

# **GUIDE TO SELLING YOUR PROPERTY**

BY AP MORGAN



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ACCOUNTANCY SERVICES



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We offer a tailored range of accountancy and business advisory services to private individuals and companies across many industries and sectors, catering for businesses of all sizes.

We provide a personal and professional approach, ensuring attention to detail is at the core of everything we do.

If you are looking for a team of reliable, professional, approachable accountants who will do more than just respond to your needs, then get in touch today.

## What we do

- Payroll
- Year End Accounts
- Bookkeeping & VAT
- Company Secretary
- Management Accounts
- Personal Tax
- Forecasting
- Business Advice



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# HOPE IS NOT A STRATEGY

When it comes to selling houses, hope is not a strategy.

We work harder on your behalf. That's why we have put together this comprehensive guide which will take you through the selling process from valuation to completion.



# BOOKING A VALUATION

ALL AGENTS ARE NOT THE SAME

The first stage of selling your property is to arrange a number of valuations with estate agents.

Your aim should be to sell your property at the best possible price in the shortest possible time.

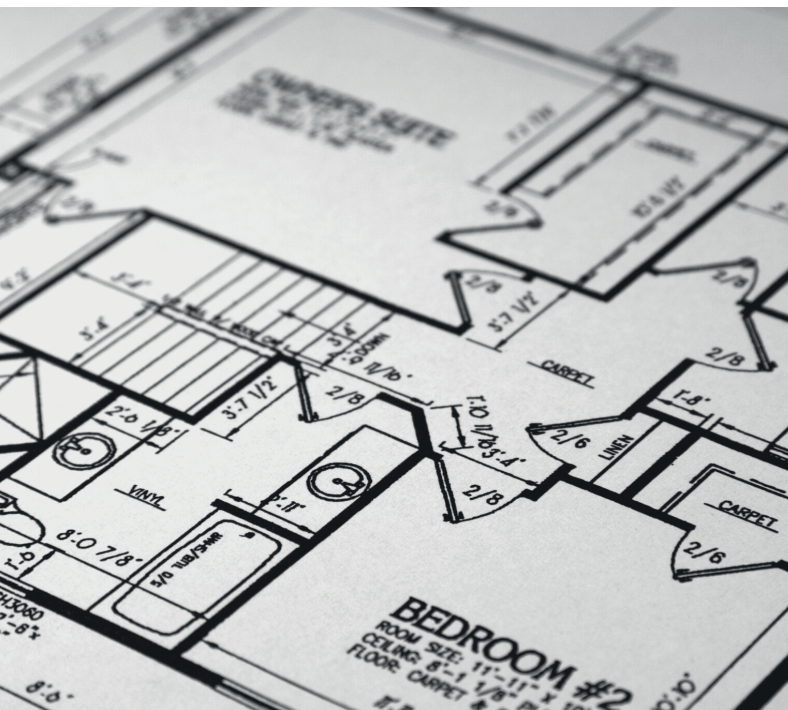
Choose an estate agent who understands local property prices, has a strong brand presence and is nationally recognised for its services and achievements.



# SELECTING AN ESTATE AGENT

## POINTS TO CONSIDER WHEN CHOOSING AN ESTATE AGENT

- Do they conduct hundreds of valuations every year in your area? This is important to ensure an accurate valuation. AP Morgan carry out hundreds of valuations every year giving us in-depth knowledge of property prices in your area.
- Do they have a large number of registered, pre-qualified buyers who are looking to move immediately?
- Do they have a network of offices across your area? This will reveal their knowledge of the local property market and will immediately expose your property to a wider pool of buyers.
- Will they organise an EPC to be done at the same time as photographs are taken?
- As a benchmark, AP Morgan arranges these to be done in one appointment at the same time to avoid you having to deal with several visits. What kind of marketing package will they use to present your property and are all elements included within their fee?
- Will your property be promoted on the major property portals such as Rightmove, Zoopla, Primelocation, and Property Finder?



- Do they use SMS messaging and email marketing to promote properties?
- Do they have a specialist, in-house photography department to showcase your property? Everyone in AP Morgan's photography department is specifically trained and qualified to also carry out the EPC assessment, prepare floorplans & take multiple photographs, all in one visit.
- Do they only offer one type of service? We recognise that not all of our customers' requirements are not the same, therefore, AP Morgan offer a no-sale no-fee service and an upfront fee online service.
- Are they members of 'The Property Ombudsman' scheme? AP Morgan is regulated and monitored by The Ombudsman so you can rest assured that you're fully protected at all times.



## PRESENTATION AND MARKETING IS KEY

We firmly believe that the presentation and active marketing of your property is key to a successful property sale.

The more buyers we can attract to your property, the broader the resulting choice of potential buyers, which will, in turn, ensure that you achieve the best possible price in a timescale that suits you.

