

The Essential Guide to Selling Your Property



A step-by-step handbook to assist you
with your move.



mather marshall
independent estate agents

Congratulations!

You've taken the first step in your property journey!

Selling and buying a home can seem very daunting and the thought may you stress you out. Here at Mather Marshall, we will work with you to make this process as easy and accessible as possible. As an independent estate agent, we have the flexibility to work with you and your needs. To us you are not just a number, we join you on this journey.

Our forward-thinking approach has meant that we have established and grown over the last 33 years with High Street branches in Hatfield, Stevenage and Knebworth.

Our team is made up of experienced industry professionals, both young and old, but all with the same passion and determination. We have both dedicated Sales and Property Management teams with some members dual trained enabling on the spot advice in both.

Let's get ready!

Preparing your home for viewings, or "staging" as it is called will massively improve the chances of a quick sale and achieving a higher price. You have one chance to create the best first impression, so let's make it count!

De-cluttering

De-cluttering is a great place to start. This will help minimise the number of boxes you have when you move and show the true potential of space to prospective buyers. The more "things" in a room, the smaller it will seem and if you're going to be getting rid of items anyway, why not start now? It's also an opportunity to make some extra cash putting items on selling sites such as Facebook MarketPlace or Vinted- easy to use and money in the pot for your new home.



Clean, Fix, Tidy

Consider giving your walls a fresh lick of paint. Neutral colours will help make your home lighter and allow prospective buyers to easily imagine how they could adapt rooms.



Make any minor repairs such as broken doorknobs, changing light bulbs that aren't working or fixing holes in walls.

Give your home a good deep clean, showing prospective buyers that it is looked after! Get rid of limescale build up, clean your windows and sills to enhance their condition and eliminate unwanted odours!



Some things to think about:

Clearing bits off windowsills especially anything that will block light.

Positioning and adding mirrors are a great way to make a room look bigger and lighter, especially smaller rooms such as hallways!

Consider that plants and greenery bring colour, light and life into a room.

Kerb Appeal

The front of your home is a prospective buyers first impression, so ensure it looks its best! The condition of the exterior usually mirrors the interior, there will be buyers that will not even bother entering the home if they are not happy with the kerb appeal.

We'd recommend:

Give the front door and surrounding walls a good clean and a fresh lick of paint.

Jet wash driveways, pathways, and garage doors to enhance the appearance.

Consider hanging seasonal flower baskets or door wreaths to add a pop of colour!

Trim and prune oversized plants and trees to a manageable state, especially those in front of windows- let us as much light in as possible!

Ensure your lawn areas are neat and tidy and get rid of unwanted weeds.

Get rid of unused garden furniture and ensure your bins look tidy.

Checking and clearing all gutters and downpipes.



You may have spoken to your lender (after waiting on hold for 45 minutes) and they have sold you a dream rate but unless you've spoken to an independent "whole of market" mortgage advisor (who waits on hold for you), can you be sure that you are getting the best deal?



We have worked with Finesse Mortgage Services for over 10 years who like us is independent and honest- run by a mother and daughter duo, Nikki and Sophie. They offer impartial advice with no fee due until a mortgage is applied for.

They can organise porting your current mortgage to a new property, setting up a new mortgage entirely with a more beneficial term, organise life and home insurance and make savings on home utilities.



Their service doesn't stop there, they will keep in touch over the years for renewals or with better deals.

The girls can be found on social media under Finesse Mortgage Services. By phone on 07828145593 or by email:

Nikki@finessemortgageservices.co.uk

Sophie@finessemortgageservices.co.uk

Additional Costs

There are additional financial costs involved with moving home which unfortunately do not stop at the price of a home.

Things you will need to consider:

Stamp Duty Land Tax (SDLT) A tax imposed on single property purchases.

It changes in increments with 0% to pay up to £250,000 then, £250,001 to £925,000 is 5%, £925,001 to £1.5m is 10% and anything above £1.5m is 12%

Conveyancing Fees (Solicitor Fee's)

These will be very dependent on the size and type of property that you are selling or buying, we would advise using a solicitor local to where you are buying. We work with two solicitor



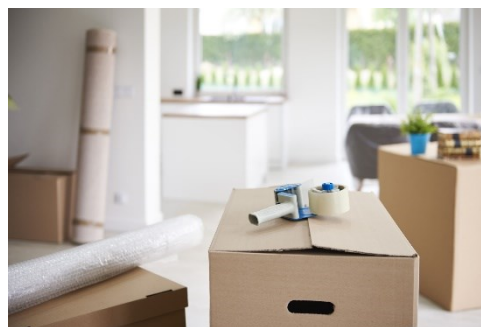
mather marshall
independent estate agents

firms, Friis and Radstone in Stevenage and Taylor Walton in Hatfield. We can arrange for them to quote on your sale and/or purchase prior to making any commitments.



