



A GUIDE TO **SELLING**  
YOUR HOME

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## Understanding the seller's needs

Moving home doesn't need to be complicated but it can be a daunting prospect and we recognise that your home is probably the largest single investment you will ever make. Our role as your estate agent is to facilitate the needs of the seller and to "make the move happen".

The vast majority of home movers simply do not have the time, resources or skills needed to sell a property, we have a great deal of experience in selling properties and understand the pressures involved.

This guide aims to answer some of the questions surrounding the sale of your home. We hope our tips, advice and recommendations help to remove some of the pressures of moving home to ease the process and if having read this guide, you have any questions, please get in touch.

## So what should you expect from your estate agent?

- A professional service?
- Experienced, friendly and enthusiastic staff with a high level of expertise and local knowledge?
- To achieve the best possible price in a time-scale to suit your needs?

.....well yes, especially in terms of achieving the best price: however, these should be your standard expectations of any estate agent.

You should also expect your estate agent to listen, so as to understand the motivation behind the move, and in doing so offer the best possible advice specific to your circumstances.

We will respond in a timely fashion, provide excellent levels of communication and remain both positive and dedicated throughout the whole process.

We will remain true to the cause, telling you what you need to hear, even if at times this may not be what you were hoping to hear. Honest feedback is vital and as a straight-talking estate agency, we are here to assist people in the sale of their property and will always treat the situation with the respect it deserves.

Good management delivered through experienced professionals is essential for ensuring your move runs smoothly.





## A quick glance at what we can offer

- Professional photography and high quality property brochures
- Advertising of properties on the major, most visited, property websites
- Effective viewing feedback and marketing updates
- Accompanied viewings and hosted open day events
- Multi device friendly and responsive website
- Social media and property alerts by SMS and e-mail
- Longer opening hours to carry out even more viewings
- "Have your say" feature on property details and property websites
- Independent market report for any property across the country
- Local conveyancing, mortgage advice, removals and home staging referrals

## Getting Started

Preparing an effective marketing plan and pricing strategy will help gain maximum exposure and the best price for your property.

Properties in England and Wales also require an EPC (Energy Performance Certificate) to be in place before marketing can commence.

The EPC is an assessment of your property's energy efficiency, which must be carried out by a qualified Domestic Energy Assessor (DEA).

## Market and Property Appraisal

Pricing plays an important role with a number of factors to consider, such as the speed in which a seller needs to complete and the level of competition currently in the marketplace. Valuing a property correctly is crucial to the successful sale of your home. We offer an independent assessment of your property carried out in person, free of charge and with absolutely no obligation. You may want an idea on value without being sure about selling, perhaps as part of an intention to a re-mortgage. We are more than happy to help, our Market and Property Appraisals are genuinely free with no fear of the pressure or constant pursuing often associated with such appointments. During the visit, we explain how the market is performing, advise you of the potential climate changes and offer advice and guidance on how to maximise your sale price. When suggesting a price, we use our expertise, sold price data, recent activity on properties similar to your own, and information gained from our continual market research activities.

### As a professional Estate Agent, we will consider several important factors, when valuing your property, such as:

- The location and character of your home
- It's features and conditions
- The current market price for similar properties in the same location
- The demand for similar properties in the market
- Projected market trends and conditions

If you are new to the business of selling property, there will be plenty of opportunity, before, during and after the appointment, to ask questions and discover more about the selling process.

## Effective Marketing

When you decide to sell, we will discuss various marketing plans and find the one best suited to you and the property.

We use the very latest technology and proven marketing techniques to promote your property. We advertise on all major property websites including our own website; [www.triple4group.com](http://www.triple4group.com), which is fully responsive for compatibility with smartphones and tablets.

Our online marketing activity also includes social media coverage through Facebook and Twitter, e-mail campaigns and of course the option of a For Sale board. The more exposure your property receives, the wider audience you can expect to attract, giving a greater choice of buyers.

Once instructed, our proactive team of sales professionals will immediately contact our database of registered buyers by telephone, e-mail and SMS text alerts.