We offer a unique and coordinated sales and marketing strategy, making your property as visible and attractive as possible. This includes:

- Professional photography by in-house, trained photographers.
- High quality professional property adverts.
- High profile regional coverage.
- One-to-one regular marketing reviews and advice.
- Late viewings available Monday - Saturday.
- Honest and timely feedback.
- Financially qualified buyers.
- Experienced and knowledgeable staff that will negotiate the best price for you.
- Support and advice for your onward plans.
- Expert mortgage advice available from our recommended, whole of market mortgage advisors.

## MULTI-AWARD WINNING AGENTS

Testament to our ongoing commitment to providing a high-quality service to our customers, AP Morgan has won many awards over the years. We have been recognised both nationally and regionally by peer-assessed awarding bodies.



## WHAT OUR CUSTOMERS SAY

We have over 3000 reviews on Trustpilot and Google - two of the world's leading independent online review platforms. Here are a few of our online reviews.

*A GOOD EXPERIENCE AND GREAT CUSTOMER SERVICE, I HAVE USED AP MORGAN TO SELL MY LAST 2 HOMES... A REAL BREATH OF FRESH AIR.*

- Mr P

*AFTER BUYING AND SELLING PROPERTIES FOR YEARS, I MUST SAY I HAVE NEVER DEALT WITH AN ESTATE AGENT AS PROACTIVE AS AP MORGAN. I WILL BE USING AP MORGAN FOR MANY MORE TRANSACTIONS TO COME.*

- Ms B

*WITHOUT A DOUBT THE BEST ESTATE AGENTS I HAVE EVER DEALT WITH. VERY PROFESSIONAL COMPANY. WILL 100% USE AGAIN IN FUTURE.*

- Ms D

*JUST PURCHASED OUR THIRD PROPERTY THROUGH AP MORGAN AND THEY HAVE BEEN BRILLIANT. ALL THE STAFF THERE WERE GREAT.*

- Mr M



**A  
MODERN  
LAW  
FIRM  
WITH  
TRADITIONAL  
VALUES.**

# OUR SERVICES

## No Move No Fee

There are no legal fees to pay if your sale or purchase doesn't complete for reasons outside your control.

## Private & Secure

We securely process all your personal information, identification and funds. Using industry-leading, modern technology we keep you protected at all times.

## Fixed Fee

We operate on a fixed fee basis ensuring complete transparency, so that you can budget accordingly and there are no hidden surprises at the end of the transaction.

## Proactive Communication

Our dedicated legal team will progress your case proactively keeping you up-to-date. Your case manager will ensure your transaction is smooth and hassle-free.

**Redditch: 01527 910 505**

**Birmingham: 0121 270 3363**

[chapterlaw.co.uk](http://chapterlaw.co.uk) | [hello@chapterlaw.co.uk](mailto:hello@chapterlaw.co.uk)



# INSTRUCTING A PROPERTY LAWYER

## CHOOSE THE RIGHT PROPERTY LAWYER FOR YOU

The successful sale of your property can be reliant upon the instruction of an efficient property lawyer with experience in property conveyancing and a thorough understanding of property in your area.

It is a good idea to do some research and make a decision before you put your property on the market. AP Morgan work closely with Chapter Law and can recommend their services.

In our experience, the cheapest you can find is often NOT the best choice.



# GETTING MORTGAGE ADVICE

## GET THE MOST SUITABLE DEAL FOR YOUR MORTGAGE

If you are looking to get a mortgage for your onward purchase, now is the best time to speak to a mortgage advisor so you can find out exactly how much you are able to borrow.

This will give you a good idea of how much your budget should be for your next property as well as enable you to start getting all the necessary paperwork in place ready for submitting your mortgage application. By doing so, you can minimise the risk of any unforeseen delays that you may face at later stages after you have found your new home.

AP Morgan work closely with a highly qualified team of whole-of-market mortgage advisors offering clear, impartial and comprehensive advice for any existing or new mortgage customers. We have an advisor based in each of our offices.

Our recommended mortgage advisors can search the entire market to find the product that is right for you, as well as submitting a mortgage application when you are ready. As independent advisors, they not tied to specific lenders, banks or building societies and therefore offer truly comprehensive impartial advice based on your needs and requirements. They offer a range of appointments from online to face-to-face appointments, advice and are able to help you irrespective of where you are in the country, or which estate agent you buy through.



### **A bright future in the finance industry**

Wiser mortgage advice was established in 2022 with experienced advisors based in Redditch, Bromsgrove, Stourbridge and Birmingham.

Our mortgage advisors have over 50 years combined experience in the financial services offering advice. We are an ever-growing company and have recently taken on new advisors to ensure we maintain an excellent service and to allow us to support our increasing client base.

### **Providing a better service**

Our aim is to provide you with the best service possible, maintaining complete transparency along the way.

### **Communication**

We pride ourselves on top quality communication with a modern approach.

