



**Rayted
Property**
ESTATE AGENTS

A GUIDE TO
**BUYING &
SELLING**
in Scotland

www.raytedproperty.co.uk
01292 863292

At Rayted Property, we believe that clear and consistent communication is essential in providing you with the best possible selling experience.



You can trust **Rayted Property** to sell your home.



What do you get from us that you won't get from other agents?

- Extensive expertise in **selling, market position, and negotiation**
 - We've worked across business, not just estate agencies so our team are experienced in negotiation strategy to get you the best deal.
- Great relationships with other professionals
 - We can handle your transaction from end to end, including **instructing surveys, solicitors and finance brokers** (if you need any of these)
- We employ a digital marketing agency.
 - This means your home will be **presented better**, and will be **exposed to more viewers**.
- We have photo experts in house
 - Your photos will **pop** because we'll edit them to draw the viewer in with bright, sparkling photos
- We'll provide 360-degree photos tours
 - This lets your viewer **see your home 24 hours a day** and we're the **only** agents in the area to do so.



Professionalism
Expertise
Collaboration

More than an estate agent.



Our "Premier process"

We know you're busy, so we're here to help take some of that burden from you.

If you want, you can arrange everything, however, if you'd like us to help we can pick up the phone and speak to surveyors on your behalf. We can speak to solicitors, and we can help introduce you to mortgage brokers.

This is not an 'extra' or a 'paid for' service. We don't get any kickbacks or commissions for this. We just get happy, stress-free clients.

We find it is better to help provide an entire streamlined service as it helps us manage the entire process, but it helps you by having us as the main point of contact.

Of course, you're still going to have to be there when the surveyor arrives, you're going to have to provide documents for a mortgage broker and you'll have to sign some papers with the solicitor - but it takes away those nervous first phone calls.

If you decide to use our "Premier process" service it is at **no extra cost** to you. We do it because we work with people whom we know are trustworthy and efficient so we know they won't stall and you'll get a better all-round service.



**What you'll get
when you choose
Rayted Property.**



We provide the following

- Our "Premier process" - complete end-to-end management - if you want it. We can arrange surveyors and instruct legal teams so you don't have to take time to shop around and build trust in new industries.
- A multi-skilled estate agency team - skilled in photography, marketing and negotiating you can ensure your home will look its best on the market.
- 360-degree photos, and professionally edited images to make your photos more eye-catching than traditional estate agents.
- A dedicated, named account director will be on hand to keep you up to date with everything that is going on with your home sale.
- A paid marketing campaign through social media platforms - as well as listing on our website, and Rightmove.
- Access to our mailing list of people looking for properties like yours
- A prominent "For Sale" sign to highlight your property for those nearby.

Our fee structure

No commission

Payment options



How you can pay us

Rayted Property operates a zero-commission policy on every property we sell.

Some Estate agents complicate and confuse by giving you percentages that can be difficult to work out until you finally agree on a selling price only to then find out you are paying much more than you expected.

Our fees are upfront and straightforward:

"Now"

Pay a fee of £495 when we list your property

"Split"

Pay an initial £295 now, and a secondary success fee of £395 when we sell

"Then"

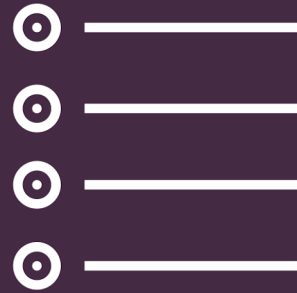
Pay a fee of £895, but only pay this from all of your fees when we sell.

You can compare these against a traditional agent taking anywhere between **1%** and **3%** on your final home sale. Spoiler alert, other agents don't put their fees on their website as they want to test their negotiating power when they meet you.



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Buying a house?

**Figuring out how much you've
to to spend can be difficult.**

But it shouldn't be.



How much can you borrow?

Sorting out a mortgage can be daunting, but it shouldn't be. There is a straightforward process, normally based on the earnings of you and those you are buying with - normally based on 'multiples' of your incomes. Mortgage providers mainly look at your income, affordability and credit rating.

Of course, you can go to your bank but they will only have a limited selection of what they offer - an independent mortgage adviser can advise you on an entire market of mortgages and much of the time can get you a better deal.

The size of your loan against the property value will also determine what offer you get and what rates you pay - this is known as 'LTV', or loan to value. If you need a mortgage for 60% of the value of the home you'll get better rates than if you need a mortgage for 95% - this is due to risk factors the lender uses in its calculations.

Remember you might need to keep a bit of money aside to cover costs, such as legal fees, and stamp duty (now LBTT). We can help explain these in full at the start so that you don't end up with any surprise bills at the end.

If you don't have a mortgage in place or want to ask about your options, we can introduce you through our "Premier Process".

Note: we do not get paid by brokers.



Buying a house?

You'll need a surveyor, and a Single Scottish Survey.

The "Home Report"



The Scottish Single Survey

A survey is a report that provides detailed information about the condition and value of a property. It is carried out by a qualified surveyor and covers everything from the roof to the foundations. The report is designed to give potential buyers a clear picture of the condition of the property, including any issues that may need to be addressed in the future.

The reverse is also true, when you are moving on you will get the survey from the home you are buying and having one can save you a lot of time and money in the long run. By identifying any potential issues with the property upfront, you can address them before putting the property on the market. This can also help to give potential buyers peace of mind, as they will have a clear understanding of the condition of the property before making an offer.

Having a survey can speed up the sales process as it gives buyers peace of mind, knowing that the house has been examined by a qualified surveyor and no additional issues are going to pop up at the last minute.

If you haven't already got one in place we're happy to arrange and instruct a qualified surveyor for you as part of our "Premier Process".



Buying a house?

