

# First time buyer? Consider this...

by Margret Dundas, **FitzPatricks solicitors**

Buying and selling your home can be very stressful, even for first time buyers, although they do have the big advantage of not having a property to sell.

First time buyers will want solicitors to take them through the whole process. With this in mind, some solicitors will provide a hand-book which is a useful process guide. Solicitors often offer access to their website, enabling clients to follow the progress of their house purchase.

Most important of all for a first time buyer is always to deal with the same person in a firm of solicitors. Experienced home movers know it is easier to relate to one individual you have met face-to-face.

Preliminary advice includes 'planning ahead', as follows:

- Budget carefully first –

arrange your mortgage, deposit and completion monies, overall costs of the move including taxes, solicitor's fees and disbursements, survey fees and removal expenses. All these must be in place.

- You need good advisers. Your solicitor will ensure that the seller actually owns the property and can sell it. They will make searches and enquiries about the property and once these have been answered, will report to you pointing out everything of a legal nature you need to know – including covenants and rights in favour of other properties which might hinder your enjoyment, before you commit

yourself to exchange of contracts. Assuming your mortgage offer is satisfactory and everyone else is ready, you will then agree a moving date. Your solicitor will make sure all the money is available and then complete your purchase. After completion, your solicitor will make sure your ownership is registered.

- Survey – Home Buyer's Report or Full Structural Survey? Remember to note that the valuation carried out for the lenders is for the lender's use only and a buyer has no redress against the surveyor if structural defects arise later; there may be damp or even subsidence which might be costly to put right.

- A deposit (usually 5%) will be needed on exchange of contracts.
- Timing – Are you having a holiday or perhaps paying rent and need to give notice to the landlord? These factors will affect the timing of your move into your new home.

First time buyers, in particular need the support of experts who will work together to achieve the completion of the purchase. You are buying your home but are also making a major investment and a major commitment. Take care!

**For more information and advice on conveyancing contact FitzPatricks solicitors, tel: 01444 870123.**

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