### **No Hidden Costs**

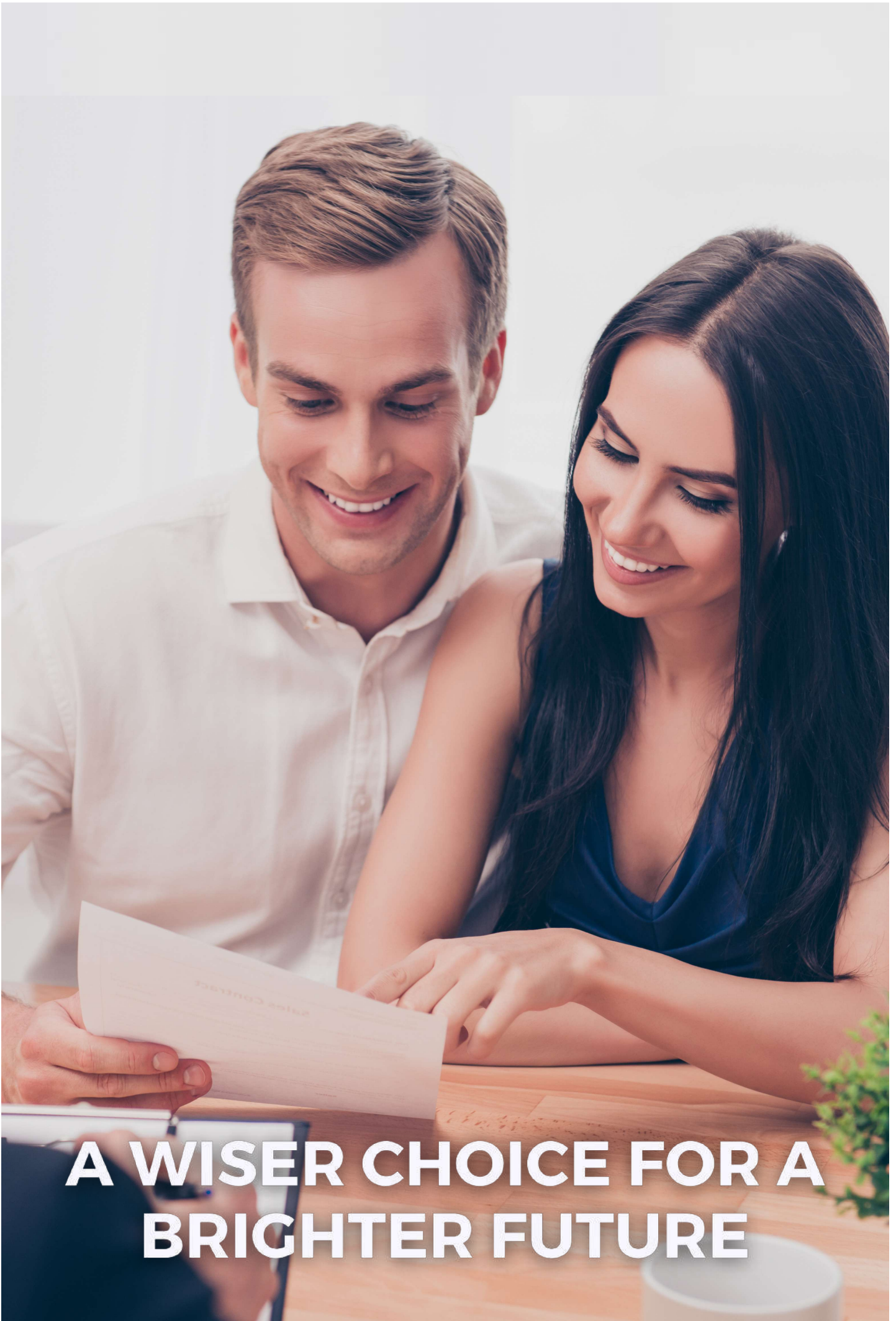
We will always outline our costs upfront and will never add hidden charges.

### **Interaction**

We keep you updated throughout the process through our smart systems giving you peace of mind.

**Call: 0333 5775 999**

**[wisermortgageadvice.co.uk](http://wisermortgageadvice.co.uk) | [info@wisermortgageadvice.co.uk](mailto:info@wisermortgageadvice.co.uk)**



**A WISER CHOICE FOR A  
BRIGHTER FUTURE**



# PREPARING YOUR PROPERTY

## FIRST IMPRESSIONS COUNT

The presentation of your property is critical to achieving a successful result.

We want you to achieve the best price for your property, so we make sure potential buyers get a great first impression when viewing your home.

To ensure that your property is presented in the best possible light, you should consider the following:

**How's your "Kerb Appeal"** – Ensure the front of your property looks presentable as this will create an immediate impact. The front of your house is a good place to spend a little extra time and money. Plant flowers, trim bushes, pick up leaves, repaint your front door, replace tarnished house numbers, fix a broken mailbox, and replace old doormats. Ask yourself - "From what I see from the outside, would I make an appointment to view the house further?"





**Fix the small things** – A fresh coat of paint where necessary can make a world of difference. Address any DIY jobs that you have been meaning to get done. Do you have a dripping tap, a broken door handle, damaged skirting board, loose floorboards or a cracked tile? These will send the wrong message to potential buyers. Getting these little problems fixed before you put your house on the market is a good idea.



