



Estate Agents | Letting Agents | Property Managers

# Selling Guide



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## Why choose Naylor Powell to sell your property?

Estate Agency is a people business, so we work hard training and developing our team to ensure that they offer experienced, professional and most importantly trustworthy advice. Expert local knowledge of each area we work in is key to providing the best possible service.

Our experienced sales team will advise you how to correctly price your property, giving appropriate comparable evidence of sold prices in your area.

This expert knowledge ensures you will achieve the best price for your home.

Sales advisors in each office are on hand 6 days a week to ensure your sale progresses as quickly and efficiently as possible. We will liaise with all the links in a moving chain including solicitors, surveyors and others estate agents and update you on a regular basis, making your move as easy as possible.



THE SERVICE WAS CONSISTENTLY FIRST CLASS, PROFESSIONAL, PROMPT, EFFICIENT & HASSLE FREE. **I'M IMPRESSED**

Mr Thomas

# 10 steps to selling



## 1 MARKET APPRAISAL

We endeavour to sell your property at the best price, in the shortest time, whilst offering the best possible service. Our sales team carry out numerous valuations each week, giving us an unparalleled and intimate knowledge of property values in your area. We will not give an inflated value in order to obtain your instruction.

## 2 THE ENERGY PERFORMANCE CERTIFICATE

An Energy Performance Certificate is required prior to marketing. This certificate details the property's energy use and typical energy costs as well as making recommendations on how to reduce energy and save money. The certificate will last 10 years, however, can be updated if the property has been significantly improved.

## 3 PRESENTING YOUR PROPERTY

First impressions are very important when house hunting, so preparing your property to go on the market is paramount. Now is the time to sort out, de-clutter and finish off any odd jobs you have been putting off. Naylor Powell will then take photographs, write a detailed property description and create floorplans, all in one visit.

## 4 MARKETING YOUR PROPERTY

Buyers use a variety of ways to look for houses, so it is important to maximize exposure across a wide range of media. With Naylor Powell you will benefit from a marketing campaign tailored specifically for your property.

## 5 VIEWINGS

Where possible we encourage accompanied viewings of your home by one of our experienced negotiators. Viewings are a prime time to gauge first reactions to a property and answer any questions. We try our hardest to gain feedback where possible and relay this back to you.

## 6 OFFERS

All offers will be put forward to you, both in writing and verbally within 24 hours. The potential purchaser will be asked to provide a summary of their financial status to include whether they require a mortgage and any chain details prior to us putting forward offers to you.

## 7 ACCEPTING AN OFFER

Once you have accepted an offer on your property, we will need to know which solicitor both yourself and the buyer are using. We will then send out sales memorandums to all parties concerned. Your solicitor will send a draft contract to your buyer's solicitor, who will start raising enquiries. We will check the progression of the sale on a regular basis and keep you updated. There are no legal obligations until contracts are signed.

## 8 CONVEYANCING

Conveyancing is the legal name given to the transfer of the property from one person to another. The Solicitor / Conveyancer will act on behalf of the buyer to ensure that he or she obtains a 'good title' to the land i.e. that the person selling the property has the right to sell it and there is nothing that would prevent the buyer from obtaining a mortgage or re-selling the property in the future.

## 9 EXCHANGING CONTRACTS

Exchange of contracts can only occur once the solicitor has answers to enquiries, local search results and a mortgage offer from the buyer. Once the contracts have been signed by both parties, the deposit will need to be transferred to your solicitor from the buyer's solicitor. The completion date will then be set.

## 10 COMPLETION

Completion can only take place when the balance of the sale price has been transferred from the buyer's solicitor to your solicitor. Your solicitor will notify you when this has taken place and we will then be able to release the keys to your buyer.

# Preparing your property

Naylor Powell has established a name for selling quality properties throughout Gloucestershire. We strive to continue this reputation by advising how to best prepare your property to achieve the best price possible.

