

**DUNDAS**

# Money Matters

Get the advice you need to  
make your next move a reality.

Discover more at  [Dundas.co.uk](https://www.dundas.co.uk)

# How we help

We know that money issues are currently at the top of everyone's agenda. That's why we work hard to provide the advice that people need, while making sure that our homes make good economic sense.



## Good advice

### Good advice

Our sales experts will put you in touch with one of our recommended mortgage brokers. They'll make sure you are fully armed with the best information and advice, so that you can get the financial side of things in order.



## Value for money

### Value for money

We believe that our new homes represent exceptional value for money when compared to our competitors (or to buying an older property). We offer high specifications and a comprehensive range of luxury appliances, fittings and fitments.



## Money Saving

### Money Saving

All Dundas homes are designed and built to save you money. Well insulated and with energy-efficient heating and lighting as standard, a new-build from Dundas will be much cheaper to run than most comparable older homes.



## Competitive and transparent

### Competitive and transparent

When you buy a Dundas new-build home, you'll benefit from fixed prices that are all-inclusive, so you won't have to worry about any 'hidden extras' or agonise about deciding what kind of offer to put in.

# The key financial steps

When you are thinking about buying a new home it is vital to get to grips with the financial issues involved. Following these key steps so that no unexpected financial hurdles get in the way of your purchase.

## **Assess your finances**

In these uncertain times, it is more important than ever to get a home that is a good fit for your financial circumstances. Be realistic about what you can afford, both in terms of the running costs of your new home and your deposit and mortgage payments.

## **Talk to a mortgage advisor**

To find out what your mortgage options are talk to an independent mortgage advisor. We recommend First Mortgage, and The Mortgage Advice Bureau who offer free,

## **Look at your options**

Given your financial circumstances, our sales team will show you the range of new home options you can choose from. They will also talk you through the buying process and explain what financial milestones must be reached along the way.

impartial advice and are first time buyer specialists. **Understand all the costs**

Over and above the purchase price, there are a number of additional costs to think about when buying a home. It is important to assess these and budget for them. See the section below for more details.

## **Get a solicitor on board**

It makes good sense to employ a solicitor to deal with the paperwork involved in buying a house. They will look after your best interests and talk you through all the necessary steps.

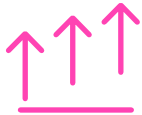
## **Don't delay**

It is important to remember that mortgage offers don't last forever. Most are initially valid for only six months. This means that you should move fast to buy your new home. If you don't, you may find that you have to renegotiate your mortgage deal.

**To help you find your right mortgage  
we recommend First Mortgage and The  
Mortgage Advice Bureau.**

# Get the best mortgage

When it comes to getting a mortgage there are a number of ways to get a better deal.



## Boost your credit score

### Boost your credit score

One of the key things that a mortgage lender will look at is your credit record. Check your score and do what you can to improve it. For example, don't take out any new loans around the time you're applying for your mortgage.



## Streamline your finances

### Streamline your finances

Your mortgage lender will be looking at your overall financial 'health'. In the months leading up to your mortgage application, it makes sense to pay off any debts and cancel any non-essential outgoings..



## Get your paperwork in order

### Get your paperwork in order

When you apply for a mortgage you'll need to provide a range of paperwork, including proof of identity, bank and earning records. Make sure you have these to hand and use them to give realistic answers to the questions you will be asked.



## Raise your deposit

### Raise your deposit

It makes sense to try and provide the largest deposit you can afford without putting yourself into any hardship. In general, the larger your deposit, the more deals you'll be eligible for, and the better the terms you'll be offered.

# The costs of moving

Over and above the purchase price, there are a number of additional costs to think about when buying a home. Keep these in mind when you are budgeting and you won't find yourself with a cost you weren't expecting.

## **Land and Buildings Transaction Tax (LBTT)**

LBTT is a tax applied to purchases of land or property in Scotland. The tax is payable at different rates on each portion of the purchase price (set within specified tax bands).

## **Solicitors**

When you employ a solicitor to deal with your purchase they will charge you for their services, so make sure you get a quote for their work. We can suggest a range of trusted solicitors for you to choose from.

## **Surveyors**

As part of your mortgage agreement, you may be asked to get a survey carried out. The scope and price of this survey will depend on the requirements of your mortgage provider. Talk this through with your lender and ask them to specify costs.

## **Removals**

Even if you are a first-time buyer with little furniture to shift, you should still consider removal costs as you might have to hire a small van. For families or down-sizers, a professional removal firm is advised. Shop around to get a competitive price costs.

**A Dundas energy-efficient home may be eligible for a Green Mortgage.**

# How to sell your property

If you are moving house, then you'll most likely have to sell your old property. There are a number of things you can do to make the sales process as straightforward as possible and to get the best price for your old home.



## Choose your agent



## Get an home report



## Prepare your home



## Set a realistic sales price

### Choose your agent

Choosing a good, reliable estate agent is the key to a successful sale. Shop around to ensure you get a good service. Get recommendations, look at the fees agents charge and check their track record to see what local sales they've achieved.

### Get an Home Report

As a homeowner you are legally required to provide a Home Report to potential buyers. This provides information on the home you're selling, including an energy performance certificate. Your estate agent will be able to help you with this.

### Prepare your home

A well presented home will be easier to sell than one that looks tired and in need of repair. Make sensible investments in any repairs that need doing, if necessary give it a fresh lick of paint and tidy up any clutter..

### Set a realistic sales price

One of the discussions you'll have with your estate agent is the sales price you'll be asking for. Take the agent's expert advice and be realistic about what you'll expect. Don't put off potential buyers by asking for too high a price.