**Remove the clutter** – This must be the hardest rule of all! We love our little treasures - it reflects our memories, hobbies and values, but it doesn't help achieve the best possible price when selling homes. Rooms appear larger when less cluttered.



**Neutralise** – If you are considering re-decorating your home before selling, remember neutral colours sell. Try to convey an image of quality and neutrality. Potential buyers walking through your home want to imagine themselves as the owners this can be difficult if the property is decorated in highly personalised styles and colours.

**Sparkling clean** – A well-lit and clean home looks bright, inviting and more spacious. Spring clean your house from top to bottom if you can, and give it a once over before any viewings take place.

**Not everyone loves pets** – It's always best to keep your pets under control, try confining them to a specific area. Although you may love your pets, they can be off-putting to other people and smells can sometimes be offensive. Ensure there are no lingering odours in furniture or flooring. If needed, getting the carpets professionally cleaned can also be beneficial.

**Tidy the gardens** – Gardens are an important selling feature so make sure yours is presentable and well maintained.

**Parking** – Adequate space to park vehicles is important to many buyers, so ensure your viewers can park easily when they arrive. If needed, move your vehicle prior to viewings to allow access for potential buyers.

Remember the photographs taken on that day will be the public's first glimpse of your home and may determine whether they want to see more.

Make a diary note of when the photographer will visit your property so that you can present it at its best.





- Full-colour property details with professional photography and floorplan.
- Distinctive 'For Sale' boards to promote your property 24/7.
- A website that attracts hundreds of thousands of unique visitors every year and showcases your property to its full potential. We do this by utilising multiple colour photographs, floorplans, local area information and a location map with interactive street view.
- Listing your property on the most popular UK property portals including Rightmove, Zoopla, and many more.
- Confirmation and reminders for appointments via email and SMS.
- A dedicated property professional giving you updates on the marketing of your property.

# MARKETING YOUR PROPERTY

## FINDING YOUR PERFECT BUYER

To find the perfect buyer you need to spread your net as wide as possible by giving your property maximum exposure across a wide range of media. To achieve this your ideal marketing package should include the following:



# CARRYING OUT VIEWINGS

## POINTS TO CONSIDER

Does your estate agent offer weekday evening and Saturday appointments? AP Morgan does this so that more buyers can potentially view your property. We understand that the more people that are able to view your property, the higher the likelihood we can negotiate a better price.

Make sure you provide your estate agent with all the information to access the property such as alarm codes, double locks, and notes on pets.

Provide your estate agent with a set of keys so that they can conduct viewings (with your agreement) at short notice or when you are out.



# RECEIVING AN OFFER

## HELPING YOU SECURE THE BEST OFFER

Any serious buyer will follow normal processes and make an offer via your estate agent. We recommend exercising caution if any interested parties approach you directly with an offer as they may be trying to avoid the checks that estate agents carry out. An attractive verbal offer may not always translate to a successful transaction.

**Inform your estate agent about any offers immediately. By doing so you ensure that:**

- Your agent performs necessary checks to determine the buyer's financial ability to buy your property at the best price.
- Your agent uses their expertise and negotiation skills to get you as much money as possible for your property. Every penny counts!
- Your agent carries on working to ensure you have a smooth and stress-free experience, keeping you updated with progress right through to the completion.
- Your agent is there to advise you should your buyer attempt to renegotiate at the last minute. Selling is a legal transaction, let the experts be on your side.
- Your legal obligations as set out in your agency terms & conditions are fulfilled. Failure to comply could result in additional professional fees.



For an offer to be legitimate the following is necessary:

- The offer must be communicated by the estate agent.
- Your estate agent will fulfil their legal obligation by confirming the buyer's identity.
- Your estate agent should check the buyer's ability to proceed and confirm their position before you decide whether or not to accept the offer.
- Any special conditions of the offer must also be stated.





Your estate agent should assist your property lawyer and negotiate on your behalf throughout the process, keeping you informed every step of the way.

There are no legal obligations between the buyer and the seller until contracts are exchanged.

If your buyer is getting a mortgage they will have a routine 'Mortgage Valuation' of your property. This is arranged with you via your estate agent and the survey company.

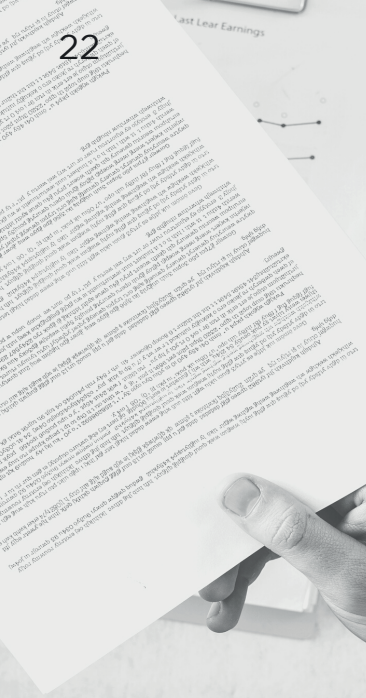
Your buyer can also choose to have privately commissioned surveys to get further detailed reports on the condition of your property.