## EXTERIOR

**1**  
Make sure the lawn is mowed and weeded, and any flower beds look presentable

**2**  
Tidy and clean the driveway, remove refuse bins, cars and any other distractions

**3**  
Clean the windows

**4**  
Paint and touch up exterior where required

**5**  
Dress the garden table with flowers, weather permitting



## INTERIOR

**1**  
De clutter

**2**  
Tidy up and clean your property thoroughly

**3**  
Make beds, dress with pillows and throws

**6**  
Open curtains, especially net curtains

**5**  
Buy some fresh flowers

**4**  
Polish taps and mirrors

**7**  
Turn on lights, including concealed lighting

**8**  
Set your dining table complete with glasses and even wine bottles



IT'S ALL ABOUT  
**PRESENTATION**



# The mortgage process



Buying your first home or a buy-to-let property is a milestone you'll remember for a lifetime, but it can be overwhelming. As a first-time buyer, there are many parts to the process that you may not be aware of. This simple 10-step guide will help you understand the journey so you can approach it with

## 1 Talk to a mortgage specialist

Meet your local, qualified adviser at a mutually convenient time and place so they can understand your individual needs and circumstances and to explain the value that they can add.

## 2 Calculate how much to borrow

Complete a borrowing check to understand the amount required, ability to repay, level of deposit, amount of fees and associated costs budgeted for prior to undertaking a credit search and obtaining a Decision in Principle.

## 3 Make an offer

With a Decision in Principle supporting you, make an offer on your home / investment property and achieve acceptance of your offer.

## 4 Select the mortgage

A mortgage specialist will be able to recommend the most appropriate mortgage to you after thorough research. The mortgage application can then be submitted to the lender for review.

## 5 Mortgage underwritten

The lender will carry out validation checks on the property and on your income and expenditure. More information may be required as a result to satisfy lending requirements.

## 6 Valuation instructed

This will be either for mortgage purpose only or a full structural survey.

## 7 Receive offer

Once the lender has made all of their checks, they will send a copy of your formal mortgage offer.

## 8 Exchange contracts

At this stage you should ensure that your required personal protection provisions are in place and that property insurance is arranged.

## 9 Complete

On completion day, your seller gets the money and you get the keys to your new home.

## 10 Make first payment

Your first payment will generally be more than your normal monthly payment because it will include interest for the days between the date you moved in and the end of that month, plus your standard monthly payment for the month after.

# A professional service guaranteed

As members of Propertymark we meet higher industry standards than the law demands. Our experts undertake regular training to ensure they are at the forefront of developments in the industry and to provide the very best moving experience to you. Naylor Powell is proud to be members of the following associations:

Propertymark [www.propertymark.co.uk](http://www.propertymark.co.uk)

The Property Ombudsman [www.tpos.co.uk](http://www.tpos.co.uk)

These accreditations ensure we have highly trained members of staff who aspire and continue to work to very high industry standards.



## Marketing

Our comprehensive marketing campaigns ensure your property is seen by as many potential buyers as possible. This is an all-inclusive service and you will not be charged an additional fee for these marketing activities...**no sale no fee!**

The first stage of marketing is to target our extensive list of active house hunters. Your property will then be listed on our high-profile website as well as the country's leading property portals. Together these sites attract millions of house hunters each day.

Our network of branches situated across the county in Gloucester Quays, Hucclecote, Newent and Stonehouse are in prime, high footfall locations which further increases your properties reach.

Every property listed with Naylor Powell will receive a floorplan and good quality photographs to show your property in its best light to potential purchasers.



Every year, unlicensed agents cause Britain's homebuyers and sellers unnecessary stress and hassle - and sometimes loss of money - by giving incorrect or misleading advice or offering poor standards of customer service. Look out for the logo and make sure it's not you losing out

The Association of Estate Agents



# Conveyancing guide

## THE PROCESS

When it comes to buying and selling your own home, ignorance is NOT bliss. It can be a stressful time, and not knowing what happens next only adds to the worry.

To help with this we always make a point of keeping you informed throughout the transaction. This guide should help some more by giving you an overview of the main steps in a sale and purchase.

Conveyancing is the legal name given to the transfer of a property from one person to another. The property can be freehold or leasehold. Most houses are freehold and most flats are leasehold. In the UK conveyancing is usually dealt with by either a conveyancing solicitor or a licensed conveyancer.

