



Sellers Guide

moving the right way...





Welcome to Properties Discounted Guide for Sellers

We get excited when it comes to property, and those selling a property through us have even more reason to be - because you're about to find a Buyer for your home very fast.

We have put together this guide in order to help assist you in the Selling process by highlighting key stages involved. We know what our Buyers expect, and we want to equip you with the best possible chance to achieve the best possible price for your home in the shortest space of time.

Properties Discounted is the first dedicated discounted property specialists and one of the most dynamic estate agents in the UK adopting a unique and proactive marketing approach enabling us to sell your house quickly.

By combining our years of expertise and experience and by adopting an unrivalled marketing strategy we can normally have an offer for your property within 28 days.

Most Estate Agents in the UK take 6 to 12 months or more to get you an offer, let alone sell your property. Our specialist team's objective is dedicated to achieving one goal a quick house sale for your property, with the minimum of fuss and the best possible price.

Our market leading approach is to reduce the timescale of the long and arduous sales process. We do this by adopting a unique and proactive sales strategy and innovative pricing policy. We do not want your home to be one of the 70 to 80% of homes advertised that does not sell. Our experienced sales team, have achieved hundreds of sales successfully throughout the UK.

By only dealing with finance approved buyers in a position to proceed swiftly our specialist team is able to achieve a fast house sale, nurturing and guiding both buyers and sellers to a quick completion.

With our 24/7 dedicated enquiry line, we are there to ensure we do not miss an opportunity when it comes to sellers, investors, home buyers and first time buyers. Our friendly, honest and proactive approach gives "all" the confidence whether you are buying or selling.

So choose wisely, choose Properties Discounted.

- Avoid expensive and time consuming mistakes
- Achieve a quick house sale
- Avoid time wasters
- All buyers are financially approved and in a position to BUY - All offers are vetted so no time wasters
- Legal, Financial, EPC Advise, Surveyors as well as our specialist dedicated sales team are available
- Get maximum value - achieve a quick house sale with minimum fuss - Achieve Maximum value for your home
- Realistic and dynamic pricing policy helping achieve maximum amount of interest
- All types of property, condition and locations covered
- Open 24/7
- 100% Free Valuation, No Sale No Fee
- Huge Marketing Exposure, reaching to 60 Million people 365 Days a Year, 7 Days a Week, 24 hours a day

We hope to hear from you soon!

Best Regards *Properties Discounted Team*

At Properties Discounted we want to give you the best possible advice and offer you the highest level of service. We are members of the Property Ombudsman Scheme, Regulated by stringent codes of Practice. We also carry a professional Insurance indemnity making sure that you are protected all the way, giving you the confidence and peace of mind in making your decision.



The Selling Process In 8 Simple Steps



Step 1: Accurate Valuation Dynamic Pricing Policy

Our highly experienced and trained Valuers have extensive experience in fast house sales and are able to value your home so that you can achieve a quick house sale in the shortest space of time - all our valuation services are free.

We use the latest technology and market knowledge to help ensure we value your property so that we can make it an attractive proposition for home buyers and or investors, we look at recent sale figures in your area together with other properties that are on the market.

We take in to account, condition, and type of the property, extensions, renovations, we also consider

aspects such as the potential to add value through a planning gain for an extension or adding a loft bedroom, the possibilities may be endless.

We look at the local surroundings, schools, transport, parks and other key factors all of which can be key selling points to people looking at suitable properties for sale. We look at employment and local amenities all of which could help influence a sale.

Above all, our pricing policy is important in attracting interest towards your property, once we have the interest we can encourage offers and help achieve the best possible price for your home.

Step 2: Selecting the Right Estate Agent

Finding an Estate Agent is relatively an easy process, however finding estate agents that will help you achieve a fast property sale for 100% of the value of your home is a different matter altogether.

Here are some questions that we have prepared for you, that we feel are necessary to ask any estate agent?

- As an Estate Agent how many houses do they have on the market?
- How many houses did they complete on in the last 3 months [month on month];
 - Of those, how many were on their books for more than 3 Months?
 - How much did the price reduce from the original Marketing Price?
- What percentage of houses do they sell compared with the number they have on the market?
- What type of houses do they have on the market?
- How long does it take for them to achieve a sale?
- Where do they advertise?
- How large is their database of Buyers and have they vetted their Buyers?
- Are they regulated by a professional body to carry out estate agents work?