## ....Activity and marketing **does not** stop until we sell your property....

All potential buyers are pre-qualified and if the situation dictates, and upon your request, we will only put forward buyers suited to your requirements. For example, if in need of a quick sale, in order to facilitate a purchase of your own, then those buyers with a property to sell but not yet on the market, or those who are part of a lengthy chain, may not present you with the best choice.

## Professional Recognition

Each member of our team goes through our “continual training and development programme”, our testament to our belief that investment in our staff helps to keep us at the very forefront of our industry.

We are members of The Property Ombudsman and this level of professionalism is carried across our whole business by membership with the Landlord Accreditation Scheme, and by us holding Client Money Protection and Professional Indemnity Insurance.



# Offers and sales progression

Whilst the estate agent is employed to attract buyers to your property, there is much more to our service than simply marketing and accompanying viewings.

## Offer

Depending on market conditions, pricing strategy and style of marketing plan, the offers we receive on your property may arrive one at a time or in volume. In a strong seller's market, it is common to receive multiple offers on a property following an open day event.

It may seem obvious to go with the highest offer; however, in such circumstances increased offers should of course first be sought to establish the most each party is willing to pay.

There is nothing worse than having the wrong buyer for your property; it can delay the transaction for months, and worse, waste time, money and effort for everyone.

Other factors to consider include:

### 1. What is their buying position?

If you need to move within a certain timeframe, e.g. school holidays or a deadline to complete on the property you are buying, then the buying position of the person making the offer could be very important.

A first-time buyer with nothing to sell offers a less complicated transaction than a sale dependent buyer, especially if they have yet to put their property on the market and/or their requested sale price is unrealistic.

### 2. Cash or mortgage?

Most buyers will require a mortgage and their level of borrowing could have a significant bearing on your decision. A buyer needing to borrow 85% of the sale price may struggle if the surveyor employed on behalf of the bank down-values your property.

If, in this example, the buyer's available funds are completely tied up in the 15% deposit, stamp duty and other moving costs, it could leave them unable to proceed at the agreed price and, more importantly, you in need of a new buyer.

If a buyer purports to be a cash buyer, then naturally evidence of this must be requested – sometimes cash suddenly becomes anything, but e.g. "I'll have the cash once my partner finds a buyer for their house".

### 3. Genuine buyer?

You may end up receiving two very similar offers from two buyers who are in the same buying position, both with significant levels of deposit. If one buyer began the process by offering particularly low, only increasing to a sensible level when increased offers were encouraged, it "could" suggest a higher chance of them seeking a price reduction at a later date.

Genuine buyers usually come in with a sensible starting offer and whilst ultimately the seller will decide which offers to accept, the advice and guidance of our experienced sales team, will prove particularly helpful when a less than obvious choice presents itself.

Excellent communication between us, the agent and you, the seller is of paramount importance, which is why our sellers are given all the information they need to make an informed decision about accepting or rejecting an offer.



## Once you have accepted an offer

With a sale price agreed, both you and your buyer will need to employ a conveyancing solicitor. Their expertise will help guide you through the process, taking care of the legal aspects of the transaction. Mortgage brokers may also become involved. Just because you appoint an experienced solicitor, operating a manageable workload, it does not mean everybody else involved in the process is going to be efficient.

Anyone balancing a heavy workload can find themselves short on time and it's our role to help keep things moving. Throughout the process, we are in communication with various parties, such as the buyer's solicitor, their mortgage broker, surveyors, the buyer themselves and of course you and your solicitor. We are the central point to all those involved and will see to the conveyancing process all the way through to completion.

When part of a chain, the number of "involved" parties can rise significantly. More buyers, sellers, solicitors, mortgage brokers, surveyors and estate agents, all seeking the best outcome for themselves or their client. We are here to monitor all developments, to keep you fully updated and to chase third parties as and when required. In the event of a complication resulting in possible re-negotiation talks, perhaps following the results of a survey, we will handle these for you. To the eyes of a buyer, first timers especially, a detailed survey, can make for a worrying read.

