

## Residential

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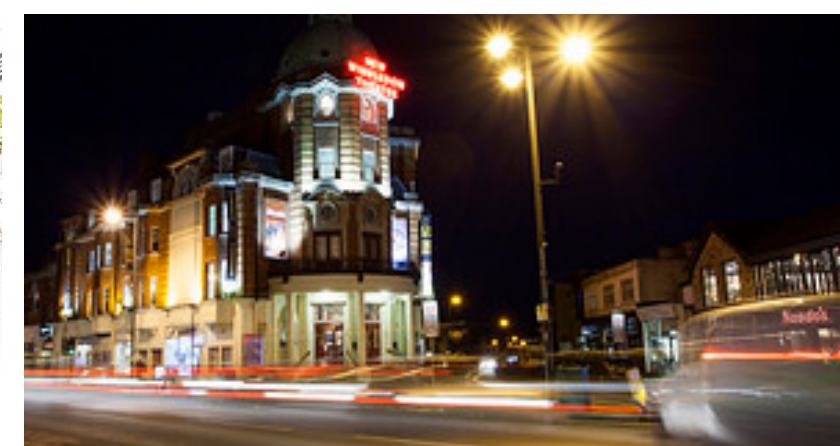
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A comprehensive guide to choosing an  
estate agent, preparing your property for the  
market, and the sales process.

*A guide to*  
**SELLING  
YOUR HOME**







## Selling your property

Selling your property with andrew scott robertson

andrew scott robertson is an independently owned estate agency offering a breadth of property solutions including Residential and Commercial Sales, Lettings and Management, and Chartered Surveying.

We offer expert advice backed by over 40 years' experience across all types of freehold and leasehold property; from houses and flats to land/sites, residential investments and commercial. We also offer specialist advice on lease enfranchisement.

## The selling process

Whatever type of property you are selling, our aim is to do everything we can to assist you in arranging a efficient sale and for the best possible price.

Here's a useful reminder of the selling process...

## Valuing your home

- Start by choosing three agents to value your property.
- An agent's valuation should be supported by details of other properties recently sold in the same area.
- A helpful insight is to also view online a selection of similar properties currently for sale that are in competition with yours.

At andrew scott robertson we ensure that sufficient time is put into the all important research prior to attending an appointment to value your property. Pricing is key to generating the most interest and achieving the best possible price.

'Moving house can be a stressful experience, but you can make it easier by taking some time to choose the right estate agent.'







## Our top 10 home staging tips

- **Neutralise**
- **De-personalise**
- **De-clutter**
- **Clean as much as possible**
- **Check your kerb appeal**
- **Keep your pets under control**
- **Define each room or area**
- **Ensure your lighting is sufficient**
- **Accessorise**
- **Mow the lawn**
- **Tidy the outside**

## Choosing your estate agent

- Pick the estate agent you have the most confidence in. Personalities are very important and we tend to gravitate towards individuals we feel we can trust.
- Ask about their marketing activity, do they subscribe to the numerous property portals available? How do they keep their clients up to date with progress?
- What are their commission fees for both sole and joint agency? Although it may appear to be a way of increasing your chances of a sale by appointing joint or multiple agents, the opposite can often happen. Simply because agents often use the same marketing methods and potential buyers are 'put off' by consistently seeing the same property advertised.
- Choose your agents on their skills and services not on how cheaply you can engage them: after all, you want the highest price for the house, not the lowest fee.
- What are their service standards? What will they be doing in return for their fee?
- It's also a good idea to take notice of 'sold' boards in your chosen area. This can increase your chances of an agent having buyers lined-up ready to purchase, and can also be a good indication of their market share.
- Once you have instructed your agent to sell, they will confirm in writing and send you sales details for approval.
- You must either provide an Energy Performance Certificate (EPC) or confirm that an EPC has been ordered before they can commence marketing activities.
- We recommend instructing your solicitor as soon as you decide to sell your house. It will not cost you any more but could avoid unnecessary delays further along the process.

