



cameron stephen
Our Estate Agency Service

passionate about property

market knowledge

fixed fees

honesty

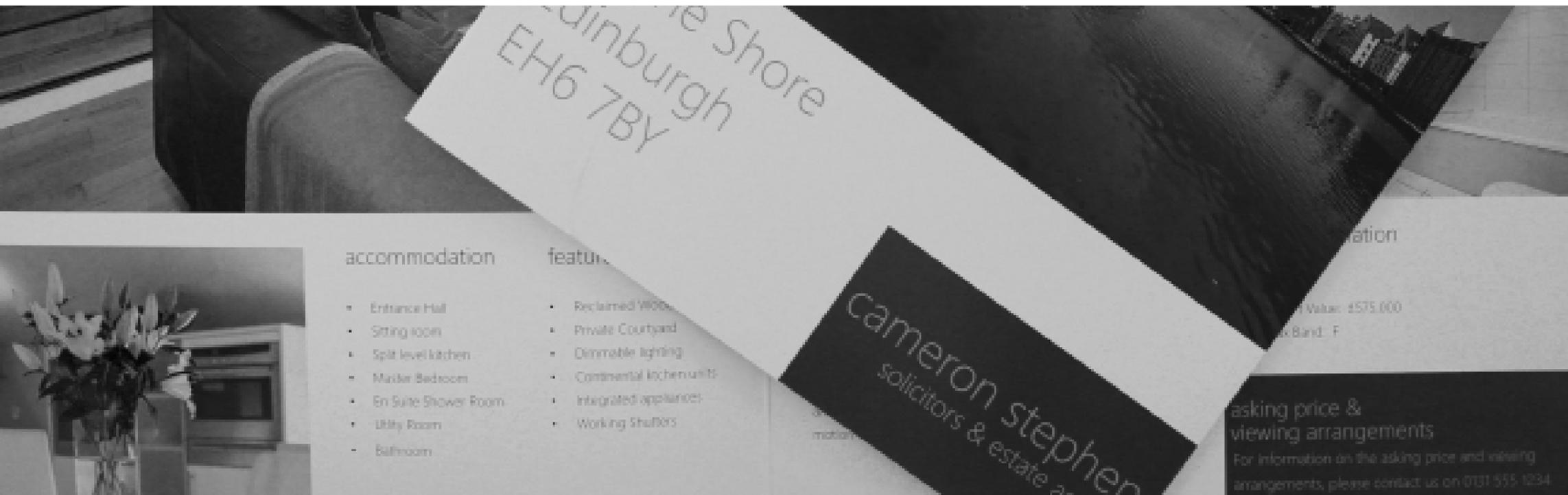
dedicated



professional service

value for money

quality without compromise



Market Knowledge

We are members of the ESPC, so we have access to accurate sales figures. This also ensures your property is advertised in the ESPC newspaper, website & showroom. Everyone knows the ESPC is THE place to market your property in Edinburgh, Lothians & Fife.

Passion

We are passionate about property - property is our business and we love all things property.

Professional

We like to stand out from the crowd and not all Estate Agents and Solicitors are the same. It's not just about the costs; it's also about the service. That is why we are proud to offer a quality personal service.

Honesty

We are sure that you would prefer honesty. You would prefer to have an accurate appraisal of the value of your home. We leave over-valuing and over-ambitious estimates to others. With us, you will get an honest and accurate appraisal of the current value of your home and a clear explanation of current market conditions for properties being sold in your area.

Quality

We use professional photographers to take the photos, the video and prepare the floor plan for your property ensuring that they are of the highest quality. We provide top quality brochures. We provide the For Sale board at no extra charge to you. We can provide an accompanied viewing service to assist you in the showing of your property and if the viewing is during usual office hours on weekdays, this is included at no extra charge to you. We can also offer our accompanied viewing service after office hours during the week and on Saturdays for a small extra charge.

Fixed Fee Estate Agency

£850 + vat (£1,020 in total)

That sounds like a lot of money, doesn't it?

When you compare us with other solicitor - estate agents who would charge you a commission (their fee) based as a percentage of the sale price, you will find out that our Fixed Fee Estate Agency will save you money.

