

Moving House - Step by Step

Once you have made the decision to sell your home there are a few pointers that should be noted:

Step 1 – Search for your new home

- use sevendecasa.eu to search for your ideal property. The advanced search helps eliminate properties that may not completely meet your needs.
- If you know the location you would like to move to you can perform a postcode search with sevendecasa.eu
- If you are out for a drive and see a house you may be interested in, text *casa* and the property reference to 7788 and receive immediate information about that property. – e.g. *casa 0155 to 7788*

Step 2 – Arrange your finance

- Speak to a few banks asking for a mortgage quotation, this way you can negotiate a better deal.
- You will need to prepare the necessary documentation in order to get a loan approved.
- If you require a bridging loan (money to cover the cost of the new house before you have released the equity of the house you are selling) or deposit be sure to tell your mortgage consultant and we will make the necessary arrangements.
- In general a % of your home can be financed by a mortgage although it is very rare to have the deposit as part of the mortgage.

Step 3 - Mortgage Approval

- Once you have selected the bank that offers the best deal ask for a formal mortgage quotation – this makes the following process easier.

Step 4 - Selling your home

- Request a number of estate agents that can be found on sevendecasa.eu to come and value your property
- Select your estate agent and negotiate a fee with them - the normal fee is between 3 and 5 %. Get a complete fee breakdown before agreeing the sale.
- Pictures of the house will be taken so stage your house to ensure your house appeals to the widest range of buyers.
- Unfortunately when selling your house it must be kept in show house condition as viewings may come at short notice.
- Ensure your estate agent is selling your home on sevendecasa.eu and using the sms service on the for sale board.
- Your estate agent will receive any offers on your home and try to get the best deal possible.
- Hang on for your price, the estate agent commission levels will not change much with a couple of thousand Euro although this will make a difference for you.

Step 5 – View properties

- Search for your property using the advanced search in sevendecasa.eu.
- Set up viewings of the house you are interested in.
- Once you see the home you would like to purchase you can agree a selling price with the estate agent.

It is our considered opinion that your mortgage should be completely independent of your estate agent.

Step 6 - Buying your new home

- When buying your new home have a look in your selected areas for a property you may wish to purchase, you can ask all the local estate agents to put you on their property mailing list which are normally distributed monthly.
- Keep in constant contact with the local Estate agents to ensure they will think of you should an appropriate property come on the market or if a sale falls through.

Step 7 - Lawyer

- Select a solicitor - fees may vary, recommended fees are 1% of the house value plus 100 Euro Be aware that lawyer fees do not include VAT and additional outlay which may vary greatly.

Step 8 - Sale Agreed on your home

- Once the sale has been agreed your lawyer will receive a copy of the deposit confirmation and will draw up a contract - contracts are normally signed 4 weeks after a booking deposit has been received.
- You need to carefully consider your circumstances before signing a contract for the sale of your house. Have you found your new house yet and have you signed a contract. What is the closing date? Does it suit you?
- Contracts will be signed and 10% of the purchase price minus the amount paid for the booking deposit will be paid to your lawyer.
- Prepare for your move with this list of people to contact, ensuring your move is smooth.

Step 9 - Moving Day

Here is a helpful count down to moving checklist you may need

- On the closing day ensure that the house is empty, clean and ready for the new occupier
- Your lawyer will receive the balance of the amount due - 90% of the agreed price. The keys will be handed over and your house will be sold.
- It is time to move into your new house, the timing of this can be stressful, to ease the move it is best to organise professional movers. You can start packing and labelling boxes in advance leaving only the minimum for the moving date.
- Keep out your survival pack
- If you have children arrange for someone to mind them, this is not a job that can be controlled without your full attention. Although not essential it is normal to thoroughly clean your house before leaving.