



A practical guide to Selling your home



Time to sell your home?

When the time comes to sell your home, how do you choose which estate agent to appoint? You have a tremendous choice of agents, on the surface, most appear to do more or less the same thing. But there is far more to moving than simply finding a buyer, and it is critical that when the time comes, you choose the right agent for you, your property and your situation.

LOCAL EXPERTISE

Buyers overwhelmingly prefer to work with local experts who they regard as, "in the know", so choose a well-established local agent who has a network of local offices throughout the region that your property is in.

Find out more at:

www.millerson.com/pages/why-millerson

VALUATION

Beware!! It is well known that some agents will over-value your home to impress you and secure your instruction, so don't fall into the trap of simply choosing the agent with the highest valuation. An inflated price will attract the wrong buyers and the right buyers never see it. This often leads ultimately to the property falling below its true market value. Choose an agent who not only has a track record of successful sales in the area but also has a thorough working knowledge of current buyer activity.

See more at:

www.millerson.com/pages/valuing-your-property

COMMISSION

Some agents simply cannot afford to provide a level of service that is effective, and one that makes the selling experience as stress free as possible. Cut price agents usually require a higher turnover of stock in order to survive and they are likely to be less concerned about securing the best price for their clients. The net amount in your pocket is surely more important than the percentage fee charged.

See how Millerson can secure you the best price at:

www.millerson.com/pages/marketing-your-property

COMMUNICATION

Good agents are those that are in frequent contact with you and have the expertise to advise you if anything needs to be done to improve your chances of selling. Too many agencies only communicate good news! That's easy!

See more at:

www.millerson.com/pages/viewings-and-feedback

ENTHUSIASM

If an agent is not enthusiastic about your home, don't instruct them. A positive approach to selling your home is essential if purchasers are to be inspired into buying your home

See more at:

<http://www.millerson.com/pages/about-us>

THE PARTNERS & BUSINESS DEVELOPMENT MANAGERS

Choose an agent that is owned and run by property professionals who are interested in your sale. Could you get hold of a partner or director if you needed to?

Millerson is owned and run by the Miller family who have worked in the property industry in Cornwall since 1935.

All partners and business development managers are available and can be contacted at all times.

Find out more at

www.millerson.com/branches/head-office

FLOORPLANS

They are more helpful and accurate than a flowery description that some agents use. Floorplans improve the quality of viewings and can motivate those who might otherwise not have viewed your home

Find out more at [www.millerson.com/pages/marketing-](http://www.millerson.com/pages/marketing-your-property)



[your-property](#)

ADVERTISING

At Millerson we ensure that we use a wide selection of local newspapers to advertise your home in. We are also able to advertise your home in the national press. The internet is a valuable tool in estate agency. Over 80% of buyers use the internet when looking for a property, so you need to be sure that your home is found and promoted – quickly and easily. Two of the UK's market leading sites are Rightmove and Zoopla. Here at Millerson we will list your home on Millerson.com, Rightmove, Zoopla, Primelocation, Mayfairoffice.com to name but a few.

VIEWINGS

Our policy is to accompany all buyers around your home wherever possible, and provide prompt and constructive feedback within 24hours of the viewing taking place.

This is important as, apart from the obvious security issues, it is only when an agent accompanies a buyer around your home that they can probe, listen and understand what the buyer really wants.

Agents who develop a picture of what the buyer wants usually have a much lower viewing/sale ratio and do not frustrate their clients with unsuitable viewers. Showing your home to prospective purchasers can be stressful enough, but children can add an extra dimension and their needs should also be considered.

Moving home can be an exciting time for an adult, but the fear of the unknown can be upsetting for children, that room or corner of the garden that has been their special place is about to be taken away from them.

Find out more at:

www.millerson.com/pages/viewings-and-feedback

This is a Children's Agreement which we hope will encourage your children to help you with you move.



Children's Agreement



I agree to help our family move house by:

- 1 Tidying my bedroom every morning
- 2 Making sure my things are not scattered around the house
- 3 Making sure bikes and stuff are not lying around the garden
- 4 Turning on the lights before people come round
- 5 Flushing the loos before people come round
- 6 Turning off the Radio and TV before people come round
- 7 Keeping really quiet when people come round
- 8 Being polite to people when they look at the house
- 9 Being proud of our house
- 10 Generally being good!

