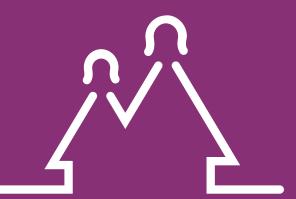


Sales | Lettings | Residential | Commercial

BSc (Hons) MRICS / MSCSI Chartered Surveyors



Buyer's Agent Service



INTRODUCTION

We believe that in most cases, when we handle the purchase of your home or investment property, we are handling your most valuable asset and we guarantee that we will approach this with the care and professionalism it deserves.

TYPICAL LIST OF SERVICES

- We will help source your property through our contacts with other estate agents, websites, newspapers etc.
- We will view the property on your behalf or attend viewings at set dates with you. If you are not attending we will prepare a report with brochure and will send to you for your perusal.
- We can advise you on all aspects of your purchase and provide local knowledge regarding schools, transport, amenities etc of your chosen location. This is vital if you are unfamiliar with same.
- We can advise you on the best yield and potential rental income for proposed property.
- Should you decide to make an offer we will advise on current market value and best offer to place.
- We will handle all negotiations on your behalf.
- We will arrange a survey to ensure the property is in sound condition.
- We can recommend suitable solicitors to handle conveyancing process.
- We can advise you on stamp duty, taxes and other costs you can expect to pay.
- Once an offer has been accepted, we will monitor progress with solicitors towards closing and help coordinate the closing process.
- Once the sale has been completed we will ensure that all utilities have been transferred to your name, or should you be letting property to your tenants' name.
- We can arrange for a fully vetted professional tenant if required. We offer full letting & full management service.
 Further information on this service is available on request.



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ADVANTAGES OF BUYERS AGENCY

- An agent will have good local knowledge which is vital to ensure you purchase a
 property in the right location. We can advise if there are any issues regarding
 anti-social behaviour, building problems to include issues with fire certificates,
 management company issues etc.
- An agent can advise on local services to include schools, transport, shopping facilities and more.
- Due to our experience we can ensure you purchase the property at the best possible price. We aim to save our client's money and our experience with regards to the bidding process is key to this.
- Save you time by sourcing suitable properties, arranging appointments, negotiations, organising surveyors/solicitors etc.
- An agent will be there to advise you throughout the sales procedure and will follow up on solicitors, surveyors, estate agents etc until closing, ensuring you a hassle and stress free process.
- By using an agent you can be assured that you are purchasing your property at its best possible price thus saving you money.
- We will protect your best interests at every juncture of the process from beginning to end.

FEES

Our fees are 1.5% of the sale price plus Vat at 23%. There will be an additional fee of €500 plus vat at 23% for expenses incurred. Fees are payable on closure of sale.

GUIDE

This document is a guide for potential Purchasers or Investors like you, to assist with the process of buying your property. Therefore, we have taken the time to prepare a document which will best help you to achieve your aim of purchasing property in the least stressful manner.

PROPERTY LAW

When buying and selling property, it is necessary to follow a series of steps determined by the law. This helps ensure that things are fair and transparent for both parties to the sale.

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The legal process of transferring title (ownership) of the property from the seller to the buyer is called conveyancing. The first stage is for the parties to agree a price and sign a contract for sale. This can occur through a private treaty sale or a public auction.

PRIVATE TREATY SALE

This is the more common situation and is where the purchaser contacts the seller or their agent to make an offer for the property. Once negotiations are complete and the purchaser has obtained mortgage approval, the contract for sale will be prepared and signed and the deposit on the purchase price paid.



PUBLIC AUCTION

The seller publishes details of the auction and prepares a contract for sale. Those interested in purchasing the property will (normally through solicitors) review the contact for sale, make various checks including that the seller has legal title to the property, and if necessary get mortgage approval.

A reserve (minimum) price will be set for the auction although the seller retains the right to reject any bids made during the auctions. If the highest bidder is accepted they will pay the purchase price and sign the contract for sale on the day of the auction.

COMPLETION

The contract for sale sets a completion date for the purchase and is subject to the purchaser making certain checks (some of which are known as "requisitions on title"). Some of these checks might be carried out before the contract is signed and even before the buyer makes an offer, particularly in the case of an auction sale. Examples of things that purchasers typically check include:

- The seller's title to the property and any limitations to the title like mortgages
- Fittings and fixtures included with the property
- Surveyor and environmental reports
- Whether planning permission has been applied for anything that could affect the property, like a nearby road or airport.
- If a Family Home Protection Act declaration is required to confirm that the seller's partner consents to the sale
- That the property was built in accordance with regulations

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The seller's solicitor then instructs the bank financing the sale to issue the balance of the purchase price to the seller. The Deeds of Conveyance (a legal document showing the transfer of title to the seller) are sealed and signed. The Revenue Commissioner must then be notified of the purchase and stamp duty paid. Finally, the Deeds are registered with the Land Registry and the process is complete.

Property law is complex and the consequences of getting things wrong can be serious for buyers and sellers. It is strongly advisable to use a good and recommended property solicitor for all stages of the process to ensure a smooth transaction with no unpleasant surprises.

MOVING

Moving house can be very exhausting, so therefore the potential to have something go wrong with either the sale of your own property or the purchase of the property you are buying, can add to the strain. Anticipate that there will be a certain level of confusion and intense activity for a few weeks and try to view the pressures of moving as a challenge, rather than as a long list of problems you have to wade through. The key is preparation.

TYPICAL PURCHASE PROCESS STEP BY STEP

Step 1: Instruction to buy issued to agent

Step 2: View property

Step 3: Report prepared

Step 4: Offer placed with agent

Step 5: Negotiations entered with agent

Step 6: Offer acceptance

Step 7: Booking deposit received and lodged

Step 8: Stakeholders and solicitors informed in writing

Step 9: Survey

Step 10: Valuation by purchaser's lender

Step 11: Contract deposit paid

Step 12: Contracts exchanged

Step 13: Sale closure

Step 14: Transfer of utilities





KEANE THOMPSON

Bringing You Home



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