

Your guide to viewing and making an offer

By law, estate agents are obligated to pass on all genuine offers to the seller promptly and in writing.

Some estate agents may pressure you into speaking with their in-house broker. They may tell you that your offer will only be put forward once you've spoken to their broker. However, this is illegal in most cases and if you challenge them to put this in writing they will likely decline to do so.

Using a mortgage broker based in an estate agents is a potential **conflict of interest** as they act for the vendor, whilst your mortgage broker acts for you.

We welcome you to arrange your mortgage through us as **we have access to the whole market and provide free/impartial advice.**

Consider the following when making an offer

- Have an Agreement in Principle (AIP) ready to show the estate agent – this shows you are likely able to afford a mortgage
- Take someone with you – they may spot things that you don't. Consider if the property has enough storage, is near good schools or is close to shops and amenities
- Go back for a second viewing – you will likely notice things that you didn't see the first time
- Check the parking situation in the evening when most people may be home. Consider how important good parking is to you
- How long has the property been on the market? If it has been on the market for a while, it may indicate that the vendor will accept a lower offer
- Look at the properties in the surrounding area. Are they in a good condition? This may indicate that you will have good neighbours
- Look for the best house you can buy for your budget as it could be a false economy to buy a home that you may outgrow in a few years. If you are a first time buyer, this is even more important as you will want to make the most of your stamp duty relief