Signed

Dated



BE LEGALLY PREPARED

Whether you're buying or selling property, it's going to be one of the biggest transactions of your life. No matter how excited you try not to be before the exchange of contracts, daydreaming, window shopping and picking paint colours is inevitable. If you're selling, many hours will be spent idly considering what to do with the money. Let's face

it, it's an exciting time and the sale falling through will result in some big disappointment. Luckily, we have experience in these matters and we've found a way you can protect your home move!

Whether you're buying or selling, getting all of your legal documents prepared early in the transaction will help you to safeguard your home move.

As soon as you start looking for a house to buy or put your house on the market, you should be instructing your solicitor. This has many benefits. If you're selling, buyers will be more comfortable knowing that you're Legally Prepared and have financially committed to a solicitor as it means you're less likely to take your house off the market, and are highly motivated to move.



Being Legally Prepared speeds up your home move too. As soon as you have found a home to purchase or a buyer for your home, you will be out of the starting blocks in a shot. Contracts can be issued within 48 hours and your conveyancer will work on your case as a priority. We know that the faster a transaction is processed, the less likely it is to fall through, minimising stress and leaving you free to daydream about your home move.

A BRIEF OVERVIEW OF THE CONVEYANCING PROCESS

Step 1

Terms of offer agreed between Seller and Buyer

Step 2

The contract of sale is prepared by the seller's conveyancer, and either approved by the buyer's conveyancer, or any queries will be raised.

Step 3

The buyer's conveyancer checks the mortgage offer and the readiness of any dependent sale (if any) to proceed.

Step 4

The buyer's conveyancer obtains the deposit from the buyer in order to exchange contracts (personal cheques can take up to 5 days to clear which could delay an exchange and completion).

Step 5

Contracts are signed and exchanged, at which time a completion date is fixed.

Step 6

The Transfer Deed/Document is prepared by the buyer's conveyancer and approved by the seller's conveyancer. It is then signed in readiness for the completion date.

Step 7

The buyer's conveyancer obtains funds for the purchase from the buyer/buyer's sale (if any) and the lender (if there is a mortgage).

Step 8

On completion day, the buyer's conveyancer sends the funds to the seller's conveyancer. The purchase is complete on receipt by the seller's conveyancer and the buyer can take occupation.

Step 9

The buyer's conveyancer pays any stamp duty and registers the buyer as owner of the property at the Land Registry.

The time it takes to progress through the system depends on several factors, most of which can be speeded up with good planning in advance. If you need to sell your home to move speak to Millerson Conveyancing who will Legally Prepare your home for sale. This can save on average up to 3 weeks of the sales time. You can choose not to be the weakest link in the chain. Contact Millerson Conveyancing to help progress your sale/ purchase to a smooth completion.

COUNTDOWN TO MOVING

Up To 4 Weeks Prior To Moving:

- Decide whether you need a professional moving firm or not. If you're thinking of moving yourself, look into the costs involved - several journeys over long distances can quickly add up. It may well be worth hiring the professionals.
- Hire removal boxes or tea chests if they are not supplied by the removal company.
- Label boxes with details of what is inside and where they're going at the new address.
- Start using up frozen and tinned food.
- Draw up a plan of where you want furniture to go in the new house.
- Take down fitted items that are coming with you - shelves, light fixtures, mirrors, etc.
- Sort out your cupboards and sell unused items or give them to a charity shop.
- Book a hotel if you think you will need one during the move.
- Arrange for a friend or relative to help look after your children on moving day.
- Ensure you explain to young children in advance what is happening so that they know what to expect.
- Book pets into kennels/catteries or arrange for friends/relatives to look after them during the move.
- Get your new address engraved on pet collars.
- Notify your children's old and new schools of leaving/arrival dates.
- Register with or log into www.iammoving.com to start updating address change details, plus stop/start dates for services like gas and electricity.

1-2 Weeks Prior To Moving:

- Take advantage of our change of address card service.
- Arrange the professional disconnection of gas cookers and any other appliances that you are taking with you.
- Cancel deliveries of paper, milk, etc. and pay off any outstanding accounts.
- Return any library books and items borrowed from friends and neighbours.
- Put all your documents and valuables in a single safe place.
- Log into www.iammoving.com to notify the following organizations/providers with your moving details:
 - Bank
 - Credit/store cards
 - Other financial companies, e.g. if you have a hire purchase agreement or loan
 - Utility providers, e.g. electricity, gas, water
 - Inland Revenue
 - National Savings and Premium Bonds
 - National Insurance/DSS Benefits
 - Pension
 - Insurers - motor, contents, life, travel
 - DVLA (for driving license)
 - TV License
 - Phone/mobile/Internet
 - Local Council (for old and new address)
 - Charities and clubs
 - Magazine subscriptions
- Tell your employer.
- Inform your stockbroker and/or companies in which you own shares.