Removal Costs

How many things do you have to move? Can you manage on your own with friends, family, and a van? Or will you need some strapping professionals with a convoy of lorries? You will need to think about moving materials such as boxes and bubble wrap, can you source these yourself or would prefer they're supplied for you? Can you manage to pack yourself or would you like a company to do this too?



Refurbishments and New Furniture

Even if you're buying a show home, you will still want to add your personal touch. Ensure you budget for immediate works you may want to do as well as white goods or essentials you need for your new home.

Marketing- the Mather Way!

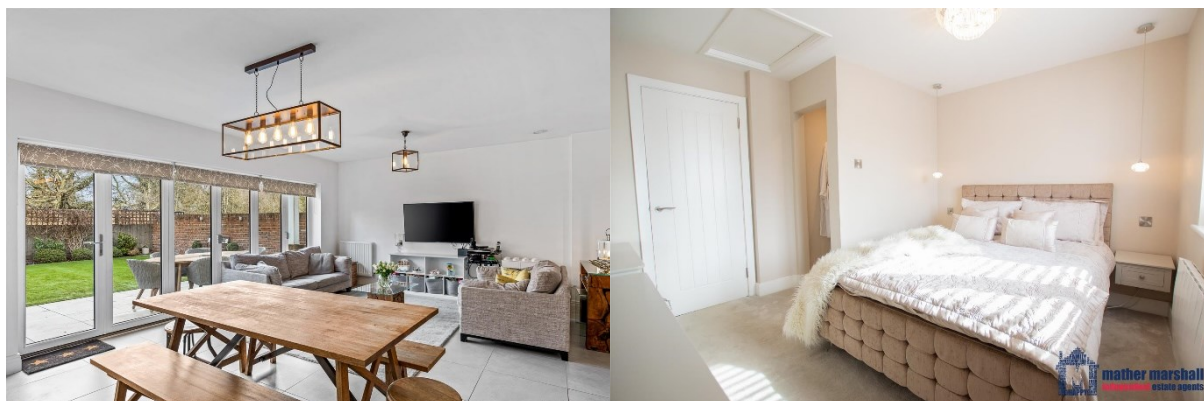
We'll say it again- first impressions are key! When your property hits the market, it needs to stand out, look its best and provide prospective buyers with as much information as possible to sell your home!

You may have started your property search, looking at properties and thinking "what awful photographs" or "I wonder if my bed will fit in that room?" and these are questions we want to eliminate or immediately answer.

Semi-Professional Photography

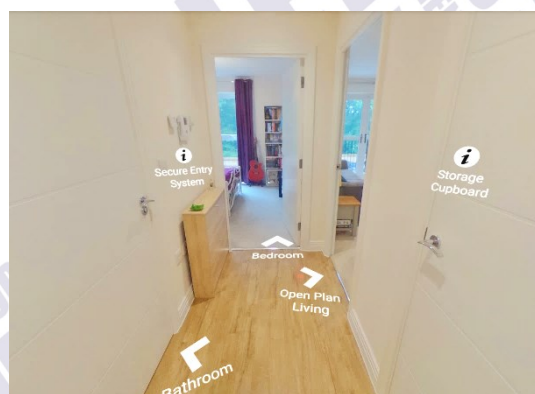


You don't want an agent turning up to your house without the right equipment or worse, a camera from your family holiday in 2002. How a property or room is photographed changes how big or bright it looks, how the property flows and what potential it must be adapted or changed so it is important it is done right. We come equipped with professional equipment and knowledge on how to photograph your home best.



360 Virtual Reality Tours

Using a dual lens 360 camera we capture a 360 view of your home allowing prospective buyers to see the real size of the space on offer. We have found these especially helpful to prospective buyers moving from out of area. They're more likely to make the journey knowing those room sizes are right for them and the flow suits their needs.



Marketing- the Mather Way!

Floorplans with Measurements



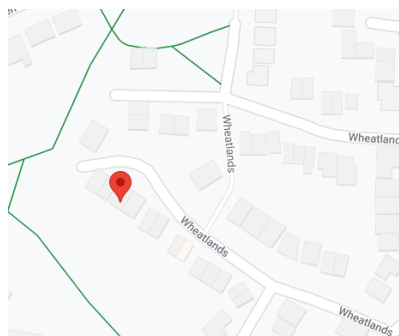
mather marshall
independent estate agents



A staple part of advertising your home—some would argue the most important. Images of rooms and gardens can be altered, taken in flattering light, or seen through a wide angled lens but measurements don't lie and are imperative to most buyers. Floorplans allow buyers to envisage where their furniture may go, where they could knock down or add walls and how their life could work in that space. Once prospective buyers start imagining their life in your home, an emotional attachment is more likely to form.