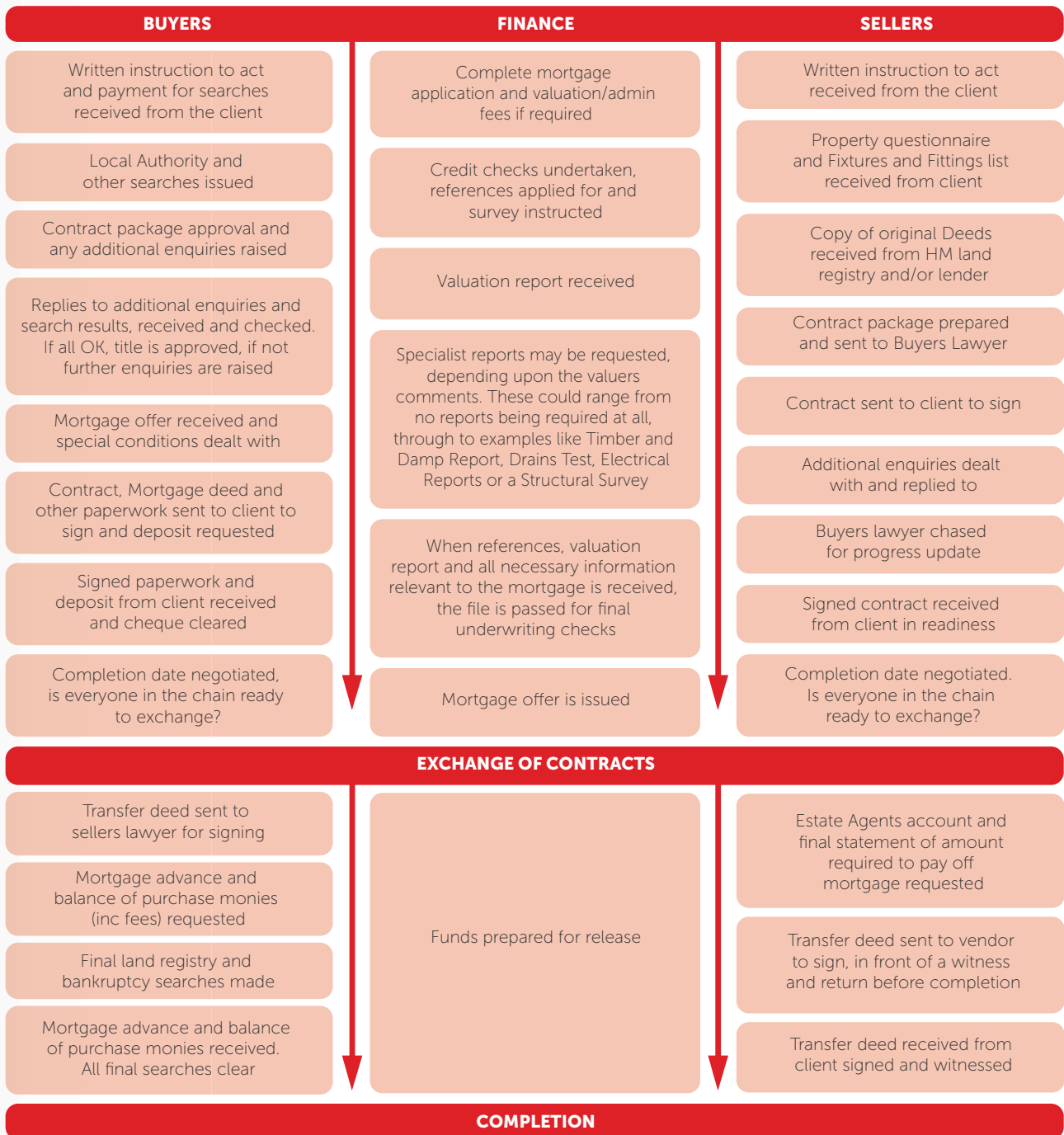
The solicitor/conveyancer acting on behalf of the buyer must ensure that he or she obtains a "good title" to the property i.e. that the person selling the property has the right to sell it and there is nothing that would prevent the buyer from obtaining a mortgage or re-selling the property at any time in the future. Under English and Welsh law an agreement for the sale of land is not legally binding until "exchange" of contracts. This is the point where the transaction becomes legally binding. Before this both parties have the advantage of being able to withdraw from the transaction but also the disadvantage of wasted time and expense in the event that an exchange of contracts does not eventually take place.

The normal practice is for the buyer to negotiate and agree a price with the Estate Agents. The buyer usually then arranges a survey and the buyer's solicitor subsequently carries out searches and pre-contract enquiries. The seller's solicitor also collects from the seller the information necessary to prepare a property information form which he or she then sends to the buyer's solicitors. Timescales can be affected by many factors such as personal, social and financial. Our team will support you through the whole process.