- How many sales fall away after the offer stage?
- What is the background of their Sales Negotiators? - it is these people who will make the difference
- What are their opening times?
- Are they insured as estate agents?
- What are their data protection policies?
- What is their marketing and pricy strategy - how are they going to generate interest as your estate agents?
- What are their upfront costs and Sale Fees?

We can help you achieve a fast house sale, please contact us for a free valuation, achieve 100% of the value of your home in 28 Days. No Sale No Fee.



Step 3: Instructing a Solicitor

Once you have selected Properties Discounted as your Estate Agent, we strongly advise that you instruct a Solicitor or a Licensed Conveyancer, either of which can assist with the sale of your Property. If you would like, we can recommend a Solicitor to you.

The Legal advisor acting for you will be able to ensure that any queries a potential buyer may have can be addressed ensuring a swift sale of your home.

In certain occasions, your Solicitor may highlight potential delays in respect of your title, a restrictive covenant, a charge on your property, and it may be prudent to resolve any of these issues at the early stages, so that once a Buyer is found there are no outstanding issues to delay matters from your side.

Your Solicitor, will be able to liaise and deal with any lenders you may have, and as such work directly with you making sure that a completion date is set to correspond with a date that is suitable to both the Buyer and yourself as the Seller.

We will directly liaise with your solicitor and the Buyers Solicitor, ensuring that the sale moves to a swift conclusion.

Whether you chose a Solicitor or a Licensed Property Conveyancer, you can be assured that they are regulated under their own professional bodies and carry indemnity insurance so that you are protected.





Step 4: Preparing Your Property for Sale

The first impressions of your property are perhaps the most important one, the presentation of which will be critical as it will help secure a better value for your home.

Here are some quick tips:

- De clutter if possible - this will make the rooms look bigger
- If you are looking to paint - try to use neutral colours
- If there are any major DIY jobs, see if you can resolve them, such as fallen doors, missing kitchen unit doors.
- Vacuum and make sure the floors are clean
- Put away the dirty clothes
- Clean the bathroom and the kitchen
- Make sure the property smells nice - homely
- Try to put the rubbish out
- Keep pets under control when viewing - some people are nervous with Pets and as such may not appreciate your property and as such may spend more time petrified of your Pet. So if you have any over loving dogs and territorial cats please ensure that they do not affect the viewing experience.
- If you are conducting the viewing, then please be friendly as the Buyer is equally nervous, they have to make a big decision, they are in the comfort of your home, your environment.
- It is highly recommended to keep the external of the property clean and maintained once your property goes up for sale. A potential Buyer may drive passed your property looking at properties for sale in your area, and as such only look to arrange viewings on the properties that appeal to them.
- If the Buyer asks you a question and you are unsure, then you can always ask them to contact us, and we can then furnish them with the details.
- Please do not give out your personal details, as your estate agents we will do all the negotiating for you.
- If you are conducting a viewing try to make sure you have someone with you, there is always safety in numbers, and besides the other person you have may be able to assess their level of interest even if they are not giving anything away.
- Your feedback is important to us and this will help when we speak with potential Buyers afterwards.



Here are some questions that a potential Buyer may ask you?

- Why are you looking to sell?
- Are there any structural problems with the property?
- What are the schools like nearby?
- What are the neighbours like?
- Have you been burgled?
- What are the maintenance cost of the property?
- How long have you lived here?
- What is the parking like?
- What is the council tax bill for the property?
- What will you be leaving in the property
- Do you pay ground rent - if so how much is this and how long for?

If you would like to discuss how best to answer or be prepared then please do not hesitate to contact us and we will be more than pleased to assist with an queries you may have.

