

# Selling your home with *Spencer*.

The Estate Agent

Selling is a tricky business. But with the right planning in place, you can minimise the stress. Besides — when you sell with Spencer, we'll get to know your home so well, we can sell it as if it were our own. That means there's much less for you to worry about. This quick guide covers the basics, but we're always happy to help with more info.

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## Choose your agent carefully

It's tempting to go for the highest valuation, but consider other aspects too, like the quality of marketing packages on offer, agent's local knowledge, the fees involved, and whether or not you think you can work with them!

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## Instruct a solicitor

Instruct a solicitor early so that they can get the ball rolling. We can make recommendations or get you a quote.

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## Presentation is everything

Do everything you need to sell the dream, because it can take a little bit more than flowers on the table and the smell of fresh coffee. We offer a house doctor service if you want help with this.

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## Viewings are about feeling, as well as seeing

It's not just about making the place look great - make visitors welcome, know your home and the answers to everything they might ask, and do a practice run. If you'd prefer, we can manage accompanied viewings.

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## Choose your offer carefully

Because it's not all about the money...how quickly can the buyers proceed? Are they part of a secure chain? We'll help you make an informed choice.

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## It ain't over 'til it's over

...and you've signed on the dotted line. Don't talk about dates until your solicitor tells you that everything is ready to go, and try not to have expectations you're not willing to adjust. Flexibility can keep the process moving and the chain intact.

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## When everything is in place, things can move very quickly

Keep in touch with your solicitor and estate agent so that you know what's coming next...

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## And remember... you're not alone!

Selling with Spencer means you're never alone. Speak to us if you're unsure of anything at all in the sale of your home.

# Conveyancing with *Spencer.*

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## Buyer

You instruct solicitors to act on your behalf, make payment on account for searches and provide ID & proof of address.

Your solicitor receives a contract package from your buyers solicitor, reviews it, raises any enquiries they have and applies for searches. You will then receive an initial report, including the fixtures & fittings list to check.

Replies to additional enquiries and search results are received and checked. If all is ok the title is then approved. If not, then further enquiries will be raised by your solicitor.

Your mortgage offer is sent to your solicitor and they deal with any special conditions made by the lender.

The contract, mortgage deed and other paperwork is prepared by your solicitor. You will then meet them to sign the paperwork or they will send it out to you to return. Your solicitor will also request your deposit in order to exchange contracts.

You return your signed paperwork and send your deposit to your solicitor.

Your solicitor will negotiate a completion date on your behalf. Once this is agreed they will check that everyone in the chain is ready to exchange.

Once you've exchanged your solicitor will request your mortgage advance and balance of purchase monies including any fee.

The final Land Registry and bankruptcy searches are then made.

Once all of the final monies are received and the searches are clear the solicitor sends the money to the sellers solicitor.

## Completion

## Seller

You instruct solicitors to act on your behalf, provide ID & proof of address.

You will receive a property questionnaire and fixtures & fittings list, complete them and return them to the solicitor.

A copy of the original deeds will be downloaded from Land Registry. You will also need to provide any deeds that you have.

Once your solicitor has this information they prepare a contract package which is sent to the buyers solicitor.

Once your solicitor receives enquiries from your buyers solicitor, they will answer them. If there is anything that they can't answer, they will send them on to you for your comments. They will then reply with your answers.

You will either meet your solicitor to sign the contract or they will send it to you in the post to sign & return.

The signed contract is sent to your buyers solicitor in readiness for exchange of contracts.

Your solicitor will negotiate a completion date on your behalf. Once this is agreed they will check that everyone in the chain is ready to exchange.

Your solicitor will request a final statement from your mortgage lender and also an account from Spencer.

The transfer deed is signed, in front of a witness & returned to your solicitor before completion.

You arrange to drop off your keys to Spencer or a time for your buyers to pick them up.

## Completion

Exchange of contracts — the deal and completion date is made legally binding