Property and Area Descriptions

As important as visual aids are sometimes people prefer the facts. We don't want prospective buyers have to guess or dig for information so we like to provide as much as we can. We give a brief overview of the property, and a detailed description of each room's fixtures and as importantly the property's area and surrounding amenities. Not everyone may know the area so we highlight the benefits of its location and how it could work for them.



“Situated off The White Way in Chells Manor the property is well located for local schooling including Ofsted rated “good” Nobel School, amenities, recreational grounds, countryside walks and transport links into Stevenage Town Centre and Train Station and offers great potential for extension, STPP.”

What's Next?

There are some legal formalities we need to tick off prior to putting your property on the market. We will guide you through the



information we need but if you want to get prepared here's a list!

Proof of ownership- we need to make sure you own the property so need to see a copy of your land registry document or title deeds. If they are buried somewhere or lost in the abyss, the land registry documents can be purchased online for approx. £3.

Photographic ID of the registered owners- we need to prove you are who you say you are! This needs to be a valid passport, full driving licence or ID card. If you do not have any of these let us know and we'll find an alternative.

Proof of address- to confirm you live where you say you do. This can be a bank statement or utility dated within the last three months. The name would need to match the name on your ID.

Fill out our property questionnaire- this provides us with the details surrounding your home. We like to obtain as much information as possible to assist with the sale of your home and to comply with HMRC regulations.

EPC (Energy Performance Certificate) – you legally need an EPC to sell your property. They are valid for 10 years and document how efficient your home is. This needs to be completed within 28 days of marketing your property. We use Nancy Laws to complete EPC's, and she can be contacted at nancyjudithlaws@gmail.com or 07976927911.

Contract- our agency agreement which outlines our services and all parties' commitments to the sale. This includes fee's, contract length, obligations, and advertising.

Once we are in receipt of the above, we will carefully prepare your properties listing and send you the details to proof. Read them all carefully and confirm that you are happy- we can then get your property on to the market!

Maximizing your audience

We want your property seen by the largest audience possible. To do so we advertise on major portals including Rightmove, OnTheMarket, Mather Marshall Website, and social media platforms such as Facebook and Instagram.



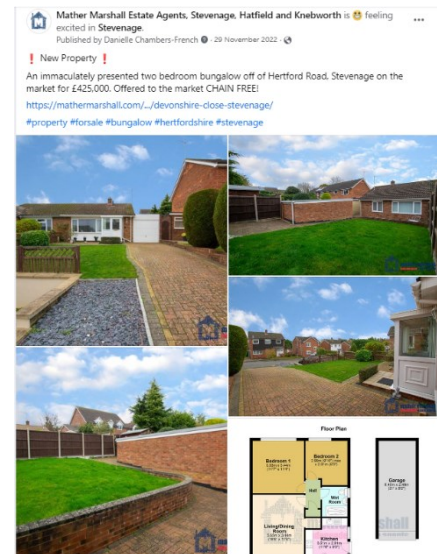
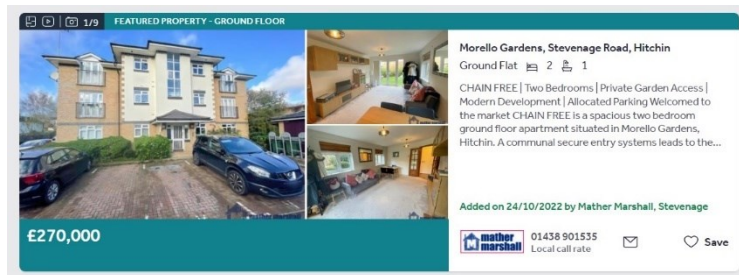
As independent agents we have prominent High Street Offices with illuminated window cards to showcase your property. We also have a register of clients with preferred requirements who are carefully matched to any properties which could be of interest.

rightmove

facebook

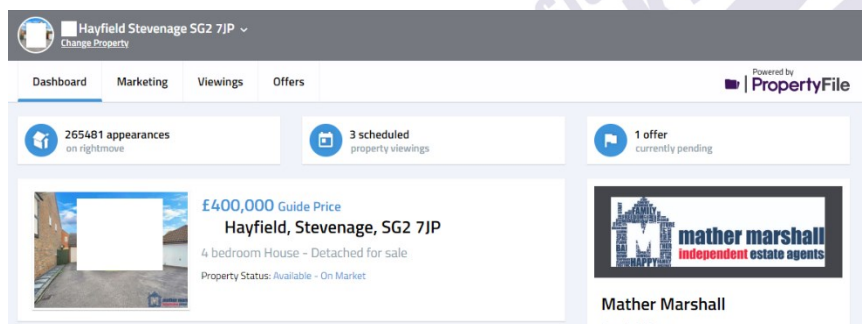
Instagram

OnTheMarket



PropertyFile

Think of a Facebook Page but for your home- that is what PropertyFile is and it is awesome! We will set you up as soon as your home hits the market and from there you will see updates regarding the marketing, the viewings, the feedback, the offers and eventually your sales progression! We personally think its rather easy to use but if technology isn't for you, don't worry we can give you a call just let us know.