### What makes andrew scott robertson different?

We work hard to sell your home for the best possible price, in the shortest possible time. Some of the key reasons why our clients choose us time and again to sell their residential properties are:

- Personal service and attention to detail that is tailored to meet your specific needs.
- Sound marketing advice, starting with a thoroughly researched market appraisal.
- Extensive database of thoroughly vetted buyers actively seeking to buy across all price ranges.
- Immediate viewings, arranged as soon as we are in receipt of instructions.
- Accompanied viewings, conducted on your behalf.
- Detailed feedback provided after every viewing.
- Regular seller updates including a full update on the previous week's activity and the general market conditions.
- Weekly updates on the online performance of your property.
- The price that your property is sold for will be negotiated personally by the most appropriate senior member of our sales team.
- Comprehensive and tailored marketing including internet marketing through our own website and the UK's leading property portals, advertising in property papers and magazines, mailshots, leafleting and 'open house' days.
- We liaise throughout with solicitors, buyers, financial advisers and surveyors to enable smooth and swift completion of the legal process.

## Presenting your property for viewings

You've chosen your estate agent, decided on your price and now it's time for viewings. Presenting your property in the best possible light is essential and an area where you will need to be proactive.

Look at your property through the eyes of a buyer. A clean, clutter-free and de-personalised home will sell more easily (and possibly at a higher price).

We will give you clear and proven advice on how to present your property in the best possible light – also known as 'home staging'.

Professional home staging can help you to make the most of your home and achieve its maximum market potential. Ask us about our Home Staging Service.



## Receiving offers

- Viewings will lead to offers and your estate agent should be able to break them down into detail.
- Knowing your potential buyers' circumstances is hugely beneficial in making an informed decision.
- Your agent should be able to report to you, in writing, what a buyer's mortgage status is, whether they are in a chain, whether surveys have been undertaken for other properties within that chain and who the associated estate agents are. Additional information such as how many properties are in the chain is also of vital importance. Your agent can then use solid experience to give advice on what is realistically the best offer.
- A senior member of the sales team should be involved in negotiating the sale price.



- You should normally expect to receive an offer within 4 weeks of your house coming onto the market. At andrew scott robertson, our team regularly monitors the online performance of your property on the key property portals such as Rightmove and can provide you with analytics on the number of views and click-throughs of your property.
- Once you have accepted an offer, the buyer arranges his mortgage valuation and/or survey.
- Your conveyancer sends the buyer a draft contract and answers to any questions.



## Signing and Exchanging Contracts

- The timescales for exchange can vary depending upon whether a chain is involved and how many parties are involved in that chain. You should normally expect between 6-8 weeks from the point of offer.
- There is much work to be done by your estate agent in getting you to the point of exchange, particularly if your property is leasehold, or there is a chain involved.
- Once all parties in the chain have received their mortgage offers and all solicitors' questions have been answered, you would normally be asked to visit your solicitor to sign the contract.
- Once all parties in the chain have lodged their deposits and signed contracts, contracts can be exchanged with an agreed completion date.
- Try to arrange removals well before this, but you will only be able to confirm the date after exchange.

## Completing the sale

- Completion is normally one to two weeks after exchange. The timescales are negotiable and have to be agreed by all parties at the point of exchange.
- On the completion date, keys are handed over when monies are received by each solicitor in the chain.
- You can normally get access to your new home around lunchtime following completion.
- Welcome to your new home!

Our aim is to work quickly, overcome any unforeseen problems and keep things moving. And our staff will always go out of their way to assist you. Remember that introducing a buyer is often the easy bit. It is all the other work that the agent does after the sale is agreed that is important.





# Our other services

Whether you are buying, selling, renting or building, or if you just need someone to manage your investment, andrew scott robertson can offer you the service you are looking for.

We are aware that every buyer will one day be a seller and treat potential buyers as clients for life. We offer a range of services to individuals or companies looking to purchase property in South London and the surrounding areas. Whether you are looking for a mansion in Wimbledon Village or a family home in Raynes Park, our aim is to do everything we can to assist you in finding the perfect property.