- We recommend you do NOT allow them to take pictures of your property.
- Do NOT let them look in cupboards if you feel uncomfortable or have personal belongings that you do NOT want them to see, this is your home and this is your right. Do not be scared to reject such access, it may be polite to explain why but you do not have to do so.
- Try to focus on the positives of the property and the area as opposed to dwelling on the negatives.
- If you are unable to make the viewing then please contact us, providing us with as much notice as possible so that we can rearrange.
- If in the unlikely event at any time you feel uncomfortable with the viewing, then please ask the Buyer to leave, if you feel that you are under any danger or threat, please call the Police and call us when convenient and safe to do so.



Step 5: Marketing Your Property

We will take pictures of your property using our special photography equipment, ensuring that we portray your property in the best possible light. Accurate descriptions are taken of your property and brochures are compiled.

We identify the best strategy to market your property. If it is a property that could potentially be of interest to an investor, then we produce information such as local area knowledge, rental demand, investment returns, yields, employment, transport links, regeneration, to name but a few aspects we cover.

We then look to market your property on the major property search portals, making sure that your property is accessible to over 60 million people, 365 days a year, 7 days a week, 24 hours a day.

We send out an extensive email campaign to thousands and thousands of interested purchasers, followed by calls and sms messages. We adopt a proactive approach - making sure we leave nothing to chance.

Please see some of our marketing strategies below;

These are a list of some of the websites we will advertise on:



Comprehensive Marketing - We shout about our properties



Our unrivalled Marketing exposure allows us to be at the forefront of the property market. Whether it be a property for sale that is of interest to a home owner or an investor we have the expertise and experience to present your home. Reaching out to over 60 million people.

**FAST SALE
SPECIALISTS**

Instantly Recognised Boards that stand out Properties Discounted



Imagine looking at properties for sale, one board that will stand out the most is that of Properties Discounted, as everyone is naturally attracted to a reduction. All buyers are looking for a discount, we have SPILT that out for them in our very own name, Properties Discounted. Selling through us, you can ensure your property will stand out, creating more interest, achieve a fast house sale.

HIGH IMPACT

Open 365 Days a Year, 7 Days a Week, 24 Hours a Day



No matter what ever time of day or night, we will always be available to deal with an inquiry, arrange a viewing or deal with an offer.

**ESTATE AGENT AVAILABLE
ALL THE TIME 24/7**

Our Own App Embracing Technology



Many people now browse properties through the phone or on a tablet.

We have a responsive website that can automatically adjust to any screen large or small. We have even developed our own FREE application - making it easier for people to search for Properties.

**TECHNOLOGY ALLOWING
FOR QUICK SALES**

Informing you every step of the way Award winning Technology



We constantly invest in to technology ensuring we use the best resources available so that we can constantly keep sellers and buyers informed. Sellers and Buyers are able to log in to our secure and safe management system so that they can monitor progress of their sale or purchase 24 hours a day. We love the cloud.

**TECHNOLOGY ALLOWING
FOR QUICK SALES**

Thousands of Buyers in a Position to Proceed



We have an extensive client bank of thousands of potential Buyers looking to purchase property. We ensure that Buyers are either cash Buyers or have been mortgage approved so that they are in a position to make a purchase enabling you to achieve a fast house sale - normally in 28 days. Our list is increasing regularly.

**BUYERS WANT TO BUY
YOUR HOME FAST**

We will even Pay for the Call - Memorable Number 0800 7 999 999



It is free for all to call us at any time of the day on our number from a UK landline.

An Urgent number indicating a quick response for a fast house sale.

**URGENT NUMBER FOR
A FAST HOUSE SALE**



Step 6: Receiving offers

This is perhaps one of the most exciting times for both you as Sellers and for us at Properties Discounted.

Our Sales Negotiators will be quick to contact you to inform you of the offer; we will call you and will follow it up in writing.

We will also inform you of any special condition the potential Buyer may make and we will check their ability to proceed. The ultimate decision will be yours.

Even if you accept the offer, we will continuously follow up the Buyer and their Solicitor and Financial advisors, ensuring that we get to a swift exchange of contracts and completion.

Step 7: Exchange of contracts

Once you have accepted the Offer on your Property, we will prepare and send out a Memorandum of sale to all parties concerned, setting out the agreed price together with any special conditions. A copy of which will go to both sets of solicitors acting for the Seller and the Buyer.

