we have an early birds scheme designed to help motivated buyers access information for properties from the moment we list them. This is great for buyers as they can get in early, but great for sellers too as an early sale usually achieves the best price.

*"Five Stars***** Thank you very much to Richard and team for their very helpful and professional service. We got a price for our house that we were extremely pleased with and it sold within days! We were very impressed and wouldn't hesitate to recommend Saxon Shore to others."*
Becky Vendor

SAXON SHORE
ESTATE AGENTS



The Buying Process

Making An Offer

Once you have seen a property you wish to buy making an offer is an exciting and probably daunting process for most people. There are several things you should think about when doing so in order to put your offer across in the best light and help you to be successful. Here are some more tips to help you with this.

Have supporting documents at the ready. Estate agents are required to carry out due diligence on a buyers position. Having this information available to email across when you make your offer will show the buyer and agent you are serious, prepared and motivated. We would recommend the following list is at your disposal.

Your financial position and proof of mortgage in place (Agreement in Principle) and proof of deposit. ID for all buyers involved in the transaction

Know your chain, the agent will check your chain if you are in one but knowing your position in relation to your chain could be an important factor in the sellers decision when the offer is first made.

Know which solicitor you will use and have them poised to proceed on the purchase.

Do your research. If you are contemplating a lower offer then have reasons to justify it at the ready. Look online at what neighbouring properties sold for and pay attention to how long a home has been on the market. That way you can justify the offer which the estate agent should then pass on to the seller.

Don't alienate the seller, work out in your mind what the most you would pay for a property is before you offer but don't then ruin your chances of getting it at that price by upsetting the seller with a "cheeky" offer first. Be realistic, if you are offering less give clear reasons why you have done so.

Be aware of the competition. Estate agents cannot divulge how much other people have offered but they can divulge how may viewings and offers they may have had. This can be useful information when thinking how much to put forwards.

Your position is just as important as the price you are willing to pay. Many times sellers have opted to accept an offer that may not be the highest because the buyer is in a better position. Sometimes the best position isn't always being able to move quickly, understand the sellers situation they may not have found yet or be anxious about being pressured. When you understand this you can present yourself and your offer in the best light.

We are happy to advise anyone on a property they may wish to offer on even if its not marketed by ourselves.

Accessing The Right Financial Advice

Most people who move need some sort of financial help and advice. Understanding what's available to you and the associated costs can be hugely beneficial. Here are some tips as to where to go and what to look out for when shopping around

Most peoples best financial relationship is with their bank so its always good to start here. They may offer better rates or be willing to lend more to you than other banks as they have a good record of your financial activity. However we would never recommend talking only to your bank as they can only tell you about mortgage or loan products that they offer and not what else may be available to you on the wider mortgage market.

If you are using a broker understand which lenders they have access to, a lot of brokers may only be able to access a panel of lenders so cannot give whole of market advice

An Independent Financial Advisor (IFA's) is Independent and can give whole of market advice

Some brokers and IFA's charge for advice some do not. Be aware of this when you are arranging appointments with them.

Its best to sort a mortgage before you view a property to ensure you know what you can afford. You should also be able to get an agreement in principle from a lender which can be show to the agent when making an offer to put it in the strongest light.

At Saxon Shore we can make arrangements for you to speak with an independent financial advisor who doesn't charge fees for arranging mortgages. This is regardless of which agent you may buy or sell with.



SAXON SHORE
ESTATE AGENTS

Choosing the right Conveyancer

This is probably one of the least thought about factors when people are selling or buying but in our opinion alongside selecting the right agent choosing the right conveyancer can make all the difference to how long your move takes and how stressful it can be. There are thousands of choices so you need to do your research to avoid making your move more difficult than it needs to be.

Check Reviews, this speaks for itself but have a good read of online reviews before you pick

Listen to who the agents use but be mindful of referral fees. Most agents will recommend a conveyancer they have a good relationship with. A good agent will pro-actively chase a sale after an offer is accepted until it completes so they will want to work with proactive solicitors who communicate to them well. However some agents may be paid a referral fee for instructions they pass to conveyancers so you need to be aware of this and ask yourself if you think that may have a bearing on who they recommend.