## Home Design Service

Before marketing your property, we can arrange for our partner firm, Potential etc. to draw up a set of design schemes in the form of artistic perspective sketches and proposed floor plans to showcase your home's potential to prospective buyers.

These plans can then be used as a marketing tool to enable buyers to invest in the vision for your home, rather than just the property as it stands. By doing this, the property is opened up to a much wider audience and this will help you achieve the best possible price.



A 10% discount on both the Floorplan Proposal and the Extension Visualisation packages is available to clients of andrew scott robertson.



Before



After

## Home Staging Service

Whether you are selling or renting your home or are a property developer, our professional property presentation and home staging service will help you present your property in its best light, in order to attract a wider audience and sell or rent faster for the highest value possible.

## Home Finder Service

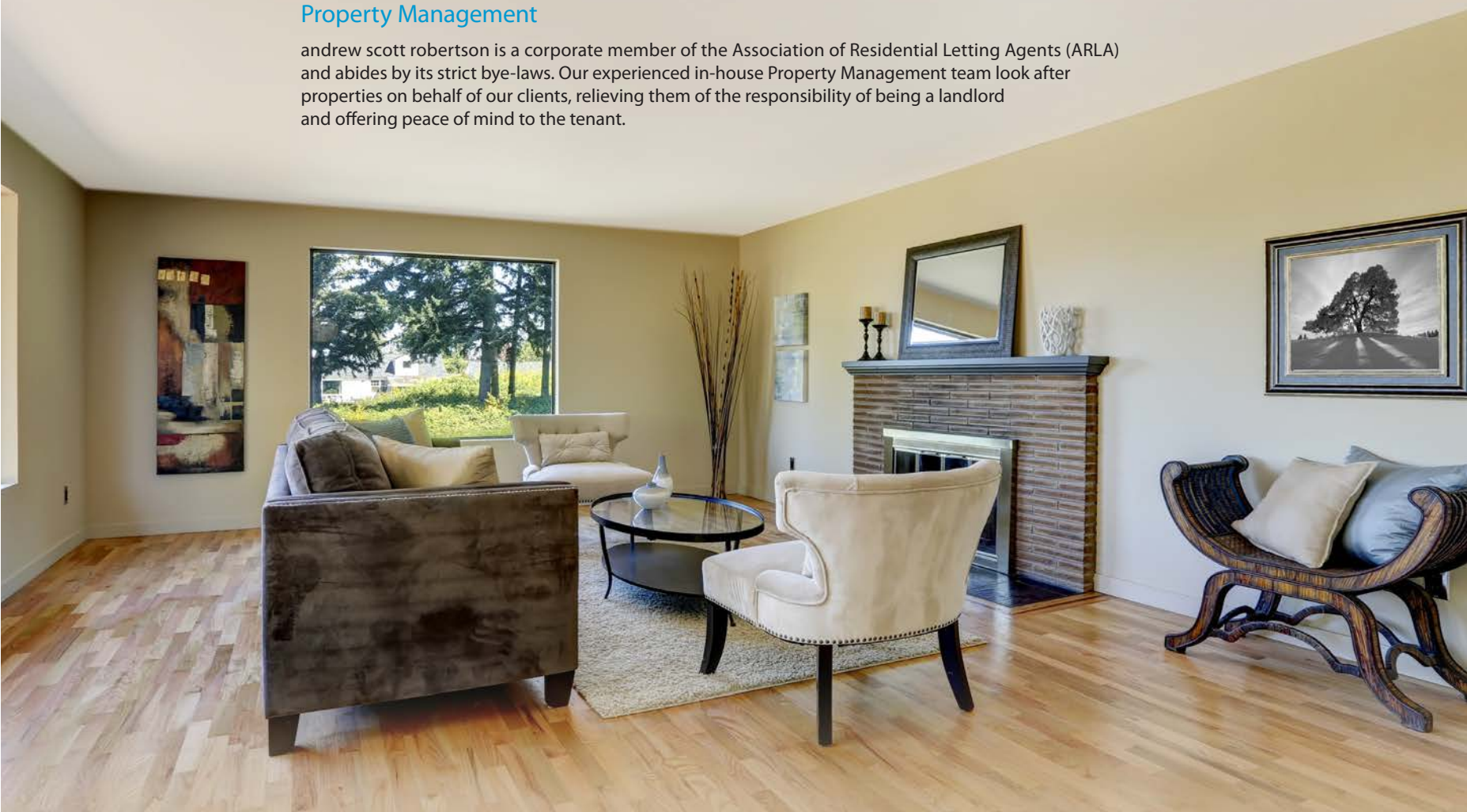
In addition to our Residential Sales services, we also offer a Home Finder service for buyers. Known as the Premium Buyers Club, this service includes allocating a member of staff to actively source suitable properties; providing information and advice about the locality and its amenities; accompanying clients around the area to help identify specific locations or properties; identifying possible properties not yet on the market that might become available through hand delivering enquiries, canvassing up to 1,000 flyers and placing adverts in the local press and property magazines; negotiating the purchase price on the client's behalf. This unique service is free, and as soon as you have registered your interest we will get working for you straight away.

