



Points to Remember when Purchasing

1. Finalise your mortgage arrangements as soon as you know your offer is being accepted.
2. Remember, we deal with mortgages daily – ask our advice if you are in doubt, or need help. We can also help with your life assurance arrangements or questions.
3. All Banks and Building Societies like to have a week's notice for calling in your mortgage funds. You should remember, therefore, that your mortgage papers will need to be in our hands, preferably, fourteen days before you are due to receive your keys.
4. If you are buying a new house direct from a Builder then tell us when the house is complete since we have to call in your mortgage funds and arrange a final survey and this takes time. If you do not tell us the house is ready then there could be a delay in obtaining your keys.
5. So far as keys are concerned, these can be collected direct from the seller, from the Estate Agents, from us, or from the selling Solicitors – tell us what suits you best. You should always attempt to make a specific arrangement with the seller for the keys of your new house and let us know, so that we can tie in your financial arrangements and prevent any last minute difficulties.
6. Remember to tell everyone you are moving. See No.5 opposite.