Time and understanding, along with past case study examples, will help us quantify such findings and point out the various minor defects one should expect to come across when buying a pre-owned property, especially if it was built over 100 years ago. Handled with care most problems can be overcome ending in a fair and satisfactory solution.

Managing both the sale and people's expectations with the ability to solve problems are necessary skills for the modern day estate agent and in our experience finding the buyer is simply the first part of the process.



# Key features to our service

Whilst the estate agent is employed to attract buyers to your property, there is much more to our service than simply marketing and accompanying viewings.



## 1. Free market and property appraisal

Our no pressure “any time, any reason” approach makes it easier for people to communicate with us. Whether you require an initial valuation, an in-depth service discussion or are ready to sell....we’re at your service and happy to help.

## 2. Meet the team

When you are ready to sell, we take full details, such as measurements, descriptions and photographs allowing us to prepare your marketing material.

Every member of our sales team will visit your property. Whilst in time this would happen anyway, through viewing activity, how can the estate agent fully explain your property unless they have seen it for themselves? It also gives you a chance to meet the team.

## 3. First impressions count

By using professional equipment and skilled photography, we are sure to present your property in the best possible light and to capture the key features that will appeal to your target audience.

Professional photos play a key role in how your property is presented to buyers. The first impressions your buyers will have of your property is through photographs online.

Taking extra care to ensure that photos of your property are well composed and of high quality will result in increased interest, leading to a quick and efficient sale.

## 4. Shout it from the rooftops

Maximum exposure of your property is paramount. We want to reach as many potential buyers as possible. Specific time is allocated to contacting our extensive database of buyers and your property is uploaded to the major property websites, as well as our Facebook and Twitter account. A For Sale board will generate extra enquiries.

## 5. Keeping you informed

How many viewings have I had? What did people say about my property? When is my buyer having their survey? Our philosophy is to provide answers before you need to ask the questions. Marketing updates, continual feedback and real-time sales progression updates.





## 6. Longer opening times

Most of our viewing activity takes place outside of normal working hours, with Saturday being our busiest day of the week right through from morning until late afternoon. As you may imagine, e-mail and internet activity is constant so we are structured to be available and adequately staffed, when we are needed the most.

## 7. Leave it all to us

We accompany all viewings and host open day events, which enable us to interact with the people viewing your property. It's best to let us handle this to avoid you being asked awkward questions such as; "how much do you want for the house?", "why don't you want to live here anymore?" or "will you sell for less if we cut the agent out?". If people knock on your door, simply tell them to speak with us, it's what you are employing us to do and will help protect you from over-keen property dealers, or people trying to buy your property on the cheap.

## 8. Third party recommendations

Using a local solicitor is always a plus, they know the area, the local authority and as such will be experienced with typical area specific enquiries often raised by the buyer's solicitor. We can recommend local solicitors as well as other services such as mortgage advice, removals and home staging.

## 9. Seeing the job through

Getting you to the end is what it's all about, which is why our selling fee is payable at the end of the process. From start to finish our aims are clear. Achieve the best possible result for our seller, by listening and being there for them every step of the way. When the job is done, we are then paid and, having made sure your experience was a good one, you will tell others where to come when they need to move.





# Presenting your property for sale

Most buyers form an opinion within the first 15 seconds on entering a property. There are affordable improvements you can make to your home that will significantly enhance the buyer's experience.

Years of busy family life, entertaining and general wear and tear is more easily noticed by someone entering a property for the first time. However, preparing your property for sale doesn't need to be expensive.

The exterior of your home is the first view buyers have of your property; a freshly cut lawn, scrubbed path or driveway, trimmed hedges and an inviting entrance will help create a positive first impression.

**Here are a few suggestions and tips to help maximise the selling potential to your home:**

## Keep it clean

Regardless of the time of year, give your property a thorough spring clean. Tackle lime-scale build up, heavy staining and any grotty grouting around your kitchen and bathroom tiles. If they look old and worn, then renew your sink and bath seals.

