

# Getting Started



## Your Development Sales Manager

Your Development Sales Manager is available as part of our service to help provide you with enough information to decide on which Yuill home is right for you.

Although everyone has individual requirements, we'll help narrow things down for you by asking you to consider:

- When do you want to move?
- How many of you will be moving – do you have children and how old? Will the pets be coming too?
- Does anyone need study/home office facilities?
- How many cars do you have for parking/garaging?
- Will your Yuill home be your only home?

And the one we always skirt around, financing the purchase of your new home.

It's entirely your decision on how you do this but we'd always recommend you consult an Independent Financial Adviser. We want you to be comfortable that this Independent Financial Adviser's advice suits the type of house and timescale we've discussed with you before you go on to make any further commitment. So please don't be offended when we ask you to confirm this.

**Through years of experience we can help with your decision. We know however that each customer is different – if you have a requirement that is important to you, let us know, we may be able to help.**

## After Reservation

Just when you thought your Development Sales Manager had played their part, they're about to demonstrate how they manage the development. It can't be stressed enough how vital their role is to you. The Development Sales Manager is your point of contact with Yuill Homes.

Not only will they liaise with your solicitor, lending source and estate agent but they'll also be working away behind the scenes to ensure we deliver your new home to you as smoothly as possible.

They know the moving process through vast experience of helping people just like you but if there is something they have to double check, they'll know exactly who to go to, whether it's an external source or someone within our Company.

There'll be times when a quick phone call will be all you need of your Development Sales Manager. However, there are other times when we'd like to spend a little more time with you and that's when we'll make an appointment to ensure you have our best attention.

- Making your colour choices.
- Choosing options.
- Presenting your new home.

All of these are important, please set aside the time to enjoy them.

Your Development Sales Manager will save you hassle, effort and sometimes even heartache so our best advice to you is to use them – they're happy to be of service.

# Countdown To The Big Day



## You've found the house of your dreams, you've made your reservation, so what happens now?

Even serial house-movers can become overwhelmed by everything that's involved between making the decision to buy and picking up the keys. Yuill Homes have more than 80 years' experience as leading house builders and we've learned a thing or two along the way!

In the following week-by-week guide, we share that experience with you to help ensure the whole home-buying process runs as smoothly as possible. And don't forget, our Development Sales Manager is always on hand to help and advise you about any aspect of your move.

### Reservation Period

The whole process begins as soon as you reserve your new Yuill home. We immediately instruct our solicitors and they will dispatch a draft contract and a full pack of all the required documents to your solicitor\*, comprising everything they will need in order to complete the purchase.

\*NB: You need to notify us of your solicitor's details within 48 hours.

The 28-day reservation period begins as soon as these documents are received by our solicitor, who can then start the ball rolling. But what happens next and what do you personally need to do in order to ensure you're ready to exchange contracts after the specified four weeks?

### Week One

During the first week after reservation, you will need to [apply for your mortgage](#) and to notify your solicitor and employer of various things – see our checklist on the right. Upon receipt of the draft contract from Yuill Homes, check your solicitor is applying for local searches and request that the deeds of your current home are released. Meanwhile, Yuill Homes will be busy liaising with any other estate agents in your chain, letting them know your 28-day reservation deadline and establishing a mutually convenient completion date.

#### What you need to do:

- Ensure you have applied for your mortgage, paid the valuation fee and have the appropriate documentation available.

#### With your solicitor:

- Double check: make sure they have received the draft contract sent to them by Yuill Homes.
- Deadlines: you and your Development Sales Manager will have agreed key dates and deadlines.

Make sure your solicitor is aware of these and that they appreciate the need to stick to them.

- Contact with Yuill Homes: make sure your solicitor knows to expect regular calls from the Yuill Homes' team who will provide them with updates on your sale and the sales in your chain (if you have one).

- Ensure your solicitor has the necessary funds to undertake local searches on your behalf, and has done so. Your solicitor will need to complete the searches in the first week for you to exchange contracts on time.

#### With your Building Society:

- Ensure the survey is due to be carried out on schedule.

#### With your employer:

- Mortgage checks: notify your employer that your lender will shortly be contacting them for a reference to confirm your salary and employment details.

## Week Two

With all the wheels set in motion, it is vital now that you personally ensure all parties involved know exactly what is going on and that everything is moving forward.

### What you need to do:

#### With your employer:

- Double check: has your mortgage company been in touch and has your employer responded? Chase them along if not.

#### With your solicitor:

- Update call: ask what stage they're at. By now they should be raising any enquiries relating to the draft contract.

## What Will Yuill Homes Be Doing?

- Specification check: final confirmation of your colour choices, plus any extras you may have requested (this may take place earlier/later depending on the building stage).
- Contract confirmation: expect a call from Yuill Homes this week to confirm that draft contracts have been issued and received and that all mortgage valuations are in order.

