



# 10 step guide to selling your home



## Thinking of moving but not sure where to start?

If you're ready to take the next step our handy guide will take you through the process.

### 1 Find out the estimated value of your home

One of the first things you need to do is find out how much your property is worth. The best and most accurate way to do this is to contact local estate agents and arrange a no-obligation property valuation. An in-person valuation allows a local specialist to see the property's condition first-hand, and to get a feel for the space, as well as your local area. The valuation will help you to confirm how much you can afford when you're planning your next purchase.

### 2 Check your current mortgage

Speak to your current lender, you may be able to move your current mortgage to a new property. You may be charged a fee if you're ending your current deal early, so you'll want to factor that into your budget. You may also wish to speak to an independent financial advisor who will be able to assess your current situation and recommend other products / lenders.

### 3 Choose the right estate agent

Choose an agent you feel you can trust to guide you through this process. Don't choose an agent on fees alone choose an agent you can work with who has your best interests at heart.

### 4 Prepare your property

Getting your home ready for marketing is one of the most impactful things you can do, and can create a sense of space and a blank canvas to help your buyer imagine themselves living there. Professional photographs and floorplans are extremely important and the better your home looks the better the photographs will come out and the more appealing it'll look on viewings. Decluttering inside is hugely effective, so make sure it's looking spotless.

### 5 Set the right asking price

Once you've chosen your agent you'll need to decide on an asking price. You can research what similar homes have sold for recently as a guide but also listen to recommendations from your estate agent.

### 6 Check your Energy Performance Certificate (EPC)

If you have a valid EPC your agent can download it prior to listing your home for sale. If you do not have one currently this must be done prior to marketing. An EPC provides information about your property's energy use to potential buyers and is a legal requirement. You can check if you have one online at <https://www.gov.uk/find-energy-certificate>

### 7 Find a solicitor

Getting a solicitor to act for you is as important as picking an agent. Once you have accepted an offer, they will administer the sale. It's often worth getting a referral from your estate agent, or ask family and friends for recommendations. Your solicitor is going to need some information from you, everything from title deeds and building control certificates to leasehold documents and boiler service history. Start locating these documents now.

### 8 Accepting an offer

Your agent will put forward any/all offers to you, it doesn't mean you have to accept. When you do decide to accept an offer the deal is far from done so be sure to keep in regular contact with your solicitor and estate agent so that you're up to speed with what's going on throughout the process. There are lots of things you can do to keep the sale on track, ensure you're as efficient as you can about producing any requested paperwork.

### 9 Exchanging contracts

Once all parties are agreed there will be 'Exchange of Contracts', meaning that both parties are legally bound to the sale. In England and Wales, Exchange of Contracts is the last stage of the legal process after which you cannot pull out (without losing your deposit and any legal costs you may have incurred).

### 10 Completion and moving day

On completion day, the money for the sale of your home will be transferred from the buyer's solicitor to your solicitor. As soon as this happens, your home is sold. You'll need to get all of your possessions out of the property, apart from any items you've agreed to sell to your buyer, as they will be eagerly collecting the keys from the estate agent. Ensure the property is left clean throughout and don't forget to read the meters.