



## STEPS TO BUYING A NEW HOME AT CASTLEWATER GARDENS

### STEP 1

#### MEET AN INDEPENDENT FINANCIAL ADVISOR

Before considering buying a new home you need to confirm if you are in a position to obtain a mortgage for the property you are interested in. Simon Brien Residential can introduce you to Crawford Mulholland Financial, an Independent Financial Advisor.

### STEP 2

#### CHOOSE A PROPERTY

Choose your preferred house type and site number from the properties on release. Then contact Simon Brien Residential who will be able to advise on availability. Prior to accepting a booking deposit Fermac Properties have instructed Simon Brien Residential to receive confirmation of your proposed financial arrangements to purchase your property. For cash buyers this will be in the form of bank statements confirming unencumbered funds. For those subject to mortgage this will be in the form of copies of bank statements confirming deposit monies and mortgage agreements in principle. Preference will be given to parties who are in a position to sign a contract within 8 weeks and are not conditional upon the sale of another property. The Developer reserves the right to determine the suitability of an interested parties financial position to purchase. Bookings will be secured on a 'first come, first served' basis from 8.30am on Friday 18th May 2018 at the Show Village. Should you have any queries in respect of the booking procedure please contact Simon Brien Residential at your earliest opportunity.

### STEP 3

#### PAY BOOKING DEPOSIT AND CONFIRM SOLICITOR

A booking deposit of £1,000 is payable to secure your chosen home. For anyone interested in securing a home on the morning of release, payment of £1,000 (£500 non-refundable) booking deposit can be made by cheque (made payable to Simon Brien Residential) or card. Please note CASH will not be accepted. All purchaser must also supply two forms of Identification (Passport & Driving Licence) to comply with Estate Agents Anti Money Laundering Regulations. This means for a limited period the property will not be available for sale to anyone else. In the event you withdraw from the purchase prior to exchange of contracts for any reason, £500 of the initial deposit is non refundable. At the point of paying your booking deposit you must inform Simon Brien Residential of your chosen solicitor. If you do not have a solicitor, Simon Brien Residential can recommend solicitors. Simon Brien Residential will issue Sales Advice Letters to all stakeholders (purchaser, purchaser solicitor, vendor, vendor solicitor). The developers solicitor will forward Contract Title and to your solicitor. A signed contract must be returned to the developers solicitor within 8 weeks of receipt of the contract issued to your solicitor.

### STEP 4

#### APPLY FOR YOUR MORTGAGE (IF APPLICABLE)

Make an appointment with your Independent Financial Advisor or Lender immediately upon payment of the booking deposit. In order to be in a position to sign a contract within 8 weeks of the booking, it is imperative that you meet with your mortgage broker immediately upon booking and formally apply for your mortgage. At this meeting you need to advise your mortgage broker of the timeframe you are required to sign a contract. Your mortgage broker will be able to advise you on each step to achieving a formal mortgage offer.

### STEP 5

#### SIGN THE CONTRACT

Upon receipt of your formal mortgage offer you must make an appointment with your solicitor to sign the contract. Upon receipt of your signed contract the developers solicitor will confirm a Approximate completion date. To ensure you are in a position to sign the contract within 8 weeks of booking you need to liaise with you mortgage broker and solicitor on a regular basis for progress updates. If the signed contract is not returned within the agreed 8 week period, the developer reserves the right to withdraw from the sale and remarket the property.

### STEP 6

#### COMPLETION & HANDOVER

The Completion Date of the purchase of your home is the day in which you become the legal owner. Upon completion a demonstration handover will be carried out. You will receive necessary documents and manuals.