## Week Three

A formal written mortgage offer should have arrived from your lender by now.

### What you need to do:

- Check that your solicitor has received the relevant searches from the local authority.
- Mortgage offer: sign and return immediately. Chase if not received.
- Final contracts: once you've accepted your mortgage offer, you need to contact your solicitor to arrange to sign the finalised contracts (exchanging contracts) and provide your solicitor with a deposit. (NB: If payment of the deposit is not organised via the sale of your existing home, please try and pay by bank transfer as personal cheques take longer to clear.)
- Exchanging contracts: Once you've signed and paid your deposit, your house purchase becomes legally binding.

Yuill Homes will aim to give you a moving-in date as soon as possible after this.

### Some important points to note:

- **Contracts on your existing property will be exchanged at the same time.**
- **Our solicitor will send your solicitor a Transfer document, confirming your ownership.**
- **Your solicitor needs to tell your Building Society the date on which the mortgage funds will be required (i.e. your moving day).**
- **Please note the duration of time between your exchange of contracts and completion may vary depending on the nature of your development. Your Development Sales Manager will discuss this with you with regard to your specific purchase.**

### The end is in sight...

Shortly before your completion date, it may be necessary for your solicitor to organise a final tour of your new home by the mortgage lender.

At the same time you will be invited to an introduction meeting with the Yuill Homes' Site Manager to ensure everything is in order before your moving date.

## Presenting Your New Home

Your home will already have been subject to a series of rigorous checks by the Development Sales Manager, Site Manager and NHBC officials during various stages of being built.

Only once we are happy with the finished result will you be invited to attend a 'presentation of your new home' meeting with the Site Manager.

Specifically you will be shown how to set the Central Heating System and how the Burglar Alarm\* operates. This meeting is also a chance for you to ask any questions about your new home.

To get the best from this visit you should expect to spend no less than an hour getting to know your new home, so please set aside the time you deserve.

### What else do you need to do before the moving day (legal completion)?

- Make sure your solicitor has requested the funds from your lender and ensure they are going to be cleared in time for your moving day.
- Contact local utility suppliers to register your details and inform them of your moving date.
- Get packing!

\*Where applicable.

## Legal Completion/Moving In Day

Today is the day you become the legal owner of your beautiful new home. But there's a lot to be done before you can put your feet up and start to enjoy your smart new surroundings!

First, you'll have to wait for your mortgage lender to transfer your loan to your solicitor who will, in return, receive the title deeds from Yuill Homes' solicitor for transfer on to your lender. As soon as this has taken place, you will meet up with our Development Sales Manager to collect your keys. You will then be accompanied to your property where the Site Manager will give you a quick reminder of all its working parts! We'll also take meter readings and advise you of these. Once you've moved in, if you feel you need any more advice on any of the features in your new home, our Site Manager will happily give a refresher of the instructions.

### Insurance

Yuill Homes' insurance covers your property up until the time of legal completion.

You will need to arrange for your own insurance to be in place thereafter.

### Carpets

One of the most frequently asked questions we receive is 'Can we get our carpets fitted prior to legal completion?'.

If you've exchanged contracts, the answer is yes you can, but only up to 24 hours before legal completion and only if this has been agreed in advance with our solicitors. It's also worth noting the following:

- We'll do everything we can to make sure your property is ready for carpets to be fitted, but on rare occasions this might not be possible for a variety of reasons.
- Your internal doors will probably need to be adjusted after the carpets have been fitted and this remains your responsibility.

**Ask your Development Sales Manager for more information.**

## Safety On The Site:

### Taking Good Care Of You At All Times

Once fully completed, every Yuill Homes' development offers first-class accommodation in a pleasant and safe environment.

However, should you arrange to visit a site when homes are still under construction, it is important to remember that you are entering a working building site and that care should be taken.

To comply with Health and Safety legislation, and to ensure that you are safe throughout your visit, we have detailed below some simple guidelines for you to follow when visiting a site. Please read them carefully and observe them closely at all times.

- Use only the designated parking areas on the site.
- Report to our on-site Sales Centre and sign in as soon as you arrive.
- Don't wander around the site alone – a Yuill Homes' representative must show you around.
- Be sure to use the hard hats and other safety clothing that are available on any site under construction.
- Because footpaths and roads may be unfinished, ensure that you are wearing appropriate, sturdy footwear.
- Anywhere that scaffolding is erected is a 'No Go Area'.
- Keep a look-out for construction vehicles since they may not easily be able to see you.
- Children must be kept with you and supervised at all times. Sometimes we may ask you not to bring children onto the site.
- Yuill Homes' representatives will inform you which areas of the site are safe to visit, all other parts are 'No Go Areas'.
- Don't visit the site out of opening hours.
- Sometimes we may restrict the number of visitors to the site.