## Residential Lettings

We take pride in helping tenants & landlords to rent, let or manage property. We understand the needs of tenants just as well as those of landlords. If you're looking for a comfortable rental property, we have plenty to choose from.

## Property Management

andrew scott robertson is a corporate member of the Association of Residential Letting Agents (ARLA) and abides by its strict bye-laws. Our experienced in-house Property Management team look after properties on behalf of our clients, relieving them of the responsibility of being a landlord and offering peace of mind to the tenant.



## Professional Services

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### Chartered Surveyors

The only way to truly know the value of your next home and the quality and condition of its structure is to have it assessed by a professional. We work within the strict guidelines set down by the Royal Institution of Chartered Surveyors (RICS) and have a team of qualified surveyors operating in London and the South of England.

### Commercial Agency & Management

We provide commercial sales and lettings services for investors, occupiers and landlords, as well as property management services.

### Professional Advisory

As members of the Royal Institution of Chartered Surveyors (RICS) we are well placed to assist with any issue, whether straightforward or more complex. Our RICS registered Valuers prepare Regulated (Red Book) valuations of commercial premises for bank lending, taxation, company accounting and pension fund purposes. We can also advise you on:

- Rent reviews
- Lease renewals
- Dilapidation claims
- Dispute resolution
- Expert Witness
- Residential Lease extensions and enfranchisement
- Valuations for disposals by Charities in accordance with the Charities Act

### Commercial Agency and Management

andrew scott robertson provide commercial sales and lettings services for investors, occupiers and landlords, as well as commercial property management services.



# Glossary

## Explaining the Jargon...

However hard we try to avoid it, jargon runs through the property business. Our glossary will serve as a helpful guide, just in case you're not familiar with any terms.

A

**Annual Percentage Rate (APR):** This is a compound interest rate figure used to compare different mortgages. Defined by law, it includes repayments on the loan plus any mortgage related fees such as booking, arrangement or basic valuation fees. The APR shows the true cost of borrowing over the entire term and should appear on all mortgage illustrations.

**Arrangement fees:** Fees charged to arrange a loan on certain products. Usually applied to loans where a special interest rate applies e.g. fixed or capped rates.

B

**Bridging loan:** A short term loan commonly used to cover or 'bridge' the overlap between the purchase of a new property and the sale of an old one.

**Building survey:** (Formerly a full structural survey.) A full inspection of the property, conducted by a chartered surveyor, who will write a detailed report setting out the soundness of a property and any property defects. Suitable for any house, particularly older properties and those that have been poorly maintained as well as properties that have been extensively altered or extended, or any property due to be altered or extended.

**Buildings insurance:** An insurance policy that pays the cost of repair or rebuilding in the event your property is damaged or destroyed. Most mortgage lenders will require buildings insurance to be taken out as a condition of their loan.

**Buy to Let Mortgage:** A type of mortgage specifically designed for people buying a property with the intention of letting it out.