# PROGRESSING YOUR SALE

## ENSURING YOUR SALE GOES SMOOTHLY

It takes skill and expertise to progress a sale successfully through to completion. An estate agent with experience in this area will make all the difference.

Your property lawyer will send out a draft contract to the buyer's property lawyer, who will then carry out preliminary enquiries. Your property lawyer will also write to you and (a) send out forms for you to complete about what you are leaving behind in the property (b) ask for any certificates, if required (c) ask you to answer any queries from the buyer.



# CONTRACTS EXCHANGED

EXCHANGE OF CONTRACTS CAN OCCUR WHEN THE FOLLOWING HAVE BEEN CONFIRMED AND AGREED:

- Preliminary enquiries following receipt of the draft contract.
- Evidence of a good title.
- Specific issues highlighted in the lease, if applicable.
- Local search queries.
- Fixtures and fittings to be included in the sale.
- The buyer's mortgage offer.
- The completion date is set by a mutual agreement between all parties involved.

**Upon exchange of contracts the buyer and seller are both legally obliged to proceed with the transaction.**

Before the completion date you should check through the completion statement with your property lawyer. This details all costs involved and authorises them to settle payments.







# COMPLETION

Completion is when residual monies are transferred from the buyer's property lawyer to your property lawyer's account.

Your property lawyer will call you when the money has cleared in their account and will inform your estate agent to release keys.

Congratulations, you have now finalised your transaction and sold your home!

KITCHENS

BATHROOMS

BEDROOMS

TILES

# DESIGNING LIFE



STONE WORKTOPS

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- Specialists in All Trades

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Bromsgrove  
B60 3DR

Monday: 8am - 5pm  
Tuesday: 8am - 5pm  
Wednesday: 8am - 5pm  
Thursday: 8am - 5pm  
Friday: 8am - 5pm  
Saturday: 9am - 4pm  
Sunday: 10am - 4pm



Video



Website



# COUNTDOWN TO MOVING

## MAKE SURE EVERYTHING IS READY FOR YOUR MOVE

### 4 WEEKS

- If required, book a professional removal company to help you move. (If you are unable to find one, AP Morgan will be able to help you find one).
- If you are taking your white goods with you, book a reliable removal firm to prepare them for the move. You can also check this with removal companies.
- Sort through all your belongings and sell or donate any unwanted items.
- Start collecting plenty of boxes (if the removal company don't provide them) to transport your belongings.
- Inform all service providers of your change of address, including utility companies, TV licence, DVLA, schools, credit cards, etc.



### 3 WEEKS

- Start packing. Clearly label boxes with contents and by room. This will help when offloading boxes into your new home.
- Start taking down any fitted items that are coming with you (such as shelving, pictures or artwork).
- If you have any pets, arrange a home for them on the day of the move.
- Start using up any frozen food and buy small supplies until you move.



## 2 WEEKS

- Return any borrowed items such as library books etc.
- Cancel deliveries of newspapers, milk etc.

## 1 WEEK

- If necessary, defrost and clean the fridge freezer in preparation for the move.
- Pack a box of personal items that will be needed immediately as your new home (e.g. light bulbs, toiletries, kettle and tea making supplies, etc.).
- Contact your removal company to confirm the removal time and notify them of any last-minute details.
- Organise your plants for the move and make sure they all have proper containers to transport them in.

## MOVING-OUT DAY

- Write down your meter readings and inform your utility company.
- Strip beds and pack bedding.
- Before leaving, double check you haven't left anything behind.
- Check all windows and doors are closed and locked.
- Hand keys in to the estate agent.
- Collect the keys for your new property from the estate agent.





# LEGAL AND FINANCIAL ASPECTS

## IMPORTANT PROCESSES AND DOCUMENTS

### AGENCY AGREEMENTS

There are different types of agency agreements:

**SOLE AGENCY** – Where you instruct one estate agent to market your property.

**MULTIPLE AGENCY** – Where you instruct more than one estate agent to market your property.

**JOINT AGENCY** – Where you instruct more than one estate agent to market your property. The estate agent that sells your property will have agreed to share the commission with the other estate agent(s).



## CONVEYANCING

This is the name used to describe the work your property lawyer and the buyer's property lawyer will do to push your sale through to exchange and completion.

### YOUR PROPERTY LAWYER:

- Obtains the Title Deeds.
- Sends the signed fixtures and fittings form to the buyer's property lawyer to confirm what it is to be included in the sale.
- Sends the property information form to the buyer's property lawyer.
- Prepares the draft contract.
- Sends the draft contract to the buyer's property lawyer to approve.



### THE BUYER'S PROPERTY LAWYER:

- Check all documentation, raises any initial enquiries, applies for the local authority search and any other necessary searches.
- Requests confirmation of the fixtures and fittings to be included in the sale.
- Confirms that all replies to enquiries are satisfactory and that all mortgage paperwork is correct.
- Obtains the buyer's funds for the purchase and on completion, transfers the monies to the seller's property lawyer.
- Registers the buyer as the new owner of the property with the land registry.