Appointing a solicitor.

Conveyancing law in Scotland



Instructing a solicitor and legals

Finding a reliable solicitor can be just as important as having a single survey done. The solicitor is responsible for handling **all** legal aspects of the sale and making sure that everything is completed correctly.

The solicitor will begin by conducting property searches and gathering all the necessary documentation. This includes items like title deeds, a home report, and any planning permissions or building warrants that are relevant to the property. They'll also check for any outstanding debts or charges on the property.

Once all the documentation has been gathered and checked, the solicitor will prepare the legal paperwork needed to complete the sale. This includes the contract of sale, which sets out the terms and conditions of the sale, and the disposition, which transfers ownership of the property from the seller to the buyer - you'll be mainly concerned with price and move-in dates.

The solicitor will also handle the transfer of funds between the buyer and seller. They'll ensure that the deposit and balance are paid at the correct times and that all outstanding debts and charges on the property are settled.

If you haven't instructed a solicitor use our "Premier Process" and we'll help introduce you to ones we know work efficiently.



Receiving Offers.
Negotiating.
Closing the deal.



Managing the process

Negotiating the purchase of a home can be a complex process. Our team is trained to handle negotiations with the utmost care and attention to detail.

One of the key advantages of working with us is, our team has a wealth of experience negotiating across different industries and businesses. This means that we bring a unique perspective and skill set to the table when it comes to negotiating a home purchase. **We are not limited to the traditional estate agency background** but rather have years of experience in negotiating deals in different contexts.

When it comes to negotiating a home purchase, our team takes a collaborative approach. We work closely with both the buyer and the seller to understand their needs, preferences, and priorities. We carefully gather as much information as possible to ensure that we are well-informed before entering into negotiations.

Ultimately, our goal is to get the best possible outcome for you - whether that be a more favourable price, terms, or simply ensuring a smoother, stress-free transaction. Rest assured, throughout the negotiation process, we keep an open line of communication with you, keeping you informed of any progress and seeking your input and feedback.



Buying a house?

Searching for your next home

What are you looking for?



Planning for other costs

Council tax banding

Your new home will likely not be the same banding, if you're moving close you might not see much of a change, but if you're moving across council authorities it is worth checking out what your banding will be and how much that means. Check the Scottish Assessors site for up-to-date information.

<https://www.gov.uk/council-tax-bands>



Stamp Duty

Stamp duty can change at a whim, but you'll get all the latest information on the government site as well as any stamp duty breaks that you may be eligible for.

As we write, the bands are:

Up to £175,000 - zero-rated

£175k to £250k - 2%

£250k to £350k - 5%

£350k to £750k - 10%



Check the latest here:

<https://www.gov.scot/policies/taxes/land-and-buildings-transaction-tax/>



Property Viewing checklist

Buyers questions



Sellers can sometimes be a bit tightlipped but if you aim some friendly, non-intrusive questions to them then they can open up a bit. Here are some questions you might wish to get answered:

- Why are you moving?
- How many viewings have you had?
- How many offers have you had?
- How long has it been on the market?
- Have you had any neighbour disputes, who lives nextdoor/ up/downstairs?
- What renovations have been done?
 - Follow up: who did them? You'll feel more confident knowing that qualified people have fitted kitchens, or built extensions
- How old is the boiler?
- When was it last rewired?
- What is included with the sale - white goods, curtains, blinds etc?
- If you don't have an obvious parking area, ask. Is there allotted parking, is there resident permits?
- Have you got a fireplace? Is it gas? Is it safe to use? Anything you should know about it? Has it been serviced?
- Have there ever been any issues with subsidence?



Property Viewing checklist

Buyers checklist



If there's anything to worry about here it might be in your home report so it could be your chance to have a look at what needs to be done.

It is also worth Googling the address to see if anything pops up - it might help you find out anything that happened in the house or street.

- **Look up.** Check the ceilings and the corners of the rooms for damp and mould. This could be an issue from bad plumbing or ingress from external walls. This even happens in new homes, don't assume it only happens in old properties.
- **Look behind and inside.** Have a check behind things that you can. Inside cupboards, behind kitchen units, etc. Does anything smell? Damp or musty?
- **Open all doors and windows.** You don't want to find out they've locked something three years ago and lost the key. You're giving them your money, everything you're buying should work.
- **Flick the switches.** Do they work? Throw on the cooker and make sure things work that you are getting to keep.

Property Viewing checklist

Buyers checklist



- **Count power points.** If rooms don't have them, you may need to add them. Do they look like they work, do you want to test them? You could do this easily by plugging in your phone charger with your phone attached.
- **Check the plumbing.** Flush the toilet and run the taps. Make sure they run hot. If you're in when the heating might be on, touch the radiators, do they feel warm, do they have hot spots? Does anything clunk or gurgle when it is switched on?
- **Get keys for everything.** Every lock, external, doors internal doors, windows, sheds and outhouses, gas boxes, security boxes. You can ask your solicitor to ensure this, if you're missing a key it's their responsibility to fix it - to either find the key or get replacements.
- **Check your phone signal.** Do you get a signal, is it 4G or 5G? Are you moving to a phone "dead spot"? You might be ok with this but you should be aware.
- **Check the attic.** Can you see anything that worries you?
- **Check your external walls and fences.** Is there anything that needs to be repaired? Can you repair it or will you need a professional? Is it a cheap fix?
- **Can you cook?** In your new kitchen, pretend to make dinner. Is there enough space to cook? Is there enough space to chop, is it a kitchen for one, two, or a family - what do you need? Make sure it fits your life.
- **Say "Hi" to the neighbours.** Anyone around, in the street? How do the neighbours' properties look? Does it say anything about the area?



Your notes







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