



LIAM GRETTON
exp UK

The Roadmap to a Successful Home Purchase

A GUIDE TO LIAM GRETTON
AND OUR APPROACH

AGENDA

What's in store for us today

01

Meet The Agent

02

The Home Buying Process

03

Your Questions





Meet The Agent

Hi!

My name is

LIAM GRETTON.

I am a local bespoke
Estate Agent.

We have independently advised, negotiated and purchased properties across the United Kingdom and overseas.

Our clients have represented:





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Every property seller has an estate agent trying to achieve them the highest sale price...

We believe every buyer should have one too, helping them pay the lowest price!

The Home Buying Process

www.liamgretton.exp.uk.com



DO YOU QUALIFY AS A BUYER?

Understanding exactly how much you would be able to borrow sets your budget and shows sellers you are serious as a buyer.

Shop around first and compare different lenders to ensure you get the best mortgage rates.

Ensure you have an in-date MORTGAGE IN PRINCIPLE

Buying costs to consider.



Buying Agent or No Buying Agent? - Buying agents are estate agents who act solely in the interests of you, The Buyer. Our job is to search and secure a property that best fits your requirements.



Explore the different types of Home Surveys and decide which is best for you.



Securing the services of a reputable solicitor / conveyancer before a buyer is found for your property can prevent unnecessary delays. We have a small and extremely select panel of solicitors / conveyancers which we can introduce to you.



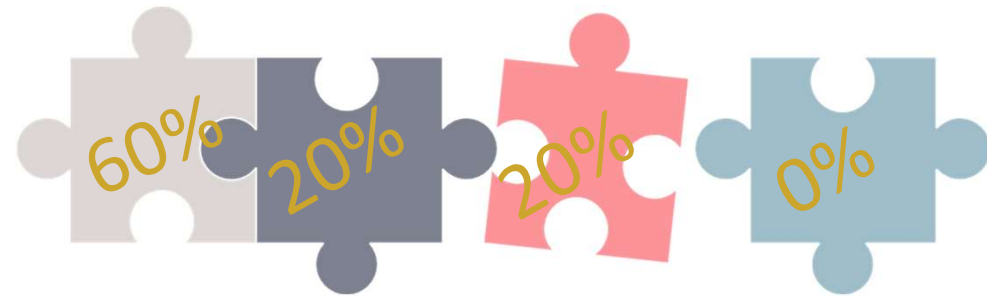
If you need a new mortgage or insurance product for your onwards move, consider speaking to an advisor now to get a better idea of what you can afford. Again, we have a small and extremely select panel of advisors who cover mortgages through to insurance and protection.



If you're like me, then a proactive rather than 'reactive' approach is needed. Now is a great time to start getting quotes for storage or removal costs.