## ENERGY PERFORMANCE CERTIFICATE (EPC)

An EPC assesses the energy performance of a property on a scale from A-G, A being the best and G the worst. An EPC is legally required for properties to be let or sold in the UK.

## COMMISSION FEES

An estate agent's commission fee is calculated either as a percentage of the sale price achieved + VAT or as a fixed amount + VAT.

If you have decided to instruct your estate agent on a multiple agency basis, be mindful that you may be required to pay more commission. Full details of your estate agent's commission fees will be outlined in their terms and conditions so ensure you have read and understood these before signing.

Remember, the cheapest estate agent is not necessarily the best value.

## LEGAL FEES

Legal fees vary so it is worth shopping around before deciding which property lawyer to choose. Your estate agent should be able to recommend a number of reputable property lawyers.

## REMOVAL COSTS

It is always best to start getting removals quotes soon after agreeing a sale. It is advised not to confirm your booking until as close to the completion date as possible. A delay in the legal process or a hiccup in the property chain could affect the anticipated completion date so book a firm who are big enough to take care of any late cancellations and changes in the moving date.







# FREQUENTLY ASKED QUESTIONS

## 1. HOW MUCH WILL IT COST TO SELL MY PROPERTY?

The costs involved in selling your home consist of:

- An EPC – the cost may vary depending on the EPC supplier.
- Your estate agent's fees – there are two main fee options, upfront or no-sale no-fee. With an upfront payment, you will typically pay a lower amount payable on instruction. No-sale no-fee fees are an agreed rate of commission paid upon legal completion, no other charges apply. Most agents only offer one or the other, at AP Morgan, we offer both options.
- Legal fees for the conveyancing process – these vary depending on the law firm you choose.
- Removal costs – this cost may vary depending on the removal company you choose. It may also be payable in advance.

## 2. ARE THERE ANY ADDITIONAL MARKETING COSTS?

Your estate agent should include all marketing expenses within their commission fee. It is worth checking this before you instruct an estate agent as some may charge an additional fee for upgraded marketing packages.



### 3. WHAT AND WHERE ARE MY TITLE DEEDS?

Your Title Deeds are proof of your property's ownership. They will be held by your bank or building society if you have a mortgage. If your property has been registered, you will be able to purchase a copy via the Land Registry's website. For newly registered properties this may take a few months before showing on the Land Registry's records.



### 4. DO I NEED TO REDECORATE BEFORE I PUT MY PROPERTY ON THE MARKET?

It is not essential to redecorate your property before placing it on the market. However, applying a fresh coat of paint to areas in need of it will help make the property more attractive. For more tips and guidance on presenting your property, please refer to the 'Preparing Your Property' section.

### 5. WHO WILL CONDUCT VIEWINGS ON MY PROPERTY AND WHEN WILL THEY OCCUR?

Your estate agent should accompany all viewings during their opening hours. However, in some circumstances, they may ask you to conduct the occasional viewing. It is advisable to choose an estate agent who offers longer opening hours to maximise viewing potential and minimise the number of viewings you have to conduct yourself.



## 6. DO I NEED TO BE PRESENT FOR VIEWINGS?

If your estate agent is accompanying all viewings and they have the access codes and keys for your property, you won't need to be there. It is worth noting that buyers often feel more relaxed – and are therefore more likely to provide useful feedback when the seller is not present, if you have a dog, viewings are a great time to take them for a walk!

## 7. DO I HAVE TO PAY STAMP DUTY?

Stamp duty is only due when a property is purchased. In the case of your sale, it will be your buyers that pay any stamp duty. However, you may have to pay stamp duty on your onward purchase.

## 8. WHEN DO I HAVE TO MOVE OUT?

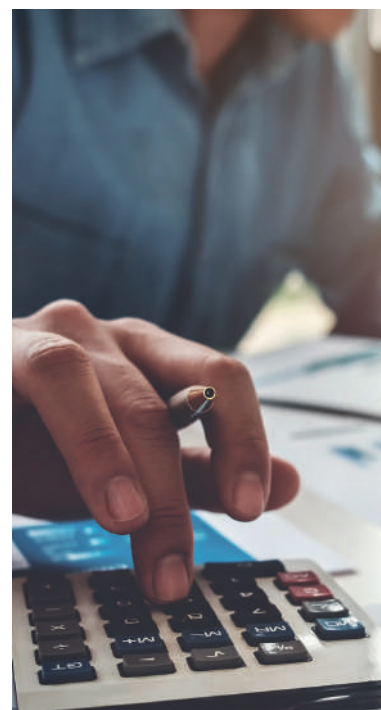
On your completion date, we recommend being physically ready to move out by 1pm. Your property lawyers will inform you and the estate agent once legal completion has taken place. You are then able to arrange key transfers via your estate agent.

## 9. DO I HAVE TO PAY CAPITAL GAINS TAX ON THE PROPERTY?

If you are selling a property that is your main home, you will not have to pay Capital Gains Tax as long as you satisfy certain conditions. However, if you are selling a property that is not your main home, it is likely you may have to pay Capital Gains Tax. For full advice, speak to a tax specialist.