Once preliminary enquiries have taken place and the Buyers Solicitor is satisfied with the replies to Sellers Enquiries, and reply to searches and requisitions, and is in receipt of a Mortgage Offer [should a mortgage be required by the Purchaser], then the Buyers Solicitors can agree a date to exchange contracts.

Exchange of contracts is a Legal Agreement that binds the Seller and the Buyer, and upon signing the Buyer will normally pay a deposit [usually 10% of the purchase price], a Completion date will be set to a mutually agreeable date.



Step 8: Completion

Completion is when the balance of monies are received by the Sellers Solicitors (usually the remaining 90% of the purchase price).

Your solicitor will then contact you once he has received the monies and will inform you to release the keys.

Congratulations, your property is sold. We will love to hear from you and hopefully add you onto our wall of success

Tips for Moving House

4 Weeks Before the Move Date

- Get quotes from Removal Companies - you may want to move yourself, consider the different options and cost implications - always check the contracts and the small print of Removal Companies.
- Consider insurance for removals - what happens if something breaks?
- Ensure that the Removal Company you select is a member of an association such as Storers or Guild of Removers and that they have adequate insurance to cover any breakages - protect your prized possessions. Also check with your own insurers as to what cover you may have for removals.
- Make an inventory - items you are taking with you.
- Think about cleaning your existing property.
- Rubbish removal.
- Foods, refrigeration and open products.
- Consider weather, time of day, traffic and routes.
- Children and their schooling.
- Post and redirection - banks and building society accounts.
- Utility providers, gas, electric, telephone, council tax, satellite, broadband and water.
- Cancel deliveries such as milk and newspapers.
- Inform friends, family and work place.
- Label boxes for ease.
- Make a list of the important essentials - the items you will need on the first day. It could take time unpacking and organising your new home. The more planned your move the less stressful the moving day should be.



How we compare with traditional estate agents

| | Traditional Estate Agent | Properties Discounted |
|---|--|--|
| Number of Properties Sold on Average | Normally Sell 1 a week - ONLY 4% | Over 80% of our properties |
| Average Time taken to Sell | 6 to 12 Months+ to achieve a Sale for the small number they do sell | 28 Days |
| Are they Regulated? | Some Estate Agents are Not Regulated and do Not Carry Insurance | Property Sales Ombudsman Scheme = ✓ Data Protection = ✓ Insured = ✓ |
| Opening Times | Normally Monday to Friday 9am to 5pm, and some are open half days on Saturdays only. | 365 Days a Year. 7 Days a week. 25 hours Day - there to take an offer or answer an enquiry |
| UP Front Fees | Many Estate Agents in the UK do charge upfront | No Sale No Fee - we only charge on completion of a sale, with No upfront Fees |
| Marketing Exposure | Some only advertise on 1 or 2 portals | Huge Marketing Exposure Reaching over 60 Million People, 365 days a year - 24/7 |
| Experienced | Do not have core experience in dealing with quick sales. Do not have investment property experience. | Many of our Negotiators come from Investment property Back grounds, Decades of experience in selling houses fast country wide. |
| Buyers | Only have small number of prospects, many of which are registered with other local agents. | Access to thousands of potential Buyers. Serious Buyers Cash or Mortgage Approved wanting to buy nationwide |
| Valuations | Old fashioned valuation techniques that do NOT work. Do not price realistically which delay sales and lose interest from potential Buyers. | Dynamic pricing policy that works Sales in 28 days A Free Valuation Service |
| Value achieved | Although claim 100% , but this is reduced by time delays that cost; | 100% |

| House sale price | £100,000 | £100,000 |
|---------------------------|-----------------|-----------------|
| Average Mortgage | £1,983 | 0 |
| Insurance | £200 | 0 |
| Repairs | £750 | 0 |
| Reduction in Value | £5,000 | 0 |
| Total Cost | -£7,933 | 0 |
| Amount Received | £92,067 | £100,000 |
| Time | 9 Months | 28 Days |
| Frustration | 100% | 0% |
| Certainty of Sale | 4% | 80% |

First Month expense at NIL for both - sale costs not included, based on mortgage interest only at 3.5% on 85% of value, example for illustration purposes only - see terms and conditions. Please see terms and conditions for source.