Talk to the person who will act for you before you instruct them, ask them how often they will update you and if they will pro-actively chase other conveyancers if things are not progressing.

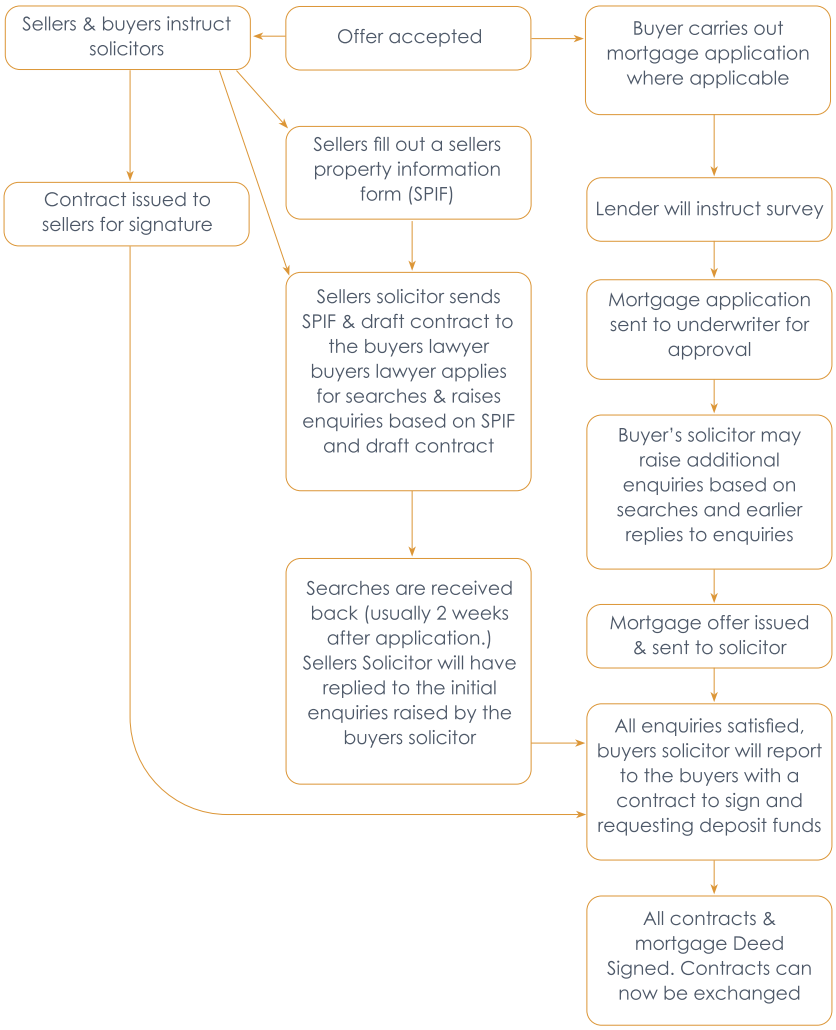
Like all industries and services a company is only as good as its people. If you have been recommended to a firm find out who it was that acted for the person that recommended them to you. If they have left the firm it may be better to follow them to where they are now working.

If you like to do things online find out what facilities there are for uploading documents etc to the solicitors also do they have a portal that allows you to track progress. If you prefer to deal face to face with local people then make sure they are going to be accessible to you.

At Saxon Shore we are happy to discuss a conveyancer to suit your needs regardless of whether you are buying or selling through us.

Sales Progression Process

Whether Buying or Selling it can be a confusing process. The flow chart below is a basic overview of the key steps involved. We are always happy to help during this process, regardless of whether you are buying or selling with us or another agent.





SAXON SHORE
ESTATE AGENTS

Choosing The Right Survey and Surveyor For You

Once you have had an offer accepted you will most likely have a survey of some description carried out on the property you wish to buy. These can vary in cost, type and scope the below describes the main options available to you.

