# Buying a new house can be a daunting prospect but our simple guide and friendly Sales Team will help you through the purchasing process.

# Reservation

Our Sales Executive will assist you with completing your reservation paperwork and provide you with your Reservation Manual. At this stage you will pay a reservation deposit which will secure your new home.

You will need to find and instruct a solicitor to act on your behalf during the sales process. Their responsibility is to arrange for the transfer of ownership of the property, often referred to as 'conveyancing'. You will need to pay various fees to them at this stage; please make sure you fully understand the costs related to this.

### **Recommended Solicitors and Financial Advisors**

Our approved financial advisors have specialist knowledge of the mortgage market and can help identify the mortgage most suited to your circumstances. They will negotiate on your behalf with the lender, the aim being to secure you a better deal than you could yourself. Approved financial advisors can guide you through the lender application form and follow up the application by taking care of all the phone calls, chasing up of documents and posting documents.

Our approved solicitors are qualified in all aspects of property law and are chosen because of their experience and knowledge of the City & Country development at which they are recommended. Our approved solicitors produce packs outlining their services and fees which are available at each sales office for purchasers to view.

Please ask your Sales Executive for a current list of our approved solicitors.

# **Exchange of Contracts**

Once you and your solicitor are happy with the details of the purchase and you have received your mortgage offer, if required, you'll be able to sign the draft contract.

At this stage you will need to provide your solicitor with your exchange of contract deposit and instruct them to exchange contracts. A 10% deposit will be required (or 5% in the case of a Help to Buy purchase) and you should make sure your solicitor has cleared funds in time for exchange.

Upon exchange of contracts, you will be contacted by your Customer Care Manager who will introduce themselves and the support provided by the Customer Care team. You will either be provided with a fixed date for legal completion, or in the case of the property being purchased 'off plan', exchange will be on notice. Your Customer Care Manager will provide you with regular updates on the progress of your new home and its anticipated completion date.

#### **Staged Visits**

At various stages throughout the build process, we will contact you to arrange a site visit for you to see the progress of your new home. These visits are offered at four key stages:

- 1. On the point of reservation if the property is accessible
- 2. Once the property has had its initial coat of paint ('mist coated')
- 3. After the second visit we offer a visit for you to take measurements for items such as your furniture, curtains and wardrobes
- 4. The final time you will be able to visit your property before completion is during your home demonstration which takes place a few days before your legal completion

#### **Notice to Complete**

Once your property has been inspected by our team and the Local Authority Building Control Officer, we will be able to serve notice for you to complete on your new home and agree a fixed completion date. This is usually 10 working days after notice is served. Our properties undergo a series of comprehensive checks throughout the build process, with our Customer Care Manager agreeing final sign off before the property is handed over.

## Home Demonstration

Once a completion date is agreed, your Customer Care Manager will be in contact to arrange a Home Demonstration. This is designed to demonstrate your homes' key features and to explain how everything operates. We recognise that there is a great deal of information to take in on the day, so we also provide a Home Owner's Manual on completion day as a first point of reference for the property.

## Legal Completion

Once all the legal paperwork has been attended to and both our solicitors and your solicitors have confirmed that everything is in place for completion, your solicitor will advise the mortgage lender to release the mortgage funds, if appropriate. Once the money has been electronically transferred to our solicitor, legal completion will take place and your solicitor will inform you when this has happened. We will contact you to arrange a time to hand over the keys, welcome you to your new home, and read the meters. You will be provided with your Home Owner's Manual at this time, and will also be required to complete the handover forms.

# After Care

City & Country is committed to providing a prompt and professional aftercare service. Each development has a dedicated Customer Care Coordinator, who will be your first point of contact, and an on-site Customer Care Operative. Your Customer Care Manager, who you will have met before completion, will continue to be available to you and will ensure you receive a prompt, courteous, and reliable service throughout the warranty period.

As a company we have a lasting commitment to our customers and we aim to ensure that each City & Country home is as much of a pleasure to live in as it is to look at.