



## TOP 7 PROPERTY TIPS FOR BUYERS

*Whether you're buying, selling or remortgaging we're here to get you the closing date you need, from start to finish.*

### **1** *SPEAK TO YOUR SOLICITOR FIRST.*

As soon as you are thinking about buying a property, the best advice we can give is to speak to your solicitor first.

If you are starting out in the process please contact our offices and we can make an appointment for you to come in for a free consultation and guide you through the entire process and ensure you are fully informed from the start.

### **2** *HAVE YOUR PURCHASE FUNDS IN PLACE BEFORE YOU PUT A DEPOSIT ON A PROPERTY.*

Most buyers are keen to complete their purchase as soon as possible so if you need to get a mortgage to buy be sure you have it in place before you put your booking deposit down as it will definitely speed things up. We also work with mortgage providers and we may be able to help you get the best rate available.

*We'll get you there.*

**3** *GET A STRUCTURAL SURVEY OF THE PROPERTY.*

This applies to a new build or a previously owned property.

A new build needs to be checked to ensure it is built according to building codes. A previously owned property needs to be checked to make sure that there are no structural issues and that, if the owners have made any alterations, they are in compliance with planning.

Once you buy the property you take it with any planning or structural issues that come along with it. They become your problem then. Your structural survey will show up any issues before you sign the contracts so it is the best protection you will get. It will help your solicitor with their investigations and any queries that need to be raised with the sellers solicitor.

If you get a mortgage, your lender will seek a survey but this is only a visual survey and is not a full structural survey. You are spending serious money on your new property and the structural survey is the best investment you will make to secure it.

**4** *IF YOU ARE USING A MORTGAGE TO PURCHASE ENSURE ALL YOUR DOCUMENTS ARE IN ORDER.*

The sooner you have given your documents to your broker or lender, the sooner the mortgage provider can process them. Ultimately, once your solicitor knows the mortgage funds are ready to be used, we can contact the seller's solicitor and tell them we are ready to close. You can be sure that this will motivate them to get the purchase closed quickly!

Again, we can offer assistance with providing mortgage brokers who we work with to ensure all the documents are submitted and processed quickly. Getting a mortgage is effectively completing a checklist. The sooner they have all the documents and you complete the checklist, the sooner we can tell the seller's solicitor we are ready to go and it really speeds up the process.

*We'll get you there.*

**5** ***YOU DO NOT MOVE IN WHEN YOU SIGN THE CONTRACTS.***

This is not the closing date but merely the date you put your deposit down.

When you put a booking deposit down at the beginning, you have merely agreed a purchase price. We will then start our investigations into the property and once all the queries have been answered and the structural survey has been done we can advise that the contracts can be signed.

Only when the contracts are signed and exchanged between both parties and the deposit has been paid is the contract binding between both parties. Effectively, now neither side can back out. After that, the sellers will have to prepare all the documents we request in order to get ready for closing.

This can take anywhere from two to six weeks and longer sometimes so make sure you factor this in. No purchase follows the same timeline, there is whole list of different reasons why some take longer than others but make sure to contact your solicitor at any stage they should keep you informed and ensure you know exactly what is going on and what is left to do.

**6** ***LET YOUR SOLICITOR KNOW IF THERE ARE ANY CONTENTS INCLUDED IN THE PURCHASE PRICE.***

If it has been agreed that you will get the property as an empty shell then anything that is not nailed down such as furniture and wardrobes etc. in the property should removed on closing. The property should be completely empty. If any items such as the oven, dishwasher, tables and chairs are included let us know before the contracts are signed.

We can ensure they are inserted in the contracts and that you do not get any nasty surprises when you put the key in the door for the first time. The last thing anyone wants is for you to be standing shocked to find that the refrigerator and cooker you were hoping to use on your first night is not there.

The same applies if you do not want any items to be left in the property. Let us know in advance and we can ensure they are taken from the property and that you are not left with the cost of getting a skip in and dealing with removal of items someone else's stuff.

This is an easy step that buyers often forget and it is a very easy issue for us to raise so make sure to let your solicitor know.

*We'll get you there.*

**7** *IF YOU HAVE ANY QUERY BIG OR SMALL PLEASE LET US KNOW.*

Whether you are a first time buyer or a seasoned buyer, you cannot be expected to know how the entire process works so by all means telephone, email or call into our offices.

Your solicitor is there to help and no question is too big or small to answer. The more informed you are the easier the process will be for you. We are there to help you and we are happy to help as we want to have you into your new home as quickly as we can.

Feel free to call us on  
**01-5266790**

Or email me at  
**[cillin@slaw.ie](mailto:cillin@slaw.ie)**

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We'll answer any queries you may have, regardless of whether you are only looking or indeed if you already have a booking deposit down. There is **no charge** for a first consultation and we charge set fees so contact us at any stage, we'll be happy to help.

We are Summit Law,  
Ireland's **Accessible** Law Firm.

*We'll get you there.*