## Freshen it up

Partial redecoration to some rooms is certainly worth considering, especially if one area in particular is overdue a fresh coat of paint, maybe the hallway? If you can do this yourself, it's simply a case of time and buying the materials. Why not look at the front door too as this will most certainly help to create a good first impression – newly painted front door, plant pots or a hanging basket? If you feel unable to undertake any redecoration, there will be plenty of decorators happy to help. Small jobs such as these needn't be overly expensive.

## Show off your space

Declutter where possible to avoid your home appearing smaller than it is. When we visit to take photographs, this will make all the difference and we can always visit over two days if you need to move boxed up items from one part of the property to another in order to accommodate the photography. If you have outgrown your home, you could consider temporary storage. If your property is tenanted, perhaps offer your tenant a day's free rent for making an extra effort to tidy and better organise the property in readiness for our photography. When buyers view your property they are continually asking themselves "can I see myself living here?". You want the answer to be "Yes, definitely". However, they can be easily distracted by toys, bright walls and carpets, clutter and even people. To sell your home successfully, a buyer needs to look beyond your personal taste and create their own image.

## Flowers, mirrors and candles

Collectively these can create a feel-good factor, help with odours and direct more light around a room.

## Don't freeze or overheat your buyers

In the winter keep it warm, in the summer keep it cool. You want prospective buyers to feel comfortable when viewing your property; not left shivering to the bone or in danger of overheating. If the property is vacant set the heating/cooling system accordingly.

## Lay on a spread

If the market and situation is right to host an open day event, why not put on a spread (for your buyers not us, honest). From past experiences, a few snacks such as sandwiches, crisps and soft drinks have helped to create a positive atmosphere and goes down a treat with bored children fed up from viewing properties. We will play host and agent while you go out for the day.

## Don't forget the garden

If you have a shed use it. Clear everything from the garden to make it neat and tidy. Remove potential hazards, such as panes of glass or loose bricks and paving slabs, the last thing you want is a personal injury claim. If the garden is overgrown and out of control, use the services of a local gardener to give it a general overhaul.

## Put your house in order

Allow your buyer to picture themselves in residence and show each room to highlight its purpose. If your dining room is full of papers or exercise equipment, return it to its original purpose for viewings.

## Smells, odours and (even) allergies

This is something we're sure everyone has heard before but it can help. Avoid any strong smells being present when people are viewing your home. Cooking, smoke and pet related odours may be off putting to some people. Cat or dog hair may even cause an allergic reaction, and with it the potential to lose a could-be buyer, so a quick vac around the house to pick up any loose hair is a good idea.

## Now where's that tool box?

Sensitively repair or remove tired or broken fixtures and fittings and attend to any small DIY jobs. Sometimes it's as much about what does not get noticed as what does. Tend to broken door knobs, cracked tiles, kitchen cupboards and anything else that can be easily repaired.

## Give your property the "live here feel"

Too often people worry about removing all trace of personalisation; however, give this a little more thought as many buyers want to experience that all important "I could live here" feeling so a homely feel is a good thing. For vacant properties, we would suggest using a home staging specialist. Prices are not as high as you might expect it, especially in a market where property usually sells quickly.



# Our clients and what they have to say about our service



**Putting customers first is what we do best –  
but don't take our word for it, read what  
our customers say.**

All our staff undergo professional training and we regularly reward evidence of 'excellent' customer service.

View more customer reviews on our website: [www.triple4group.com](http://www.triple4group.com) or **Trust Pilot**.



