

Top Ten Tips for first time buyers

1. Instruct us early

- Before you find a property is best, then we can advise you
- You'll be able to proceed immediately you have found somewhere
- You won't incur any fees until we start work and they will be fixed fees, so you won't have any nasty surprises

2. Get a mortgage offer in principle before you start hunting

- Having a mortgage offer gives you an advantage over other buyers

3. Be clear about what you can afford

- Know your limits if you need a mortgage and borrow an affordable amount
- Only commit to a mortgage when you have exchanged contracts, as this is a legal document and there's no turning back, so be very sure it's right for you

4. View your house more than once

- It's a huge investment, make sure it's right for you and take someone with you
- See it at different times of day, in light and dark, busy and quiet times

5. Use us as part of your team, we're on your side

- Tell us about any problems you foresee
- Don't be afraid to contact us, we're here to help you achieve what you want

6. Don't skimp on surveys

- A good survey can save you lots of money later, especially if the property is old

7. Be flexible about the completion date

- This is the day you move in. Let us know the days you cannot make, not the days you can. If you're in rented accommodation this will also have to be considered
- Check your 'helpers' are available and make arrangements for pets to be cared for

8. Choose a sensible day to move in

- Fridays are popular but this is not always the best day. Should you find a problem, it is unlikely that we would be able to help until the following Monday as banks and other institutions are not fully open

9. Call us and your agent if there's a problem the day you move in

- Take a photograph of the problem, it can help, for example if there should be a cooker in the kitchen but all you find is a gap where it should be

10. Do remember - read the meters on the day you move in and notify the utilities

And put your kettle and emergency snacks somewhere accessible