And that can sometimes be quite a lot of money

Just as an example, if you were to sell your property for £200,000

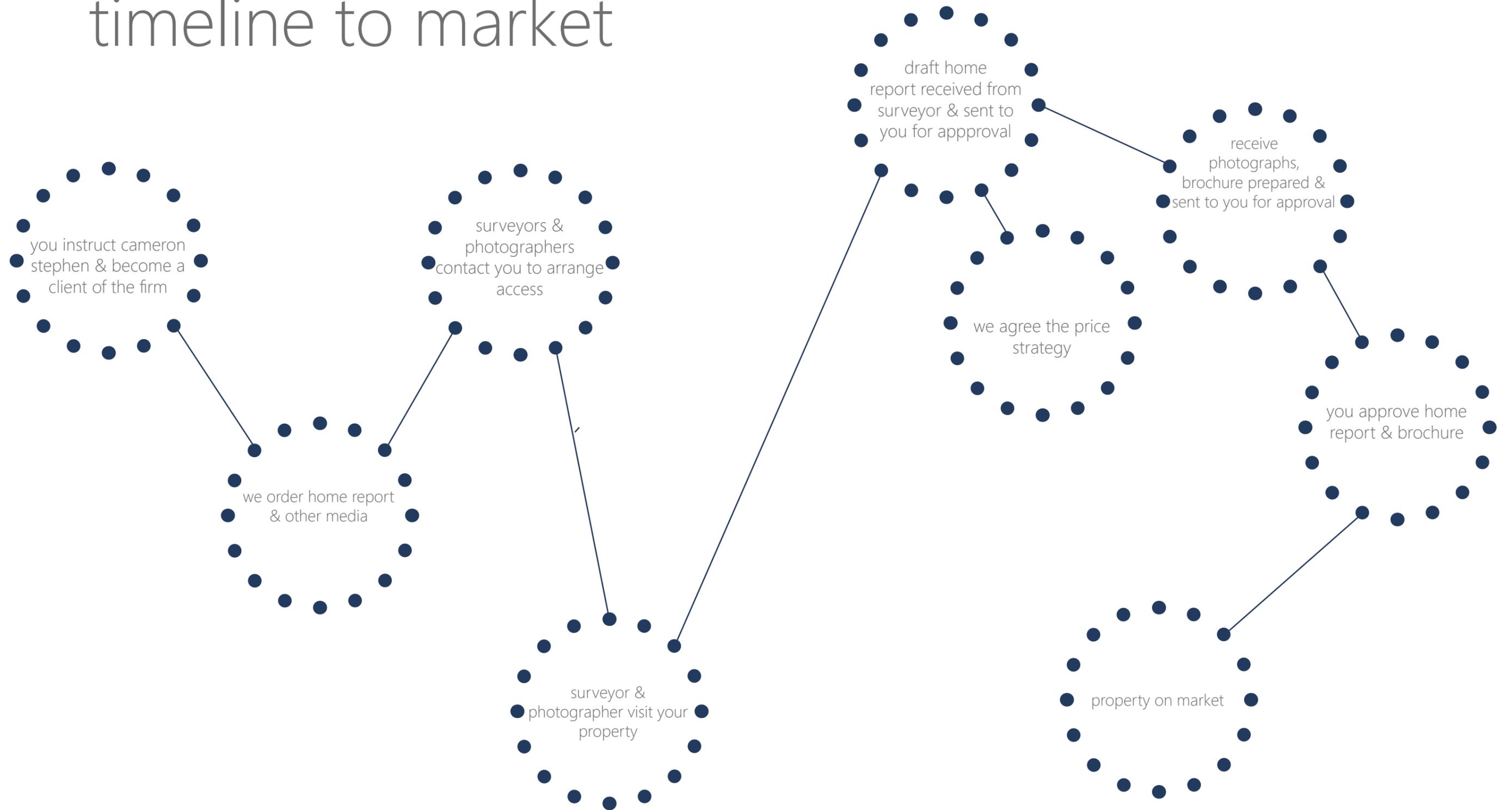
If you sell with us, our Estate Agency fee (including the VAT) will be £1,020.

If you were to sell your property with a commission-based solicitor - estate agent and that commission is 0.75% of the price then it will cost you (including the VAT) £1,800.