*Thank you to all the team at Triple 4 Group, without you  
our dream home would not have been possible.*

**Anam Ahmed**

*A serious agency, they always do what they are promising.  
I never had a problem with them.*

**Romica**

*The team always ensured I was contacted about  
any matter that required my attention, so I would  
recommend this agency to anyone seeking a trustworthy  
and reliable estate agent in East London.*

**Steven Turnbull**

*I was in search for a property and came across Triple 4 Group  
who were very thorough and guided me through the whole  
process with ease. Although, I never found anything to match  
my requirements, Triple 4 Group were very helpful and always  
kept me up to date with properties.*

**Saliha Nazir**

*I am very pleased with the work of this agency.  
Quickly solved all the problems that arose.  
I will be recommending them to all my friends.*

**Alex**

*Good efficient service with up to date IT system.  
Shows concern for me as landlord. Always accessible,  
always ready to explain. Very helpful, always polite.*

**Joycelyne Dehanev**

*Honestly, I have not met a team that is dedicated and  
hardworking as Triple 4 Group. It was a pleasure getting  
to know the team throughout the purchase of my property,  
any concerns I raised was dealt professionally and efficiently.  
I totally recommend Triple 4 Group  
and would definitely be back.*

**Bora Gozen**

*I have nothing but the highest praise for them.  
From the very beginning they were excellent in their  
attention to detail, customer service and overall care.  
They have gone far and beyond to deal with any issues  
that arised promptly and professionally.*

**Tony Sweeney**

*Excellent service, and very professional.  
We were very happy with their service.*

**Muhammad Aslam**

*I would recommend 444 to anyone for their  
excellent service, respect individual.*

**Naher**

With unrivalled success in London and surrounds we have sold an amazing amount of property in recent months and have buyers waiting to purchase in your area.

Our reputation as one of the areas leading agents is growing due to three things: Unrivalled marketing, professional and experienced staff and superb local knowledge.

If you are considering moving and would like a free no obligation valuation call our team today on **020 3006 2222**.

# Seller's Checklist

Selling your property is a big step and, as with anything else, it's better to be prepared. Here is a short checklist to help you with this.

- Choose a reputable agent with a track record for success, don't feel pressurised
- If you are moving home, research the area you are moving to, ask your selling agent to help with this
- Think carefully before signing an agency agreement and make sure you are comfortable with the terms
- Prepare your property for marketing to ensure it is viewed in the best possible light by your buying audience
- Secure the services of a local solicitor. It's advisable to do this early on as they cannot act for both you and your buyer (so get in there first)
- Check your documents are in order, such as your lease and make sure any ground rent and service charges are paid up to date
- Speak to your bank to make sure your mortgage is portable and whether there are any charges, e.g. early redemption penalties
- Commission your Energy Performance Certificate before you market your property
- Check the property details making sure they are correct as items listed will be perceived as being included in the sale price
- Don't leave your removal arrangements until the last minute. Do your homework, obtain quotes
- Once you have a completion date, make arrangements to transfer your utilities and take meter readings on the day
- Ensure all keys are ready to be handed over to the new owners, including window keys

## So what's next....?

We hope you have found the recommendations and tips in this guide useful and that you now feel more confident in the successful sale of your home.

# Estate Agent Jargon

**Acceptance** - Usually issued by lenders, acceptance is a document buyer's need to sign in order to 'accept' the lender's mortgage offer.

**Advance** - The amount a lender is willing to lend.

**Appraisal** - Usually conducted by an estate agent, an appraisal determines the value of your home.

**Annual Percentage Rate (APR)** - The rate of interest payable on your mortgage annually.

**Arrangement Fee** - An administrative fee that is sometimes charged by lenders for the arrangement of a mortgage.

**Assignable Contract** - A contract of exchange that permits the sale of a property before the date of completion.

**Base Rate** - The benchmark interest rate set by the Bank of England that is commonly used by most lenders to set their own rates.

**Below Market Value (BMV)** - Means pretty much what it says, that a property is valued below what it could potentially fetch on the open market.

**Bridging Loan** - A loan that allows the buyer to purchase a new property prior to the sale of their existing property being sold.

**Buyer** - The person who is purchasing a property.

**Buy-to-let** - Term used for either a property purchased for the purposes of renting (letting) or a mortgage associated with said purchase.

**Chain** - Properties linked together that need to exchange contracts at the same time in order for a sale/purchase to go through.

