



RIGHT HOMES4U

WE RENT, WE SELL, WE MANAGE

OUR GUIDE

FIRST TIME BUYING



RIGHTHOMES4U

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Welcome to RightHomes4U, Burnley's & Lancashire's independant property experts

Wether you're Buying, Selling, Renting or Letting your property through us, we will offer an unparrell service by offering transparency, expertise and dedication which will ensure a swift and satisfactory outcome to all your property needs.

Our Comprehensive Services List



Lettings



Management



Maintenance



Commercial



Removals



Sales



Mortgages



Insurances



Investment



Utilities

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Table of Contents

| | |
|--|----------|
| First-Time Buyers Guide | 2 |
| 1. Understand Your Budget..... | 2 |
| 2. Get Mortgage Advice..... | 2 |
| 3. Register with RIGHTHOMES4U | 2 |
| 4. Viewing Properties | 2 |
| 5. Making an Offer | 2 |
| 6. Instruct a Solicitor | 3 |
| 7. Survey & Valuation..... | 3 |
| 8. Exchange Contracts | 3 |
| 9. Completion Day..... | 3 |
| 10. Moving In | 3 |



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First-Time Buyers Guide

1. Understand Your Budget

- Work out how much you can afford for monthly mortgage repayments.
- Consider other costs like council tax, utility bills, and insurance.
- Don't forget **upfront costs**:
 - Deposit (usually 5–10% of property value)
 - Solicitor's fees
 - Stamp Duty (if applicable – many first-time buyers pay none or reduced rates)
 - Moving expenses

2. Get Mortgage Advice

- Speak to a mortgage advisor to see what you can borrow.
- Obtain an **Agreement in Principle (AIP)** – this shows sellers you're a serious buyer.
- Compare deals to find the best interest rate and terms.

3. Register with RIGHTHOMES4U

- Give us your requirements (location, type of property, budget).
- We'll send you suitable listings and arrange viewings.
- As a first-time buyer, you're in a strong position because you have no chain.

4. Viewing Properties

- Book viewings for properties that fit your needs.
- Take your time, look at condition, layout, and area.
- Bring a checklist – ask about parking, heating, and any recent repairs.

5. Making an Offer

- Once you find the right property, tell us your offer.
- Be prepared to show proof of deposit and AIP.



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- We'll negotiate with the seller on your behalf.

6. Instruct a Solicitor

- A solicitor/conveyancer handles the legal work.
- They will:
 - Review the contract
 - Arrange property searches
 - Check for legal issues before you commit

7. Survey & Valuation

- If you're getting a mortgage, your lender will arrange a valuation.
- You can also order a Homebuyer's Survey for peace of mind.

8. Exchange Contracts

- Once everything checks out, you'll exchange contracts.
- Pay your deposit (usually 10% of the purchase price).
- The completion date is set.

9. Completion Day

- Your mortgage funds are transferred.
- Keys are handed over to you via RIGHT HOMES4U.
- Congratulations – you're a homeowner!

10. Moving In

- Arrange utilities and council tax in your name.
- Consider life and home insurance.
- Enjoy your first home!



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RIGHTHOMES4U Tip: Keep communication open with your solicitor, mortgage advisor, and us. The more responsive you are, the smoother the process.



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