Inform your existing doctor, dentist, optician (and private medical care provider) and research new ones close to where you're moving.

3 Days Prior To Moving:

- Pack a bag with a change of clothes, essential toiletries and a 'survival kit' for the other end. Take things like light bulbs, fuses, tools, toilet roll, candles, matches, cash, phone charger and a list of important telephone numbers.
- Do your last-minute laundry.
- Confirm that we will have the keys available to release to you, subject to solicitors' confirmation.

2 Days Prior To Moving:

- Empty, defrost and dry out your fridge/freezer if you're planning to put it in storage for any length of time.
- Seal packets, bottles or jars with tape to prevent any spillage.
- Make sure there will be enough space for removal vans at both addresses. Sort out lift access if you live in a flat.

1 Day Prior To Moving:

- Prepare food and drink for moving day: tea/coffee, juice, fruit bread, cheese and things like pasties. Don't forget some plates, cups, cutlery, a sharp knife, and the kettle.
- Fully charge your mobile phone.
- Get a good night's sleep!

Moving Day:

- Settle the children with their carer if they have one. If not, set up a room that contains their toys and a few treats. Give older children specific tasks, like packing their own personal box.
- Give the removal team a full tour of the house.
- Keep the kettle boiling and the biscuits flowing.
- Strip the beds and keep the linen handy so you can pull it out for the first night in the new house.
- Once the van is loaded, walk around the house with a member of the removal team to check you have got everything you want in the van.
- Take the meter readings in your old and new homes.
- Relax!

REMOVALS

Despite the effort that goes into preparing a property for sale, many people overlook the impact of good removal planning.

Here are a few suggestions that we hope will help you avoid some of the anxieties many people experience during this exciting, but sometimes stressful time.

- Friday is the most popular day to move house. However, removal companies tend to get booked up, and if there were to be a hiccup, would they work on the Saturday? Even if they would, the van might have been booked out to someone else and not be available to complete your move easily. So aim to move mid-week if at all possible.
- Completion dates are often agreed before exchange. Once you have a tentative date in mind ask the removal company to pencil in the date, subject to confirmation. We work with a number of local removal firms and can sometimes arrange “pre-booked” slots at preferential rates on your behalf.
- You can save a lot of hassle by getting the removers to pack for you. But watch the quality of packing. Do they just put a pile of plates into a box, or do they wrap each one individually? Will they pack clothes in their existing chests/wardrobes etc., thereby saving space, or would they pack into boxes first. Possibly at unnecessary cost?
- Don't wait until a buyer is found before getting a removal quote. In the same way that you should choose your estate agent with care, talk to several removal firms before deciding, without having to use the only one available on your chosen day.
- Get a binding quote from the removal company including details of the expected number of hours the job will take, and ask about expected gratuities?

- Check what is included on their insurance and if there are any gaps, would these be covered by your own home insurance policy?
- Inform the removal company how many stairs there are at your new home, and if there are any potential access restrictions. Provide them with a list of things that are not to go.
- Watch loading and unloading and examine all items carefully before signing a receipt.
- From the time you decide to sell, put aside the following as you come across them: spare boxes, marking pen, bubble wrap, newspaper and tissue, parcel tape (lots of it) and scissors.
- A tape measure comes in surprisingly handy.
- Use strong boxes and do not overfill them - otherwise they cannot be stacked on top of another.
- Purchase special boxes for dishes, wardrobe and other special items.
- Pack audio-video equipment in their original boxes if possible and label audio leads for easy recognition later.
- If removing screws, tape them to the objects they are removed from.
- Label each box and indicate the following on at least two sides of the box: (a) Which room it should go in (b) Whether it is fragile (c) If it should be loaded last so it will be unloaded first.
- Name each room in the new property and stick labels with these names on the door of each so the removal men are clear as to which is which.
- Save room by using towels and blankets to wrap fragile items rather than bubble wrap, which takes up a lot of space and you will only have to dispose of it later.
- Pack books tightly on end in small boxes. If they smell musty, sprinkle talcum powder between the pages and wrap the book before packing. Leave stored for a couple of months to eliminate the smell.

- Pack heavy and lighter things together to avoid excessively heavy boxes.
- Have rugs and curtains cleaned during the moving period so they will be fresh for your new property and will not have creased in transit.
- Pack medicines in a leak proof container.
- Carry all valuables with you.
- Take the kettle, mugs, tea, biscuits, milk, etc. in the car with you

Find out more at: www.turnersremovals.com/



TRANSFER OF UTILITIES, ETC.