## 10. HOW LONG DOES AN EPC LAST?

An EPC is valid for 10 years, unless any significant material changes are made to the property (e.g., extensions, new windows, insulation, etc.).



**WE LET...**

**YOU RELAX**



**AP MORGAN**

## OUR **AWARD WINNING** LETTINGS SERVICE TAKES THE STRESS OUT OF MANAGING YOUR PORTFOLIO, GIVING YOU MORE TIME TO **RELAX!**

At AP Morgan, we offer both fully managed and let only packages, with benefits including:

**Expert valuers** with a wealth of experience in the Private Rented Sector

Premium marketing with **floorplans and professional in-house photography** to show your property in its best light

Multiple online and offline channels to source **quality tenants**

Experienced lettings negotiators providing you with **genuine and constructive feedback**

**Comprehensive referencing** of tenants for your peace of mind

**Rent protection & legal expenses** insurance

**Dedicated property management team** specialising in proactive repairs and resolution

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Landlords' **online portal** with access to your statements

**Inventories** carried out by experienced lettings agents

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**AP MORGAN**

# GLOSSARY OF TERMINOLOGY

## BRIDGING LOAN

A short-term loan provided by a Bank or Building Society, commonly used to cover or 'bridge' the overlap between the purchase of a new property and the sale of an old one.

## CHAIN

A property chain describes a line of buyers and sellers linked together because each is selling and buying a property from one of the others, apart from the people at the beginning and the end of the chain.

## COMMISSION

The estate agent's fee for selling your property.

## COMMON AREAS

Areas of land or building, such as gardens, hallways, recreational facilities and parking areas. Whereby more than one resident shares access.

## COMPLETION DATE

The completion date is the day on which money is transferred from the buyer's property lawyer to the seller's property lawyer. It is the date that the buyer becomes the legal owner of the new property. It is also the day that you move.

## CONTRACT

A legal agreement between the seller and buyer of a property.

## CONVEYANCING

The legal process surrounding the transfer of ownership of a property from seller to buyer.

## COVENANTS

Rules and regulations governing the property, usually found in the Title Deeds or Lease.

## DRAFT CONTRACT

Preliminary version of the contract.

## ENERGY PERFORMANCE CERTIFICATE (EPC)

An EPC assesses the energy performance of a property on a scale from A-G, A being the best and G the worst. An EPC is legally required for properties to be let or sold in the UK.

## EXCHANGE OF CONTRACTS

The point at which signed contracts are physically exchanged. The seller and buyer are now legally bound to the sale and purchase of a property at the agreed price and completion date.

**FIXTURES AND FITTINGS**

All non-fixed items included in the purchase of a property e.g., blinds, curtains, poles, etc.

**GAZUMPING**

When a seller accepts a higher offer from a third party on a property that they have already agreed to sell to someone else prior to exchange of contracts.

**LAND REGISTRATION**

The process of registering the legal title of an area of land with the Land Registry, typically handled by the property lawyer.

**LEASE**

A legal document by which the owner of a property lets the premises or a part of it to another party for a specified length of time.

**LOCAL AUTHORITY SEARCH**

Procedure whereby a buyer's property lawyer checks with the local council regarding any outstanding enforcement or future development issues that might affect the property or immediate area.

**NEGATIVITY EQUITY**

A situation in which the value of a property has fallen to below the level of the loan secured on it.

**OFFER**

A sum of money that the buyer offers to pay for a property.

**PROPERTY LAWYER**

A legal expert handling all documentation for the sale or purchase of a property.

**SUBJECT TO CONTRACT**

This is when a sale has been agreed on a property, but the legal paperwork is yet to be completed.

**SURVEYOR**

A professional person qualified to estimate the value and condition of land and property.

**TITLE DEEDS**

Documents showing the legal ownership of a property.

**TITLE SEARCH**

An investigation carried out by a property lawyer to establish the history of ownership of a property. The search will check for any problems that may affect ownership.

**TRANSFER DEEDS**

The Land Registry document that transfers legal ownership from seller to buyer.



# HELPFUL NUMBERS

## AP MORGAN

Redditch 01527 406 956  
Bromsgrove 01527 910 300  
Black Country 01384 319 400  
Birmingham 0121 827 6827

## COUNCIL TAX

Birmingham 0121 303 11 13  
Bromsgrove 01527 88 12 88  
Dudley 0300 555 8000  
Malvern Hills 03004 560 560  
Redditch 01527 53 40 40  
Sandwell 0121 368 1155  
Solihull 0121 704 8100  
South Staffordshire 01902 69 66 64  
Stratford-upon-Avon 01789 26 09 90  
Warwick 01926 35 33 68  
Worcester & Wychavon 03004 560 560  
Wyre Forest 01562 73 29 28