How we compare - auctions

| | Auctions | Properties Discounted |
|------------------------------|--|--|
| UPFRONT Fees | Yes - Legal Pack, Searches & Catalogue Entre Fee | No Upfront Fees ✓ Only paid when we complete your sale ✓ |
| Value Achieved | 65 to 75% of Market Value | 100% ✓ |
| Time to Sell | Approximately 60 Days Plus | 28 Days |
| Market Exposure | Mainly target property developers, looking to buy at a low value. | Reaching to over 60 Million people, 365 Days a Year, 7 Days a week, 24 hours a day. |
| A typical Home Seller | Banks & Housing Associations | All Sellers |
| Risk for Buyers | Stand to lose 10% on day of auction as have to Exchange contracts - Binding Legally. High Risk Lender can pull out - problem with a valuation = Buyer has Lost Money. High Pressure deters Buyers | No Risk for Buyers, only enter to contract once their funding and valuation is secure = More Buyers More Buyers = More Offers for the Seller More Offers = More Value = Sale |
| Risk For Sellers | If property does not Sell, negative sentiment in the market for your property | No Risk |
| Opening times | 9am to 5pm normally Monday to Friday | Open 24 Hours a day 365 Days a year, ready to take an offer, answer an enquiry and discuss your property. |
| Certainty | To lose thousands of Pounds To Pay upfront Fees Less Buyers | Achieve 100% Achieve a sale in 28 Days |

How we compare - quick buying property companies

| | Properties bought fast companies | Properties Discounted |
|------------------------------|---|--|
| Value Achieved | 60% to 65% | 100% |
| £100,000 House Value | £60,000 to £65,000 | £100,000 |
| Amount you could lose | 35% to 40% | You achieve 100% |
| £100,000 House Value | £40,000 to £45,000 | Only pay an Estate Agents Commission on completion |
| Regulated | No | Property Ombudsman Scheme - peace of mind |
| Average time to Sell | Can take 8 to 12 weeks - Many do not complete | 28 days |
| Market Exposure | You are dealing with 1 company - acting for their own best interest | We reach out to over 60 million Buyers - acting for your best interest |
| Opening Times | Very hard to get hold off - they are NOT your Estate Agent | 24 Hours a Day, 7 Days a week, 365 Days a Year. |

Glossary

We have put together a short glossary for you, to help explain some of the terms you may come across. We like things to be simple, simply straightforward.

ADVANCE - Mortgage Loan

APR - Annual Percentage Rate, the total cost of a loan, to include all costs, arrangement fees and interest charges, this is then shown as a percentage rate so that you can then compare this like for like with other rates.

BALANCE OUTSTANDING - The Amount of loan outstanding after a given period of time.

BRIDGING LOAN - A short term funding solution.

BUILDING INSURANCE - The cover is for the value of reconstructing your home from the ground up should your property be affected by fire, thunder or lightning. The insurance cover may include other perils. Normally the Lender will also be included on the policy [this will depend on your mortgage conditions].

CHAIN - There could be other people involved in selling their home at the same time as you, and as such one cannot move without the other. This will normally require for all parties to coordinate their sale and purchase. If one party does not sell or another does not buy, then the whole chain could adversely be affected.

COMPLETION DATE - This is the date that all funds have been transferred, all paperwork completed and keys released.

CONTENTS INSURANCE - This covers against accidental damage and theft of all movables, including furniture, soft furnishings and appliances. This is a different type of policy compared to building Insurance.

CONTRACT - A Legal Agreement between the Buyers and the Seller, drafted by Solicitors / Conveyancers setting out contractual terms and conditions.

CONVEYANCER - A person other than a solicitor who is qualified to act in the sale or purchase of a property.

COUNCIL TAX - This is the sum that is charged by the Local Authority for the cost of local amenities and services. Your Property will have a council tax band, you can request this information from us or alternatively liaise with the local authority.

COVENANT - A condition contained with the Lease that the Buyer must comply with, such condition is normally passed on to subsequent owners for the duration of the lease period, subjective to its wording. A restrictive Covenant prohibits the owner from doing something.

DRAFT CONTRACT - A preliminary contract which will then be edited to include the necessary information as required.