It is important to remember to inform relevant authorities, suppliers, etc. about your change of address in good time for your move. Most companies' contact details can be found on any correspondence you have from them., www.iammoving.com is a website where you can input your information once and it will be forwarded automatically. Below is a basic check-list which you may find useful as a reminder of people to contact.

Description of Authority, Service Provider, Supplier, etc.	To Be Contacted	Done
Electricity		
Gas		
Council Tax		
Water		
TV License		
Telecoms - Landline, Mobile, Internet		
Telephone Routing Service		
Satellite/Cable		
Driving License (DVLA)		
Vehicle Registration		
Passport Office		
Inland Revenue		
Social Security		
Benefits Agency		
Premium Bonds		
National Blood Service		
Organ Donor Register		
Schools and Universities		
Doctor/ Dentist/Optician		
Employer		
Pension Provider		
Insurance - Life, Motor, Home, Travel, Pet Business		
Banks and Credit Cards		
Charities		
Trades Union		
Professional Bodies/Subscriptions		
Club Memberships		
Magazine Subscriptions		
Mail Order and Home Shopping		
Store/Loyalty Card		

Ultimately, you are best served by choosing a local based agent who holds values similar to your own.

One who has time to listen; one who understands your needs and concerns; one who can offer real straight-talking advice; one who takes pride in their integrity, combined with a passion for results.

Needless to say, Millerson not only fulfils, but also goes beyond many of the recommendations outlined here.

You owe it to yourself to make the right choice. So when the time comes to sell choose wisely.

CHOOSE MILLERSON



To Find The Complete Estate Agency Service click onto:

www.millerson.com

GLOSSARY OF MOVING AND CONVEYANCING TERMS

CHAIN: The parties involved in a linked transaction of more than one sale/purchase. A delay in one link in a chain can hold up all other related transactions.

COMPLETION DATE: The date when the transaction relating to the sale/purchase of a property is completed. This is usually the date you become the owner and can move in.

COMPLETION STATEMENT: A financial statement from the solicitor detailing all financial transactions in relation to the sale/purchase including costs and disbursements.

CONDITIONS OF SALE: The terms by which the buyer and seller agree to sell/ buy the property. The Law Society sets standard conditions. The conveyancing lawyer may set special conditions in each case.

CONTRACT: The legally binding agreement specifying the detail of the sale or purchase. The seller's conveyancing lawyer draws up two copies of the same contract, and each party signs their own copy. When both parties are ready to legally commit. The two contracts are "exchanged" at which point the sale becomes binding on both parties.

CONVEYANCER: The property lawyer who manages all of the matters arising from the sale of a house or the purchase of a house. This can be a solicitor or a licensed conveyancer.

CONVEYANCE OR TRANSFER: The legally binding document that transfers the rights and burdens and the benefit of the land.

DEEDS: The legal title document which provides historical information about the property, possibly including details of any restrictive covenants, etc.

DEPOSIT: The amount on exchange of contracts, which is only refundable in exceptional circumstances. Contracts usually provide for 10% of the purchase/sales price but this can often be negotiated to a lower level. The deposit forms part of the purchase price and should not be confused with the "deposit" towards a mortgage, which is the "cash" difference between the purchase price and the amount of mortgage.

DISBURSEMENTS: The various costs the solicitor/ licensed conveyancer will pass on to you in addition to their professional fees. E.g. land registry charges, search fees, photocopying, etc.

DOMESTIC ENERGY ASSESSOR (DEA): A registered person qualified to produce Energy Performance Certificates (EPCs).

DRAINAGE SEARCH: This will show whether or not the surface and/or foul water drains run into a public or private sewer.

EASEMENT: A right given to the owner of a property over an adjoining property (e.g. right of way).

ENERGY PERFORMANCE CERTIFICATE (EPC): A certificate produced by a registered Domestic Energy Assessor (DEA) which shows the efficiency of a property. This is presented in the form of a coloured bar chart, much like that used to indicate the efficiency of a fridge or car.

ENVIRONMENTAL SEARCH: It has more recently been recommended that the buyer's solicitor should also carry out an environmental search to see if there are any landfill or waste disposal sites in the area, if the property has been built on an old industrial site and whether there are any risks from contaminated land, toxic emissions, flooding, subsidence, etc.

EQUITY: The proportion of the value of the property you actually own, as opposed to the amount mortgaged.

EXCHANGE OF CONTRACT: The point that both parties are legally committed to the transaction. The time and date of exchange is recorded by the conveyancing lawyers of each party.