When contracts are exchanged the buyer and seller legally commit themselves to going ahead with the purchase on the agreed terms. This is the most important stage in the home buying process and at this time the buyer will also normally pay a deposit of up to 10% of the purchase price. Completion is the date when the buyer's solicitor hands over the balance of the purchase price and the buyer takes ownership of the property. At this time the buyer's solicitor will also send to the Inland Revenue any stamp duty payable in respect of the purchase. Legally completion is effected by way of a transfer deed which passes ownership of the property from the seller to the buyer. After completion the signed and dated transfer deed is sent to the Land Registry which then changes its records to show the new buyer as the owner of the property.

GIVING YOU AN  
OVERVIEW OF THE  
MAIN STEPS... ””

## CONVEYANCING TABLE



# FAQ's



## HOW SOON CAN I EXPECT VIEWINGS?

From experience, if the property is priced as advised by our sales team you should expect your first viewing within a few days of the property going on the market. There are of course external factors which may influence this timescale such as the activity in the market and also the time of year has a major impact on the levels of house hunters.



## HOW DO I FIND A SOLICITOR OR SURVEYOR?

We are happy to provide a list of recommended solicitors and surveyors to you on request. We would also always advise to go on recommendations from us or family and friends.



## HOW LONG IS MY CONTRACT?

A great benefit of selling your property through Naylor Powell is that we do not believe in long term fixed contracts. We are confident that you will receive the highest levels of customer care throughout your sale and if you are not entirely satisfied with our service you are free to move agents.



## DO I HAVE TO PAY STAMP DUTY?

Stamp Duty Land Tax is charged on land and property transactions in the UK. This tax only applies to the buyer and not the seller. A higher rate of SDLT will apply on purchases of additional residential properties. There are varying thresholds as follows:

You can claim SDLT relief if the property you buy is your first home. You're eligible if you and anyone else you're buying with are first-time buyers. You will pay:

- No SDLT up to £300,000
- 5% SDLT on the portion from £300,001 to £500,000

If the price is over £500,000, you cannot claim the relief. Follow the rules for people who've bought a home before.



## WHAT FIXTURES WILL BE INCLUDED IN THE SALE OF MY PROPERTY?

Once a sale is agreed on your property and the conveyance process has started your solicitor will send you a 'Fixtures and Fittings' list. This form will detail everything you are leaving within the property. Items that have been included in the property sales brochure and agreed during the negotiation process must be included. It is a legal requirement that if light fittings are removed they must be replaced with a bayonet fitting.



## HOW QUICKLY SHOULD I EXPECT THE CONVEYANCING PROCESS TO TAKE?

There are many factors governing this. In a simple property transaction, i.e. where there is no chain, and where a survey does not reveal anything untoward, the average period of time between an offer being accepted and contracts being exchanged is 10 weeks, with completion taking place some 1 - 2 weeks thereafter. It can take less, of course, and it can take a lot longer - it all depends on the circumstances, and the level of cooperation between the parties involved.

### STAMP DUTY LAND TAX (SDLT)

PURCHASE PRICE	STAMP DUTY RATE	ADDITIONAL PROPERTY SDLT RATES
£0 to £125,000	Zero	5%
£125,001 to £250,000	2%	7%
£250,001 to £925,000	5%	10%
£925,001 to £1.5 million	10%	15%
More than £1.5 million	12%	17%

# Customer reviews

Below is a sample of some of the kind words that our previous customers have written about us on goole reviews.



Naylor Powell recently sold my property and I couldn't be happier with the experience. From start to finish, they were professional, communicative, and incredibly helpful. ”

**Mrs P**

I had an outstanding experience with Naylor Powell. The team was professional, friendly, and extremely knowledgeable throughout the entire process. They kept me informed at every step, answered all my questions promptly, and went above and beyond to ensure everything ran smoothly. I highly recommend them to anyone looking for reliable estate or letting agents. ”

**Mrs K**

I can't recommend Naylor Powell enough the personal service, excellent communications and professionalism is way beyond anything I expected. ”

**Mrs H**

Communication was excellent throughout and they were always happy to pick up the phone, always clear in their explanations, and their honesty really helped reduce the stress. ”

**Mrs E**

Great experience buying with Naylor Powell, all the staff we had contact with were more than welcome to do all and more they could. ”

**Mrs B**

Naylor Powell have been brilliant throughout my first time buyer purchase process. ”

**Mrs S**

WE HAD A GREAT  
EXPERIENCE WITH  
**NAYLOR POWELL**  
**ESTATE AGENTS**



WITHOUT DOUBT I  
WOULD RECOMMEND  
NAYLOR POWELL TO  
ANYONE LOOKING  
FOR A PROFESSIONAL  
**QUALITY ESTATE  
AGENT** ”

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