

## TOP TEN TIPS FOR FIRST TIME BUYERS

Buying your first property can be daunting, so it is important to get good advice.

### 1. Speak to us early

- a. Before you find a property to buy then we can advise you what you should be looking out for
- b. Temple Heelis Financial Services can advise you on the various mortgage options available and the amount you can afford to borrow

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

### 3. Take time to decide on the house or flat you want.

- a. View the property more than once and take someone you trust with you for a second opinion.
- b. See it at different times of the day, in the light and dark, busy and quiet times

### 4. Don't go for the cheapest survey

A good survey can save you money in the future, especially if you are buying an old property.

### 5. Be flexible about completion dates

- Let us know as soon as you can what your preferred completion dates are
- If you are in rented accommodation this will also need to be considered.
- Check that your "helpers" will be available on the day of completion.

### 6. Try to avoid going on holiday during the course of the purchase

- If you are going on holiday please let us know so that arrangements for signature of documents etc can be made before you go

### 7. Keep in touch

- Make sure you give us as many contact telephone numbers as possible and ensure we can contact you during normal working hours

### 8. Removal arrangements

- Do not confirm the booking of a removal firm until contracts have been exchanged. This is the point at which you and the Seller are committed to the purchase.

### 9. Call us if there is a problem the day you move in

- Take a photograph of the problem if it helps.

### 10. Meters and notification

- Read the meters on the day of completion and notify the utility companies of the change of ownership
- You should also notify the Local Authority, Post Office and any other relevant body as soon as you can.

**Don't be afraid to contact us, we're here to help you.**