A Mortgage Valuation

If you are buying with a mortgage you will have a mortgage valuation carried out by the lender. This will be arranged by them but charged to you and can vary in cost depending on the deal you have applied for. You should expect this to cost around £200-£300. The mortgage valuation is mainly concerned with valuing the property however assuming a surveyor does a physical inspection they will report on any areas of major concern. A lot of mortgage valuations are now carried out remotely online so it's not wise to rely on this as a comprehensive inspection or survey.

A Homebuyers Report

This is the most common survey type we come across and will require a qualified surveyor to visit the property and carry out a fairly detailed report. This will be a more in depth report and will give a view on what needs to be done or may need to be done however it will only usually be able to advise and recommend areas that may need further investigation. These Reports can range from around £400-£600.

A Buildings Survey

A buildings survey will carry out an extremely in depth report on the property and give a great deal of information. These are far less common and usually buyers would only have these on very old or very dilapidated properties or where they suspect problems. These reports are quite expensive and can range in our experience from £600-£1000.

At Saxon Shore we can put you in touch with a RICS qualified surveyor who can help with all your surveying needs.



*"Highly recommended * * * * * Warm and friendly people for whom nothing was too much trouble. They pursued everything with professionalism and great care. They were proactive in ensuring that the sale and purchases progressed steadily. Thank you to Kim, Richard and team for their support and care in such a mammoth task." Paula & Dominic - Vendors*

A Sellers Guide

So far everything we have discussed has been in relation mainly with things you may have to deal with when buying a home. The next section of this guide deals with things to be aware of should you be selling a property. This may not be relevant to you at this time but we think there is useful information to everyone involved in the home moving process.

There are many things to think about when selling your property and the following information will hopefully help you to have the best experience possible when selling and help you market your home in the best light, to the widest audience in order to achieve the best possible price.

Choosing an Estate Agent

There are many things to consider when choosing the right estate agent for you below are some things to consider asking them before deciding on who to instruct.

Agent Comparison Checklist

Questions To Ask …	Agent 1	Agent 2	Agent 3
Do You Provide Free Professional Photography?			
Do you provide a free Energy Performance Certificate (EPC)?			
Do You Provide Floor plans?			
How long is your contract ?			
What is your commission rate?			
Do you have buyers waiting for this type of property?			
Do you advertise on Rightmove & Zoopla? Do you also advertise on other portals like On The Market or Boomin?			
Do you accompany viewings?			
Who will negotiate any offers are they experienced?			
Who will look after me when the house is sold?			
What will you do if the property doesn't sell quickly?			
Do you use social media to market my property?			

Remember to check online Google and Facebook reviews, agent comparison sites like Get Agent will also give information on who are the most successful agents in your town.

Research other properties agents have for sale and see how they are presented, is this how you want your home to be marketed? Good quality photos and clearly drawn floor plans can make all the difference.

*"Local family business * * * * * Huge thanks to Richard and the team, at Saxon Shore for the successful marketing and selling of our home in Edward Vinson Drive. From start to finish you have been so helpful and it's great to see a new local family business thriving. We wish you many years of success and will not hesitate to recommend you to others."*

Kirsty & Lee Hawkins & family - Vendor

SAXON SHORE
ESTATE AGENTS





SAXON SHORE
ESTATE AGENTS

There is another way, the Saxon Shore Way

Welcome to Saxon Shore. We are a fresh type of estate agency bridging the gap between your local high street agent and the new online-style agents.

We are a small team most of us were born locally and together we have over 40 years' experience in estate agency and marketing. We offer a personalised service with the best marketing and presentation: This includes bespoke marketing packages for all. No optional extras or 'exclusive' homes, just great marketing to showcase your home.

We use local artist-designed boards: Our 'for sale' signs are as eye catching and beautiful as your home.

No sale, no fee: There are no upfront fees. We get paid when we've done our job and sold your home.

Modern. Targeted. Effective: Our digital marketing goes beyond the usual property portals such as Rightmove and Zoopla. We have a strong online presence including social media with an engaged local audience, which means your property gets in front of potential buyers faster.

**If you have a property to sell,
try a different way,
try the Saxon Shore Way**

Call now for a FREE, no obligation market appraisal!

@saxonshoreway

01795 533577 | info@saxonshore.co.uk | www.saxonshore.co.uk