

SELLING YOUR HOME



FIND AN ESTATE AGENT

The charges different agents offer you may change dramatically, and make sure you know exactly what service you are receiving for that commission. For example, many online agents may advertise your property for you but expect you to do the viewings. Most traditional agents will offer 1-2% of the selling price and may ask for an exclusive time period for them to sell your property (which means you cannot use multiple agents). You may receive a better price from them for this exclusive period, but we would advise never to agree to more than 6 weeks (ideally 4). If an agent cannot get you a sale by then we would suggest you need a fresh approach. At Match we are fully transparent with our fees, and the price we offer you will only ever be the price you pay. We combine traditional marketing methods with the latest technology to attract a buyer. We create a fully comprehensive colour set of professional literature including floor plans, location maps, interior and exterior images of your property. Not only do we email our own extensive database of prospective buyers, but as statistics show that 82% of people start their property search online, we ensure your property is advertised on ALL the leading property websites too

PREPARING YOUR HOME

Consider addressing any DIY jobs you have been meaning to get done like adding a fresh coat of paint where necessary and try to declutter to make rooms appear larger. Potential buyers need to be able to picture themselves living there so rearranging your home to make it look inviting can make all the difference. It's also worth ensuring that you have an Energy Performance Certificate so potential buyers can see how energy efficient your home is. Contact us and we will happily visit your home and provide recommendations on how you can prepare your home for sale with no obligation to use our services

GET YOUR FINANCES IN ORDER

If you're still within your existing mortgage term, check whether your current provider will switch you on to a new mortgage and at what cost. You may face any early repayment or early redemption charges, or you may be charged to transfer your mortgage to a new property (a process known as porting) If you're planning to move to a more expensive property, you should work out the deposit you can place against the property and find out how much you can borrow, and which lender will offer you the best deal. It's also worth considering the current interest rates as it's not just about the amount you can borrow, it's about the amount you can afford to pay monthly.

DECIDE ON AN ASKING PRICE

Spend time researching how much your house is worth based on recent local market activity and invite Match a property to provide a free valuation where we will visit your property, give you an insight into the area and how property prices have performed over the years, advise on actions you could take to make your property more appealing, and talk you through the process and timescales you should expect

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VIEWINGS AND OFFERS

Consider how you wish to allow access to your property. Are you open to potential buyers visiting at any time of day or night, or do you need to schedule these in to suit your work and family life. If your property receives a lot of interest, you may want to consider an 'open house' where you block out a full day for multiple viewings. At Match we are flexible to all options and will work round your requirements to ensure you incur minimal disruption.

APPOINT A SOLICITOR

Conveyancing is the legal process of transferring a property from one person to another. Your solicitor will obtain copies of the title deeds for the property, prepare a contract, provide the buyer's solicitor with the contract and copies of the deeds, obtain any mortgage redemption figures from your lender, liaise with the buyer's solicitor to agree a moving (completion) date, and exchange contracts with the buyer's solicitor. They will then complete the sale by receiving the proceeds on your behalf, hand over the deeds and documents to your buyer's solicitor, pay off any mortgages and arrange payment of your estate agents' fees. We can recommend a suitable solicitor based on your needs.

EXCHANGE CONTRACTS

Once you've negotiated the terms of the contract, the final contract will be finalised and 'exchanged'. Your solicitor will receive a deposit and both you and the buyer are legally committed to the sale. If you choose not to move forward after this point, you could be sued and must return the buyer's deposit. If the buyer pulls out, they will lose their deposit.

NEGOTIATE A SALE PRICE

Once you start to receive offers you need to decide what you will/will not compromise on. You may have a minimum price you are prepared to accept, but you also may wish to consider a buyer's position as part of the agreement such as whether they are in a chain and therefore reliant on other properties to sell in order to complete the purchase. It is also worth establishing target dates for exchange and competition as part of the offer process. We can guide you through the process, negotiate on your behalf and ensure all mitigating circumstances have been discovered and agreed upon. If you receive multiple offers you may consider a sealed bid process where potential buyers provide an offer confidentially – in some circumstances this can be a good way to push the asking price up as the bidders are in silent auction situation. We can advise you on the best course of action once we receive feedback to the viewings we conduct

QUESTIONNAIRES

The buyer's solicitor will make some enquires so they have all the information they need to draw up the contracts. Your questionnaire will revolve around the boundaries of the property, what fixtures and fittings are included in the sale, and whether you've had any disputes or complaints with the neighbours. The council will focus on proposed developments, building works, sewerage, utilities, council tax and things of that nature

COMPLETION AND MOVING

You need to wait for your solicitor to call and tell you that the money has gone into your account. At that point you can pass the keys to the estate agent and move out. Good luck!