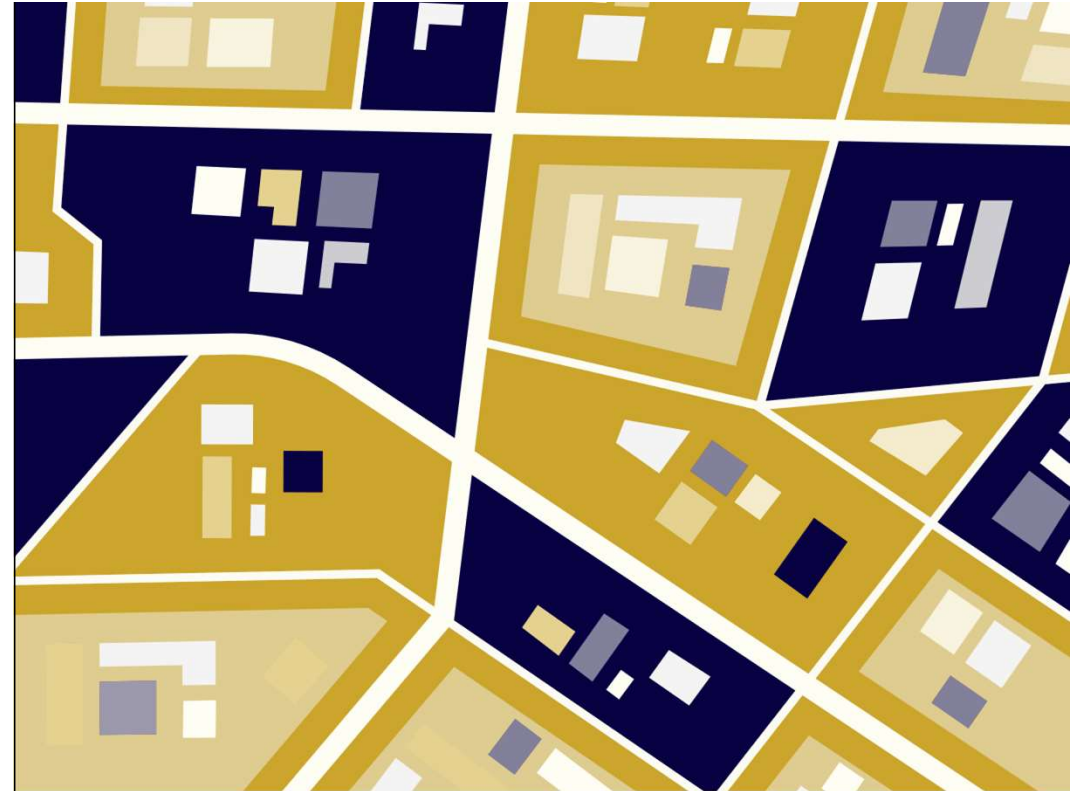
Establishing what you want from a home.

You aren't just searching for a property in a location for a good price; you have other requirements too. For example, we need to understand aspects of your family life that have to be accommodated, e.g. where you work, schools etc. Or, alternatively, if it's to be an investment, we want to know what you're looking for in return.



Go house hunting

We aim to have no stone left un-turned. Once we've found one, or some... we'll arrange for you to view it as soon as you can. And **if you like it, be warned...** we'll encourage you to view it again and again whilst we begin our due diligence on your behalf.



It helps to figure out the type of home you want to narrow your search.



Don't forget to consider transportation and school districts when house hunting.

Our recommendation is to view prospective properties as a 5 to 10 year home.

Make your offer

Once you find a fitting house, make an offer that is neither too low or too high.



Include in your offer email:

1. Your mortgage agreement in principle. Don't worry if it shows you can afford more than you are offering. What you 'can' pay and what you are 'prepared' to pay are two different things.
2. Attach a copy of your proof of funds, this can be your mortgage deposit or cash (screen grab of online banking with the sensitive info blocked out is fine)
3. Include all your solicitors' contact details.
4. Include your mortgage brokers details.
5. Include the survey you aim to instruct as well as your surveyor details.
6. include an overview of your proposed timescales (or make clear you are flexible on timescales, if you are!)
7. Re-confirm your position. If you are under offer on your current property, include the chain details and your estate agents contact details in the chain. If you are chain free, be clear on that.

Having a professional inspect the potential of your future home can identify serious issues a seller may be hiding from you.

Types of Home Surveys

- Level 1 - Valuation Report
- Level 2 - Home Buyers Report
- Level 3 - Structural Report

Due Dilligence





CONVEYANCING EXCHANGE & COMPLETION

Remember to review all your information before signing the final paperwork.

During the important final stage of the process, we'll maintain regular contact with all parties including you and your solicitor to help facilitate the conclusion of your property purchase. We'll remain actively involved all the way through to the handover stage to help make the entire process as smooth as possible for you.

The Home Buying Process: Summary

Let's recap all the steps you
should go through.

- 01 Check your credit score
- 02 Get pre-approved for a loan (Mortgage in Principle)
- 03 Establish your home requirements.
- 04 Engage with Buying Services
- 05 Search all avenues....
- 06 Make a fair offer
- 07 Schedule a home inspection
- 08 Close the sale and move in



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TOGETHER IN PARTNERSHIP