## GAS AND ELECTRICITY

British Gas 0330 100 0056  
EDF Energy 0333 200 5100  
EON Energy 0345 052 0000  
N Power 0345 052 0000  
Scottish Power 0800 027 0072  
SSE Electric & Gas 0345 070 7373  
Western Power 0800 328 1111

## TELEPHONE

BT 0800 800 150  
Sky Talk 03332 022 135  
Talk Talk 0800 049 1374  
Virgin Media 0845 840 7777

## TV LICENCE

TV Licensing 0300 790 6131

## WATER

Severn Trent Water 03457 500 500



# INDEX OF LOCAL BUSINESSES

BUSINESS NAME	BUSINESS TYPE
Ace Insurance Services Group	Insurance Brokers
Bromsgrove Building Services (BBS)	Building Services
Chapter Law	Solicitors
Charles Kenward Motors Ltd	Car Garage Services
CHS Garden Services	Gardening Services / Landscaping & Maintenance
Easy Carpet, Upholstery & Hard Floor Cleaning Specialist	Carpet, Upholstery & Hard Floor Cleaning Specialist
HAB Designs	Architects & Building Design
Happy House Electrics	Electrician
LA Carpets Ltd	Carpets & Flooring
Man With A Van Removals	Removals & House Clearance
OJW Associates	Accountants
Panelling Direct	Interior Design / Wall Panelling
Richer Kitchens & Bathrooms	Kitchens & Bathrooms
SDR Removals & Storage Ltd	Removals & Storage
Wiser Mortgage Advice	Mortgage Advisors



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  - **Supply only**
- **Sub-floor preparation**
  - **Furniture moving**
- **Uplift and waste disposal**

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# EASY

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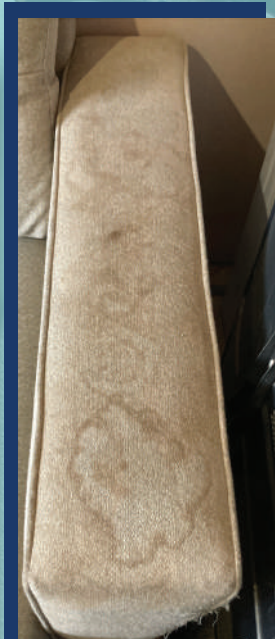
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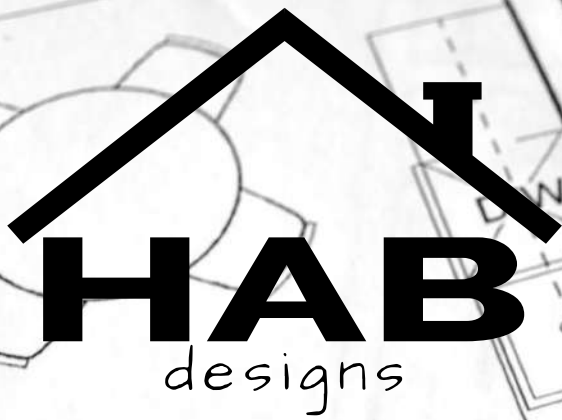


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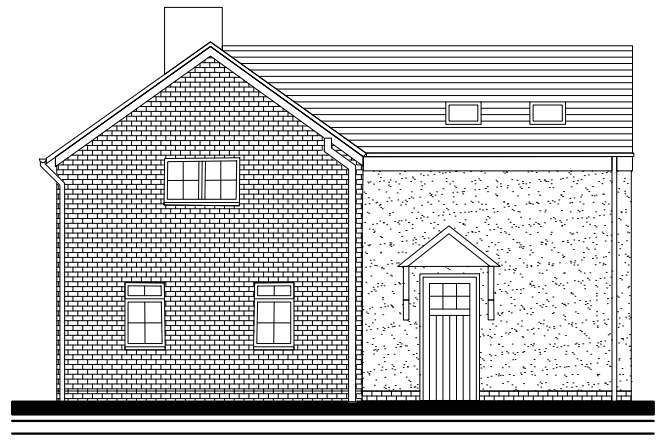


Design, plan and submit for Lawful Development Certificates, Planning Permission and Building Control. Once plans are submitted, we will act as your agent and liaise with Planning and Building Inspector.

## When to get us involved?

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Website



Video



# BBS



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### RELIABLE

All work guaranteed and fully insured

We aim to deliver complete customer satisfaction in every job carried out, from extensions and refurbishments to small maintenance jobs.

### ESTABLISHED

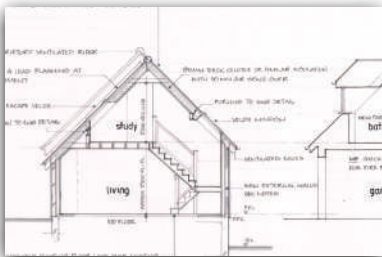
Builder for the trades, and return customers

We are regularly invited back for further projects, and many of our customers are tradesmen or in the building industry,



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### SERVICES

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- ✓ Kitchens and bathrooms
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Bromsgrove Building Services



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[bromsgrovebuilding@gmail.com](mailto:bromsgrovebuilding@gmail.com)





Website



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# NOTES AND REMINDERS

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