FIXTURES AND FITTINGS: A list of the items at the property, which are either included or excluded from the agreed price.

FREEHOLD: Recognized by English law, freehold is the complete and indefinite ownership of a piece of land and any buildings on it. There can still be restrictions on the use of the land.

FSA: The Financial Services Authority is an independent government body concerned with consumer protection in the financial market.

GUARANTOR: Someone who agrees to stand surety for your mortgage and will be liable to pay it off should you default.

GAZUMPING: When the seller accepts a higher offer from another buyer after an initial offer has been accepted.

GAZUNDERING: When the buyer lowers their offer after the sale has been agreed.

INDEMNITY INSURANCE: An insurance taken out by conveyancing firms to cover losses to clients arising from errors or fraud in dealing with their matters.

LAND CHARGES SEARCH: If you are obtaining a mortgage the lender will ask your solicitor to carry out a search to make sure that you are not bankrupt!

LAND REGISTRY FEES: Fees paid by your conveyancing lawyer on the buyer's behalf to register the ownership of property with the Land Registry.

LAND REGISTRY: The official body responsible for recording the ownership of land.

LAND REGISTRY SEARCH: This is carried out just before completion to find out if there are any new mortgages registered against the property that have not previously been disclosed. If there are, then the buyer's conveyancing solicitor will require confirmation that these will be repaid.

LEASEHOLD: This usually relates to a flat or apartment and is a form of ownership for a fixed period of time. The freeholder owns the freehold and the property will usually revert to him at the expiry of the leasehold period.

LICENSED CONVEYANCER: A licensed conveyancer is a specialist in the transfer of property. Much like a solicitor, except that a licensed conveyancer might not be as qualified in non-property related aspects of the law.

LIFE COVER: An insurance policy that pays out a lump sum in the event of your death - often used as a form of additional security for a mortgage loan.

LOCAL AUTHORITY SEARCH: This reveals details of the planning history for the property and whether the Council is aware of any breaches of planning, also any proposals for new roads or traffic schemes, tree preservation orders, conservation areas, etc. that are within the Council's control that may affect the property.

MORTGAGE DEED: The legal document that gives the lender certain rights over the property.

MORTGAGE FEES: An amount charged by your financial advisor, or the lender, to cover the cost of arranging your mortgage.

MORTGAGE: A loan to help you buy your house. The loan is secured on the property to prevent you selling the property without paying off the loan. If you fail to meet the mortgage payments as agreed, the lender could force you to sell your home.

MORTGAGE REPAYMENT PROTECTION (MRP): An insurance policy which covers your monthly mortgage payments should you fall ill.

NEGATIVE EQUITY: Where the size of the mortgage loan is greater than the market value of the property.

REDEMPTION FEE: A penalty which may be charged by your existing mortgage lender if you pay off your mortgage early or you move to a different mortgage. Always check the details of your existing mortgage before agreeing to redeem it and consider any such implications on a future loan.

RESTRICTIVE COVENANT: This is a clause, usually in the original title deeds, which can legally restrict the use/enjoyment of a property. For example, a builder of a property next to his own might bind the purchaser and future owners never to erect another building on the land.

SEARCHES: A check on certain recorded aspects that might affect the value of the property, such as a Local Authority Search which covers items such as road maintenance, planning applications, etc.

STAMP DUTY: A government tax payable to every buyer of a property is charged. Up to £125,000 there is 0% to pay. The next £125,000 (the portion from £125,001 to £250,000) the rate is 2%. The next £675,000 (the portion from £250,001 to £925,000) is 5%. The next £575,000 (the portion from £925,001 to £1.5million) the rate is 10%. The remaining amount (the portion above 1.5million) the rate is 12%.

EXAMPLE If you buy a house for £275,000, the SDLT you owe is calculated as follows:

- 0% on the first £125,000 = £0
- 2% on the next £125,000 = £2,500
- 5% on the final £25,000 = £1,250
- Total SDLT = £3,750

STRUCTURAL SURVEY: A survey giving details about the building and its integrity.

SUBJECT TO CONTRACT: The term used to denote that a provisional agreement between the buyer and the seller has been made, but this is not binding on either side.

TITLE DEED: The legal document showing who owns the property.

TRANSFER DOCUMENT: The formal document that officially confirms the transfer of the property from the seller to the buyer.

VALUATION SURVEY: An inspection of the property by the lender's representative to ascertain how much the property is worth to the lender as security for the mortgage loan. This is not to be confused with a structural survey.