

Buying Process

When most people first decide to buy a house, they probably have no idea of all the ins and outs of the entire process. It's hard to know exactly where to turn to for good sound advice. Many people choose their parents, which is all well and good. But if your parents aren't that clued up and you don't trust the advice of experts who have a vested interest in helping you through your first deal, it can be hard to know where to look for helpful and thorough advice. This is one of the principal reasons that the idea for this site first came about.

Here ten (easy) steps that should cover the major things that you will have to do in order to buy a home for the first time. Bear in mind that if you are trying to sell your house at the same time, it can be a whole different ballgame, as a hair-pulling large number of additional obstacles will be present to encourage you to pull your hair out in exasperation.

1. Decide to buy

For heaven's sake, make sure it's the right decision! It's going to take a lot of time and effort and be more than a little bit stressful. Only start down the road if you know you want to get to your destination. If you're reading this section, you should hopefully have gone some way to making that decision, if not, try reading the section on deciding whether to buy.

2. Plan your purchase

Do your homework and you will be more prepared for all eventualities. Know what your budget is and make sure that you can really afford it. This means thinking about all the money you will spend over the course of the move and what your repayments will be in the future. You should also plan your move well in advance as there are a boggling number of things to remember to do.

3. Apply for a mortgage

Getting an agreement in principle can help strengthen your case when you get to the negotiating table. Read about applying for a mortgage [here](#).

4. Find a home

It is pretty hard to buy a home unless you have found one that you want to purchase. It can be a hugely time consuming and arduous task, so we've prepared an ample amount of information to help you through the househunting process.

5. Negotiate and make an offer

This is not as easy as it seems. There is quite a lot to be learnt about the art of negotiation. To learn some of the tricks of the trade.

6. Instruct a solicitor

Since any offer you make should be subject to contract and survey, you will need start sorting out those aspects of the transaction pretty sharpish. It is arguable whether a surveyor or a solicitor should be appointed first, though most people would advise you to appoint a solicitor. And what exactly does the solicitor do?

7. Arrange the valuation or survey

It is your responsibility as the buyer to make sure that you are not being drastically ripped-off by the seller. Having a survey done goes some way to giving you peace of mind. However, as always there are a few options open to you, each with varying costs. To help you decide which option is best for you, read about surveyors and valuations.

8. Complete the mortgage application

Once the survey or valuation has been completed, you can get confirmation from your mortgage lender that they will be willing to loan you the sum that you need to purchase the property.

9. Exchange to completion

Once you have had confirmation in writing that your offer has been accepted, the property has been taken off the market, the survey or valuation has been carried out, your mortgage offer has been finalised, then everything is set and you're on the home straight. Hopefully, you should go to cruise control and sail through to completion and a successful purchase. But until you actually exchange contracts there are still ways in which the purchase can go wrong. Apart from nasty secrets being uncovered by the solicitor's work or the survey, the most common occurrence that derails a sale is gazumping.

10. Move in

Phew !!!!!!!