

John Grants

Independent Estate Agents



Selling your property

Our Vendors Planner

VENDOR PLANNER

..... Moving with you

Financial Planner

Use this planner to plan your costs and move.

Selling Cost

Legal Fees*	£ _____	Estate Agent Fees	£ _____
Mortgage Redemption	£ _____		
SUB-TOTAL (A)	£ _____		

Purchasing Costs

Legal Fees*	£ _____	Valuation Fees	£ _____
Stamp & Land Duty Tax**	£ _____	Mortgage Fees	£ _____
Building Insurance	£ _____		
SUB-TOTAL (B)	£ _____		

Moving Costs

Removal Cost	£ _____	Other Cost	£ _____
SUB-TOTAL (C)	£ _____		

Balance/ Deposit Monies

Sale Price	£ _____	Less A+B+C =	£ _____
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Mortgage / Monies Required For Purchase

Agreed Sale Price	£ _____	Less Balance/Deposit	£ _____
Mortgage / Balance Required	£ _____		

(* Legal Cost your solicitor should provide you with a quote of your fees and costs for selling / purchasing)

(** Stamp & Land Duty Rates at time of publish. 0% Up to £125K, 1% Over £125K - £250K, 3% Over 250K -£500K, 4% Over £500K - £1Million. There are disadvantage areas which have 0% up to £150K please check visit hmrc.gov.uk)

(This Financial Planner is only to be used only as a guide, you may need to factor in other cost e.g. any repairs to your new property, additional solicitor fees.)

Moving Planner

It is important to plan ahead when you are selling and moving from your property, especially if you are looking to purchase a property as well. Here are some tips and a general guide of what you we suggest you should organise in advance:

Solicitor

In all events you will need a good solicitor. We can recommend one to you, if you do not have one you normally use. It is highly recommended that the solicitor you are selecting works with us to get the sale through. While you do not need one until you have secured a sale it is suggested that you obtain quotes – remember the cheapest is not always the right one.

Solicitor 1.	_____	£ _____
Solicitor 2	_____	£ _____
Solicitor 3	_____	£ _____

Removals

Although it may be too early when you have just put your property on the market or just secured a buyer to talk to a removal firm – however it can sometimes be too late when you have just exchanged and decide to find one. We would suggest that you obtain quotes early on from reputable removals firms.

Removal Firm 1	_____	£ _____
Removal Firm 2	_____	£ _____
Removal Firm 3	_____	£ _____

Start the De-Clutter Early

It can be amazing how much we collect over the years. It may be best to start going through your home and seeing what you will be taking with you when you move to your new home. If you have a shed or loft then it would be good idea to start clearing these out. If you do it early it gives you an opportunity to make a little money by selling your unwanted items at a Car Boot sale.

Purchasing

If you are also looking to purchase a property then you need to consider two things. 1) If you need a Mortgage – then you should speak to a Mortgage Advisor at start of your process to discuss the options available to you. 2) Start looking for your next home – it is good to start to get a feel for the market where you are looking to buy. Gives you an understanding of how much you will need to pay, what types of property are available to you and how fast or slow property are selling in the area. Register your details with agents so that you will be kept up to date with the latest properties.

Renting

If you are looking to rent a property once you have sold then it is advisable to do your homework early. As the rental market can be fast moving you need to know for example what timescales you will need to secure a property once you have exchanged, what are rental prices in the area, what the term and requirements are for renting a property and how much you will need to budget for advance rent and deposit.

Exchange and Completion

Start packing and book your removal firm.

Make sure that you re-direct your mail to your new home. Ensure that you notify all Utility Companies and the Local Authority that you will be moving. You will need to also ensure that your bank and any authorities are informed of your new address.

Remember that if you have specified items to be left in the property in the sales particulars or in your Fixtures and Fittings Forms that you will complete with your solicitor then these must be left in the property.

On the completion date you must ensure that you are out by the time you complete and have given us all keys to pass on to the purchaser.

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