Accompanied Viewings

When booking a viewing of your home we qualify each prospective buyer to the best of our ability by ensuring the property meets their requirements, their current position and more importantly, whether they can afford it. We will arrange viewings of your



home to however suits you best. We will try our best to book them in block slots so that they're kept together but we will not deny anyone that may not be able to that time.

We always recommend that you vacate the property for the duration of viewings. Many owners find it easiest and least disruptive to provide us with a key so that once you're aware a viewing will take place you can vacate 10 minutes or so beforehand.

We would give it 20 minutes after the last viewing before returning home but if you wish we can contact you to let you know when we are done.

We attend each property approximately 10 minutes before the first viewing to ensure the property is safe, curtains and blinds are open and that we are ready to go. All viewers are accompanied throughout the house and upon vacating the property is left exactly how we found it.

Following a viewing we will provide you with initial feedback that can be found on your PropertyFile. This could be brief if they did not give much away but the same day, we send all prospective buyers an email asking for feedback. The following working day we will call to see if they are interested and if not, why not? Feedback is extremely important when selling your home, we need to know why or why not people are interested and how we can use this going forward.

Offers

Upon receiving an offer, we financially qualify the applicant dependent on their position. Should they need a mortgage to fund their move, they will be directed to our financial advisors at Finesse Mortgage Services for qualification. If the purchase is funded through cash or savings, we ask for proof of funds in the form of up-to-date bank statements.

Once we know an offer is proceedable we will let you know and get your thoughts. If you are hoping for me then we will work to negotiate a price increase and close the deal. Upon accepting an offer, we must do our due diligence on the buyer and collect ID and proof of address.

We will continue to market the property until solicitor details have been received from both parties to minimise risk. Once solicitors have been instructed, we will send out the memorandums of sale and the process will begin!

Sales Progression

All sales progression is completed in house by our sales team. Your PropertyFile is kept up to date, but we will inform you of milestones and updates. The average



transaction time is 12-14 weeks dependent on the chain involved. Below is a brief overview of the sale process:

- ☐ Solicitors Instructed.
- ☐ Solicitors to complete their due diligence.
- ☐ Buyer to apply for their mortgage and a valuation completed.
- ☐ Buyer may request a structural survey.
- ☐ Seller to complete property information forms.
- ☐ Solicitor requests management pack (leasehold only).
- ☐ Solicitor requests land registry title deed.
- ☐ Solicitor sends draft contract containing key points of sale to the buyer's solicitor.
- ☐ Buyers' solicitor to apply for searches.
- ☐ Buyers' solicitor to raise enquiries based on draft contract and searches.
- ☐ Once all enquiries are answered by the seller and their solicitor the buyer is reported to.
- ☐ Completion dates discussed, contracts are signed, and a 10% deposit is paid by the buyer.
- ☐ Contracts are exchanged with a set completion date.
- ☐ Completion day! All monies are paid, and keys are handed over!

Moving Checklist

It may be easy to forget the little things when planning a big move so here is a handy checklist to keep you on track.



Start with:

- ☐ Declutter your home.
- ☐ Obtain quotes from removal companies.
- ☐ Start packing the non-essentials. Use colour coding or labels.
- ☐ Start emptying your fridge and freezer of perishable foods.
- ☐ Prepare helpful information for the new owners such as appliance instructions, bin collection days or utility companies.

Once a date is confirmed:

- ☐ Confirm the date with your removal company.
- ☐ Arrange child or pet care.
- ☐ Inform utility companies, internet providers and local authorities.
- ☐ Redirect your post.
- ☐ Pack an essentials box with things you will need to easily reach.
- ☐ Clean and defrost your fridge and freezer.
- ☐ Take meter readings.
- ☐ Clean the property.

Stevenage

129a High Street, Stevenage, SG1 3HS

01438 748007

Stevenage@mathermarshall.com

Danielle@mathermarshall.com

Angela@mathermarshall.com



Hatfield

27 Market Place, Hatfield, AL10 0LJ

01707 270777

hatfield@mathermarshall.com

Duncan@mathermarshall.com



Knebworth

132 London Road, Knebworth, SG3 6EY

01438813337

knebworth@mathermarshall.com

Darren.gilbert@mathermarshall.com



mather marshall
independent estate agents