



CLARKE
HILLYER

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CLARKE HILLYER CAN OFFER THE FOLLOWING SERVICES

RESIDENTIAL

PROFESSIONAL SERVICES

RICS HomeBuyer Report
Building Surveys
Taxation Valuations
Expert Witness/Litigation
Compulsory Purchase
Insurance Valuations
Matrimonial Valuations
Probate Valuations
Asset Management
Project Management
Lease Plans
Lease Extensions
Leasehold Enfranchisement
General Insurance Brokerage
Health and Safety audits
Party Wall Awards

AGENCY

Sales and Lettings of:
Flats
Houses
Portfolios
Ground Rents
Development Sites
Provision of Energy Performance
Certificates

MANAGEMENT

Rent Collection of :
Assured Shorthold Tenancies
Regulated Tenancies
Ground Rent Collection
Block Management
Arrears Management/Recovery
Insurance collection
Planned maintenance
Periodic inspections

COMMERCIAL

PROFESSIONAL SERVICES

Schedules of Condition
Building Surveys
Taxation Valuations
Expert Witness/Litigation
Rating Appeals/Advice
Insurance Valuations
Matrimonial Valuations
Probate Valuations
Asset Management
Project Management
Lease Renewals
Rent Reviews
Lease Plans
General Insurance Brokerage
Party Wall Awards

AGENCY

Sales and Lettings of:
Shops
Factories
Warehouses
Offices
Development Sites
Provision of Energy Performance
Certificates

MANAGEMENT

Rent Collection
Arrears Management/Recovery
Schedules of dilapidation
Lease Covenant Compliance
Insurance collection
Service Charge

PURCHASER GUIDE

BUYING YOUR DREAM HOME WITH CLARKE HILLYER

At Clarke Hillyer we strive to stand out from other agents by making the purchasing process as comfortable and friendly as possible.

This is apparent from the moment you set foot into one of our branches. You will be greeted with a friendly smile by one of our experienced and qualified property consultants; whose main aim will be to help you find your dream home.

The consultant will discuss with you over a cup of coffee your property requirements and at the same time take contact details from you so that we can keep you updated going forward. Regular updates will be sent to you via SMS or email and you will have the ability to view properties on our easy to navigate/simple to use website. Our offices are open at times to suit you, from 7am – 7pm and agents are available for viewings after work or at weekends.

The consultant will be able to show you relevant available properties on a large screen using the latest iPad & touch screen technology, whilst describing in detail why these properties may be suitable for your needs and assist you to shortlist properties which you may want to view. We will then make the appointments for you to view the shortlisted properties, provide you with full colour,

detailed property particulars and chauffeur drive you to the viewings; you will be accompanied throughout so that we are available to answer any questions you may have.

Once you have found what could be your dream home, it is our responsibility to try to make that dream come true.

Before you make an offer, we need to establish that your potential dream home is affordable. This is done with the aid of an independent, whole of market financial advisor who will be able to offer friendly, obligation free advice on mortgages, life assurance and all aspects of financial planning. You will then be able to indicate to the agent whether or not your dream home is affordable and at what level you would like to make an offer, confident that a mortgage would be available for you.

Your property consultant at Clarke Hillyer will then be able to put forward an offer to the seller (vendor) on your behalf. We will liaise with you throughout this negotiation until a price has been agreed.

Once a price has been agreed, we will require details of your preferred solicitor who will act for you in the purchase of your dream home. If however, you do not have a solicitor we will be happy to recommend one to you. Your accepted offer, will then be confirmed in writing to all parties.

From this point on Clarke Hillyer together with your financial advisor & your chosen solicitor will work tirelessly to ensure that the purchase process runs smoothly and efficiently to enable you to take possession of keys to your dream home.



THE LEGAL PROCESS

Your chosen solicitor will send you a welcome pack, which will consist of several questionnaires. They may also request a small amount of funds to cover initial disbursements such as searches etc. Searches are a necessity for you and for the mortgage lender, as they give you a geographical overview of the property, as well as the location it is set in. These must be applied for, once your solicitor has received draft contracts. Searches can take up to 2 weeks to come back to your solicitor, so it is imperative, for the sale to flow nicely, that these are applied for at the earliest convenience. This will otherwise cause a delay for you to move in.

If you require a mortgage then you will already have seen our mortgage/financial advisor, passed an initial agreement in principal through a mortgage lender, or at least know the exact amount you are able to borrow. The mortgage application tends to run parallel with the legal process.

You will need to fill out a mortgage application form, and provide all the relevant documents required by the lender, e.g. bank statements, wage slips etc. REMEMBER to bring along some form of payment for the survey, or any other admin fees attached to the mortgage product, otherwise this will cause unnecessary delays.

Your advisor will inform you what is required. At some point you should receive a fixtures and fittings list from your seller. This is designed to let you know what is being left at the property. If this is incorrect, you need to contact your solicitor as soon as possible.

Once your valuation has been carried out on the property you are buying, you may receive a copy of the report, to see if there are any issues that may have arisen from the inspection. This will depend on which lender, and which type of survey you have chosen. If you have any issues with your survey it is best to get a copy of the report sent to your agent and solicitor in order to advise you of what to do next. Should you require a detailed survey rather than just a valuation, please ask your consultant as we are able to advise on this for you.



Once all of the enquiries have been handled by your solicitor, they will generally send you some documents to sign which may include a contract, a mortgage document etc. At the same time you may be asked to provide (if you have one) a deposit to your solicitor. This can be in the form of a telegraphic transfer from your bank, a bankers draft or in the worst case a personal cheque. By sending a personal cheque, you will also cause a delay due to the cheque having to clear first. Do NOT arrive with cash as the solicitors cannot accept this.

Once your solicitors have your deposit and signed documents, they will want to agree dates when you would like to move into the property. Try to give more than one suitable date for moving, as this always seems to clash with the ideas of others involved if there is a chain! The solicitors will soon be exchanging contracts and telling you the completion date of when you will move in!

The big day will consist of all the monies changing hands between the solicitors, so make sure, if you are at the start of the chain, that your solicitor sends the funds to the next solicitor first thing in the morning. Make sure your solicitor, at the point of exchange, has allowed enough time for the mortgage lenders to get the money to their account in time for the big day, otherwise it is likely you will not get the keys until the afternoon especially if there is a long chain.

Should you require any additional information, please contact one of our experienced, professional consultants where they will be delighted to explain anything in greater detail.