**Chain Free** - A sale or purchase that is not reliant on other parties exchanging contracts at the same time.

**Completion Date** - The date that sees the property transaction finalised and ownership is transferred from seller to buyer.

**Compulsory Purchase Order (CPO)** - A legal order which grants local authorities that need to obtain land or property the power to do so without the owner's prior consent.

**Contract** - A formal agreement between seller and buyer, usually prepared by a conveyancing solicitor, which details the terms and conditions of the property sale.

**Conveyancing** - The legal process behind the transference of property.

**Deeds** - Legal documentation associated with a property that confirms ownership.

**Default** - Failure to make pre-arranged mortgage payments.

**Deposit** - A financial lump sum paid from buyer to seller, usually held by solicitors, as a pledge of contract.

**Disbursements** - Expenses paid by the conveyancing solicitor on behalf of the buyer.

**Discounted Tracker Rate Mortgage** - A variable rate mortgage that is discounted for a designated period and usually based on the current interest rate set by the Bank of England.

**Early Repayment Charge (ERC)** - A charge incurred by the borrower to the lender should they decide to pay off their loan before the agreed term expires (may also be referred to as an Early Repayment Penalty in some instances).

**Equity** - The difference between the market value of a property and the outstanding loan amount owed on the home.

**Exchange of Contracts** - The time when a sale becomes legally binding and neither party can pull out without financial penalties.

**Fixed Rate Mortgage** - A mortgage with a rate that doesn't change for a designated period of time.

**Fixtures and Fittings** - Any items that are not deemed structural.

**Freehold** - Ownership of the property and the land that the property is situated on.

**Gazumping** - This is where a seller accepts one offer only to reject it when a better offer is made by a third party.

**Gazundering** - This happens when a buyer lowers their initial offer just prior to contracts being exchanged.

**Ground Rent** - An annual amount paid by the leaseholder to the freeholder of a property, often with service charges payable as well.

**Home Buyers Report** - A document covering the structural condition of readily accessible areas of the property.

**Instruction** - Simply means that a seller has told an estate agent to place their property on the market.

**Joint Agency** - Two estate agents working together to sell a property.

**Land Registry** - A governmental body that holds records of all registered properties in both England and Wales.

**Leasehold** - This is where ownership of a property is obtained but not the land that it is built on. Payment of ground rent to the landlord is also a normal requirement of a leasehold property.

**Loan-to-Value (LTV)** - The percentage of the loan amount in relation to the market value of the property at the time of purchase.

**Mortgage Broker** - An advisor who can arrange your loan for you, potentially getting a better deal than you'd find elsewhere.

**Mortgage Offer** - A document from a bank or building society offering you a property loan as well as its terms and conditions.

**Negative Equity** - When the property value is less than the outstanding balance of a mortgage.

**Offer** - An amount (or bid) by a buyer to a seller indicating the price they are willing to pay for a property.

**Repayment Mortgage** - A mortgage that pays off both interest and principal by way of regular monthly installments.

**Repossession** - The unfortunate process of taking back the property in order to sell it and make good on a bad debt should the borrower be unable to pay.

**Searches** - Usually conducted by conveyancing solicitors, these 'searches' are simply checks of local council records to see if there are any outstanding planning applications or restrictions in place on the property in question.

**Sold Subject to Contract (SSTC)** - A term that indicates an agreement to purchase a property has been made but contracts are yet to be exchanged.

**Stamp Duty** - A tax paid by the buyer to the government on completion of a property sale.

**Survey** - A property inspection carried out by a qualified surveyor.

**Tracker Mortgage** - A mortgage with a rate that moves up or down with the Bank of England's base rate.

**Transfer Deeds** - A Land Registry document that transfers legal ownership from seller to buyer.

**Under Offer** - When the seller has accepted an offer on their home but contracts have not yet been exchanged.

**Variable Rate Mortgage** - A mortgage with an interest rate that can change at any time.

**Vendor** - Another word for the person selling the property, the seller.

**Verbal Offer** - An offer that is not legally binding made verbally by the purchaser.



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