C

**Chain:** The situation that occurs when a buyer is reliant upon the completion of the sale of their existing property in order to complete on the purchase of a new property.

**Common areas:** Areas of land or buildings, such as gardens, hallways, recreational facilities and parking areas, where more than one resident shares access.

**Completion:** Final legal stage, when property ownership passes to the buyer.

**Conditions of sale:** The details that determine the rights and duties of the seller and buyer. These may be national, statutory or the Law Society's conditions.

**Contents insurance:** Insurance that covers the contents of a home, including electrical goods, carpets, furniture and curtains.

**Conveyancing:** Legal work to transfer property ownership from the seller to the buyer.

**Conveyancer or solicitor:** Someone qualified to manage conveyancing, e.g. a solicitor or licensed conveyancer.

**Covenants:** Rules and regulations governing the property, contained in its Title Deeds or Lease.

D

**Deeds:** Legal documents proving ownership, generally held by the mortgage lender.

**Deposit:** Money paid by the buyer on exchange of contracts, usually 10% of the purchase price.

**Disbursements:** Fees paid by the buyer's solicitor on the buyer's behalf such as stamp duty, land registry and search fees.

**Draft contract:** First version of the contract of sale issued by the seller's conveyancer to the buyer's conveyancer.



E

**Early Repayment Charge (EPC):** A charge levied by the lender as a penalty if a mortgage is paid off within a specified period.

**Energy Performance Certificate (EPC):** This assesses your property's energy efficiency and environmental impact. Graded from A for most efficient to G for least efficient.

**Exchange of contracts:** Signed contracts are exchanged to legally commit the buyer and seller to the transaction.

F

**Freehold:** When a property belongs entirely to the owner.

G

**Gazump:** Occurs when a seller accepts an verbal offer of the asking price from one potential buyer, but then accepts a higher offer from someone else. It can also refer to the seller raising the asking price at the last minute, after previously verbally agreeing to a lower one.

**Gazunder:** To reduce an offer on a property immediately before exchanging contracts, having previously agreed a higher price with the seller.

**Ground rent:** Charge made by a freeholder to a leaseholder as a right to occupy the property.

**Guide price:** Gives an indication of the price that the property is expected to sell for and what the vendor is hoping to achieve.

I

**Informal tender:** When a house is sold by tender, any offers (tenders) for the property are made by a set date and time, which is set by the vendor. A vendor with a house for sale by tender is usually not open to offers prior to the tender date.

**Instruction:** The act of giving direction to an estate agent to proceed.

L

**Lease:** Legal document, issued by a freeholder, granting tenure for a given period of time and setting out the obligations of both parties.

M

**Maintenance/service charge:** Costs incurred by the freeholder for repairing and maintaining common parts of a building, occupied by leaseholders.

**Market appraisal:** The process of valuing a property (its market value).

**Memorandum of sale:** A document which lists the details of the agreement. It will have the conveyancer's details, the address of the property, the price agreed, details of the fixtures and fittings included in the sale and any other important information. A copy will be sent to you, the vendor and both parties' conveyancers.

**Multiple agency:** You instruct more than one agent, and the one that finds the buyer is entitled to the fee. As a rule, commission rates are higher than sole agency.

P

**Private treaty:** Sale of a property for a price agreed directly between seller and buyer.

S

**Searches:** Enquiries raised by a buyer's solicitor to various authorities to establish any issues likely to affect the property now or in the near future.

**Sole agency:** You instruct one agent only for a specified period. Accept an offer via another agent and you might have to pay more than one fee. Commission rates are generally lower for a sole agency.

**Subject to contract:** Term confirming the transaction is not yet legally binding. A property sale is always agreed 'subject to contract'.

**Subject to planning:** the permission required in order to be allowed to build on land, or change the use of land or buildings.

T

**Title deeds:** Documents proving legal ownership of the property. Generally held by the land registry.

**Transfer deed:** Legal document that transfers ownership of a property from the seller to the buyer.

U

**Unconditional offer:** An unconditional offer is one which, if accepted, requires the buyer and the seller to perform their contractual obligations.