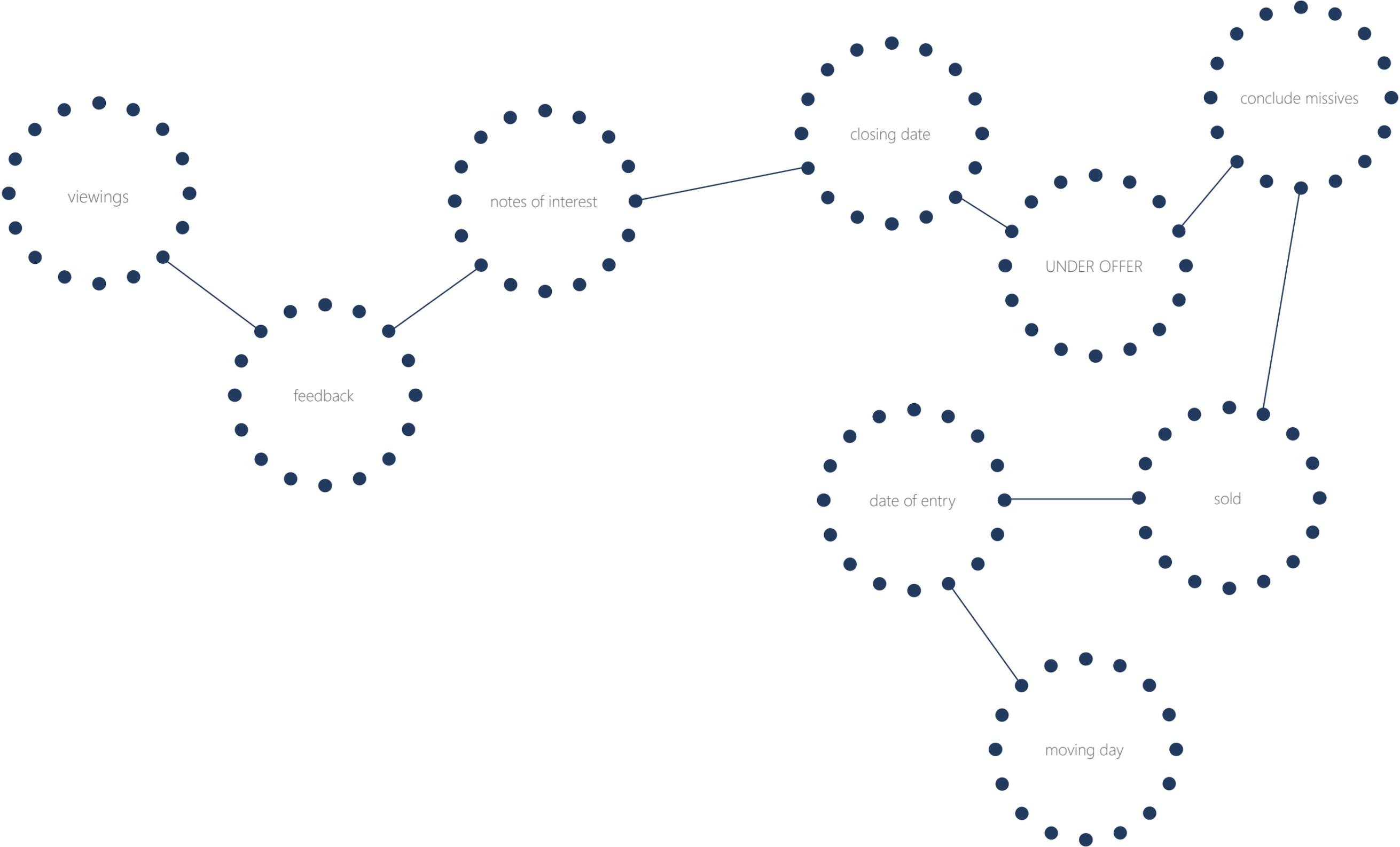
Dedicated

The person you speak to and meet at the start of the sale will be the person you deal with throughout the marketing period until your property comes under offer at which point you will be dealing with one of our dedicated Conveyancing Team. You will have their email address and their direct phone number and will be free to contact them whenever you wish. Quite simply, you will have direct access to the person dealing with your sale at all times.

timeline to market



timeline on the market



Jargon Buster

We know that Solicitors can be perceived to be speaking another language sometimes, so we like to try to explain things in plain English that everyone can understand. Here's a quick guide to some of the phrases you will hear over the course of the sale

Home Report

Since 2008, the Scottish Government introduced legislation that almost every property which is advertised for sale must provide a Home Report document with together with the usual brochures. The Home Report consists of 3 individual documents – (1) a survey report, which includes a report on the condition of the property, comments on the fabric of the building and, most importantly, a valuation. The surveyor is the one who determines the valuation contained within the report; (2) an Energy Performance Certificate, which gives information on how energy efficient the property is and what measures could be taken to improve energy efficiency and the savings this could make on future utility bills; and (3) is the Property Questionnaire – this is completed by the seller and provides any prospective purchaser with general information about the property – Council Tax Band, Utility Suppliers, Factoring costs etc. The three documents then combine to become the Home Report. The seller does have an opportunity to see the survey report and advise the surveyor on any factual inaccuracies there may be within the report, prior to publication.

Notes of Interest

Once viewings start to take place, if someone is very keen on the property, they will contact their own Solicitor and ask them to Note Interest in the property on their behalf. This doesn't bind them to anything, it just means they will be kept advised of any changes to the status of the property in the future (if a closing date is fixed or if there is a change to the price of the property).

Closing Date

When 2 or more Notes of Interest are declared on a property, the selling agent will fix a closing date – this is a specific day and time to which any offer for the property should be submitted to the agent (sometimes referred to as “blind bidding” or “sealed bids” if you are more familiar with the English process). All notes of interest are given the same opportunity to submit their “best” offer for the property. This doesn't always guarantee the “highest” offer will be successful – the seller can accept any offer they wish.

Under Offer

When an offer on the property is accepted by the seller, but the Missives are not yet concluded. Due to the Home Report regulations, the property will remain being advertised on the market, but marked as Under Offer, to ensure if the offer doesn't proceed, a refreshed Home Report isn't required to be carried out upon re-advertising.

Conveyancing

After accepting an offer, the two sets of Solicitors now begin the Conveyancing process, which is the legal contract between the buyer and seller and the documents required to transfer the property from seller to buyer.

Missives

These are the Formal letters between the selling and buying solicitors setting out the specific details of the contract. The purchaser's solicitor submits the offer, the selling solicitor issues a Qualified Acceptance of the Offer, and ideally the purchaser's solicitor accepts all the conditions in the acceptance and concludes the contract.

Concluded Missives

The point in the missives that the two parties have agreed all points of the contract and the contract is now legally binding. This is the point where the property is Sold and the Agent will remove the advertising and the For Sale taken down.

Date of Entry/ Settlement

This is the day the keys are handed over in exchange for the money.



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