



GENERAL POINTS AND REMINDERS

- a) **SURVEY** - if you are obtaining a mortgage the lender will normally instruct its own surveyor to carry out a valuation. You may not be able to see this report, even if you can, it may not be sufficiently detailed for your purposes. We would recommend that you instruct the lender's surveyor (or an independent surveyor) to carry out a more thorough survey on your behalf.

If you decide not to have a separate survey then look closely into matters of flooding, building or drainage defects, subsidence, woodworm, rising damp, wood rot and the condition of any central heating apparatus and the electrical wiring generally.

We would recommend that you have a timber and damp specialist's report if you are buying an older type property and this is normally carried out free of charge.

- b) **WATER RATES** - please notify the water/sewerage companies of your completion date.
- c) **CAR INSURANCE** - tell the company of your new address. If you do not, your present policy may not cover you.
- d) **GAS** - ask the company to read your meter on the day you move in.
- e) **ELECTRICITY** - the same applies.
- f) **TELEPHONE** - Do not forget to apply for the transfer of the existing service into your name at your new house as soon as possible. You may wish to apply to British Telecom to take your existing number with you.
- g) **POSSESSION** - purchasers are advised not to take possession without consulting us. Unfortunately, it is not possible for us to inspect the properties our clients buy, so we must leave it to you as a purchaser, to ensure immediately before completion that the property is, or definitely will be, empty on the date of completion. If you have any doubts about the Seller, please tell us and we shall endeavour to ensure that your interests are fully protected.
- h) **REMOVALS** - obtain an estimate of the cost and make the arrangements definite only when contracts have been exchanged. That is the time when you will know definitely what the completion date will be.
- i) **TELEVISION** - if you hire a television or related equipment, tell the company of your move.
- j) **BANK** - tell them of your change of address and cancel any standing orders that require cancellation.
- k) **CHANGE OF ADDRESS** - the Post Office will supply free forms for this purpose. Remember to tell Doctor, Dentist, Hire Purchase firms, Newsagents and Community Charge Registration Officer.

- l) **JOINT PURCHASES** - if you are wishing to purchase property in joint names, apply for your Building Society loan in joint names. We shall, if you wish, advise you of the implications of a joint purchase.
- m) Both Buyer and Seller are advised to meet and agree exactly what is included in the purchase price with regard to items in the house and garden, eg wall lights, carpets, garden sheds etc, to avoid misunderstanding. If any items are to be purchased separately, agree a definite price which we can refer to in the Contract. It is normal for Sellers to supply a fixtures and fittings list prior to exchange of contracts showing exactly what will be left in the property.
- n) This may be the time to review your Will arrangements.
- o) If you re taking out any related life insurance policies, notify your broker of the completion date so that he can arrange for the policies to be put on risk on the appropriate date.