EARLY REPAYMENT CHARGE - A charge made by the Lender, subject to the individual mortgage contract that allows the Lender to charge a fee which may be calculated as a fixed fee or a percentage fee of the sum borrowed if the borrower redeems the mortgage before a certain time period.

ENERGY PERFORMANCE CERTIFICATE - Also known as an EPC is a Legal requirement for the Seller to provide to the Buyer. The certificate includes recommendations on ways to improve the home's energy efficiency to save money. It also allows you to understand how efficient the property is and the likely cost of heating the property.

EQUITY - The difference between the value of your property and the mortgage that is owed.

EXCHANGE OF CONTRACTS - This is when the sale become legally binding on all parties. Neither party can withdraw without financial repercussions; normally 10% of the property purchase price is paid over from the Buyers Solicitor to the Sellers Solicitor to show consideration for an Exchange of Contracts.

FIXTURES AND FITTINGS - This refers to the nonstructural items that are included in the sale.

FREEHOLD - The ownership of the land that the property sits on.

GAZUNDERING - This is when a Buyer lowers their offer just before exchange of contracts.

GROUND RENT - The annual fee paid to the freeholder.

IFA - Independent Financial Adviser.

JOINT MORTGAGE - When there is more than one person on the Mortgage.

Glossary

LAND REGISTRY - A government Body that holds the records of all registered properties in England and Wales.

LEASEHOLD - This means that you are purchasing the property that the Land sits on. The land will be on a lease, normally 999 years, you will then pay rent to the Landowner. Normally the rent is at a peppercorn rent, which means it is very low value.

MAINTENANCE CHARGE - This refers to the cost that is charged for the upkeep of a Leasehold Property. This is more common with apartments, and is normally apportioned to the number of units within.

MORTGAGE DEED - This is a Legal document that relates to the Mortgage lenders interest in the Property.

MORTGAGE OFFER - A formal written offer made by a Bank or Building Society to lend an approved amount against a property.

OFFER - This is a bid made on a Property - It is not Legally binding.

OFFERS OVER - Offers invited over the price advertised.

OMBUDSMAN - We are members of the Property Ombudsman Scheme and prescribe to their code and conduct of ethics.

PRIVATE TREATY - This is the process of whereby most house sales are completed in England and Wales.

PROPERTY - This could be your home, or the property you are looking to purchase.

PROPERTIES DISCOUNTED - This is us, we specialise in selling properties that have been discounted fast.

REPAYMENT MORTGAGE - Monthly interest combined with capital repayment against the original sum borrowed, this figure may also include you loan arrangement fees, provided they have been added.

RETENTION - This is when part of the Mortgage Advance is held back until the repair works to the property has been completed to the satisfaction of the Lender.

SALE AGREED - A verbal Agreement from the seller that they have accepted the Offer.

SEARCHES - A check on local authority records against planning applications, highways, restrictions and land charges. Your solicitor may request further searches such as chancel, utilities, drainage if they feel this is appropriate. Searches will cost you extra and you must factor this in.

SOLICITOR - A legal expert, regulated by the Law society who is able to act for the purchase or sale of a property.

STAMP DUTY - a tax paid to the government on the purchase of a property. The fee paid is calculated as a percentage, which varies according to the purchase value of the property.

SUBJECT TO CONTRACT - This is when an offer has been accepted, but contracts have not yet exchanged. It is therefore not legally binding.

SURVEY - An inspection made by a qualified surveyor.

TENANTS - People who are living in a property owned by someone else.

TENDER - This is when written offers are invited for a property by the Seller, and as such all written offers are to be received by a set closing date.

TITLE - This shows and demonstrates who the Legal owner is, evidence of which is normally attached with the title deeds. If the property is registered then a copy of this can be obtained from Land Registry.

UNDER OFFER - This is when an offer has been accepted by the Seller, but contracts have not yet exchanged.

VARIABLE INTEREST RATE - Rate of interest rate that fluctuates over time in line with general interest rates.

VENDOR - This is another name to describe the Seller.

We hope you have found this glossary informative and useful. If you come across any other property term and are unsure about its meaning then please feel free to contact us and we will be more than pleased to help explain it to you.



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