

GUIDE TO SERVICES FOR ESTATE AGENCY

Middleton Ross & Arnot retains a major share of the Ross-shire property market whilst the practice as a whole has been operating for over 100 years. We have many years of combined experience of handling property sales throughout the Highlands and beyond. Our offices are located on the High Street of both Dingwall and Alness which are the two largest towns in Ross & Cromarty.

PERSONNEL

The Property Department is staffed with experienced full time personnel of a Property Manager and a full time Property Assistant with additional support from our helpful Receptionists who are frequently the first point of contact for enquiries. The Property Manager, Lisa Simpson, who has recently joined the property department and is native to the area, will generally be the person who will come out to assess your property and is responsible for taking the particulars and photographs and writing up the text of your property schedule. Susan Black, the Property Assistant takes care of the preparation and printing of the schedules and the administrative work involved in the marketing of the properties. The Receptionists all get involved in arranging appointments for viewers and phoning the viewers for feedback.

INITIAL VISIT

Initially, your property will be visited by Lisa and after completion of her inspection she will make comparisons with the recent market in your area and you will be advised of the price recommended to commence the marketing. This will be based on experience of the market, knowledge of the local area and access to sales information particularly through the records available to member firms on the Highland Solicitors Property Centre web site. The offers over price will be the value which, in Lisa's considered opinion, will attract viewers to the property without being so low that those who cannot afford it will be wasting both their and the vendor's time or so high that it will be above the price range for the type of property and the area. At this stage, Lisa can also advise on possible changes or improvements to the presentation of your home to attract viewers and potential buyers. On occasion, particularly on unusual or country properties, advice is available to the property staff from the highly experienced team of solicitors in the firm who have had many years of experience and knowledge of property selling and conveyancing.

HSPC

You will be advised of the marketing options available to you. The firm is a member of the Highland Solicitors Property Centre and we will usually recommend registration with them to take advantage of the wide range of marketing tools used by the Solicitors Property Centre to bring your property to the attention of the wider world. The HSPC web site, www.hspc.co.uk

has over 5,000 visitors per day and the fortnightly published Property Review is available at 150 outlets throughout the Highlands. In addition, through your registration with HSPC your property will also be advertised on the new www.sspc.co.uk web site which brings together most of the Solicitors Property Centres throughout Scotland.

LOCAL PRESS ADVERTISING

The firm also recommends advertising your property in the local press through the Ross-shire Journal and the Highland News group if these publications are appropriate to your area. If your property is outwith the Inverness/Ross-shire area we can advertise in other publications which may be more advantageous to your location. The amount and type of advertising will be discussed with you and tailored to your budget.

HOME REPORTS

As from 1 December 2008 it will become a legal requirement for every home advertised for sale, whether through an agent or privately, to have a Home Report available before the property goes on the market. The report will contain three sections, a survey prepared by a qualified surveyor, an energy report giving information on the property's energy efficiency rating, also prepared by a surveyor, and a property questionnaire completed by the seller giving details about the house. The property manager will give guidance on completing this questionnaire and it will be shown to the surveyor before he carries out his survey. Changes can be made to the questionnaire at this stage if the survey reveals information which was previously unknown or has been incorrectly stated. The firms of surveyors have also agreed to include with the survey a valuation report which may be used by a purchaser's lender. At Middleton Ross & Arnot, we are able to make all the arrangements for the Home Report to be compiled by surveyors from the area who have systems in place for carrying out this work and for it to be made available to purchasers who have noted interest. Some of the surveyors are able to have the report available free of charge from the HSPC web site and others are able to provide a link from either our own or the HSPC web site to their own site where the report will be available at a small charge. If requests are made for copies from our offices an administration fee will be paid by the purchaser. Systems are in place through the surveyors to provide a credit facility for sellers who may require help with the funding.

PROPERTY GUIDE

Because our offices are centrally situated in both Dingwall and Alness and have large windows we have excellent displays to show off your property to the passing public of both towns. This easy accessibility also gives us the opportunity of meeting potential purchasers who can leave their details with us for our Property Matching Service which is carried out on each property new to the market. Each person who makes an enquiry about property or comes in to collect the Property Review will be handed a copy of our own Property Guide which is updated on a regular basis and sent out to a mailing list at the beginning of each month.

WEB SITE

The Middleton Ross & Arnot web site has proved to be a popular site which is very easy to negotiate and is an effective marketing tool. Having been in place over a number of years it has become one of the well known sites for properties in this area. Recent improvements to the site include additional photographs of properties which can be seen prior to downloading the full schedule which is available as a pdf file. The majority of prospective purchasers are downloading the schedules from the internet nowadays which keeps the costs of printing particulars low for the vendors and no extra charge is made for the preparation of the pdf file. The schedule itself is prepared by Susan in the Dingwall office and we are able to print them in small quantities as required without the need for ordering large stocks from a printer, thereby cutting down on the outlay to the client and harm to the environment.

We usually recommend that you have a For Sale sign placed at your property but again this is at the discretion of the client. No additional charge is made for the erection of a sign, and there are no additional marketing fees or registration fees.

RENTAL PROPERTY

We handle a wide portfolio of rented property for our clients and are adding to this range of properties continually whilst handling repeat business on a regular basis. A schedule of the details is made available to prospective tenants and once a viewing has taken place and a request made to take over the property we will take up references with any previous landlord, their employers and their bank. Once adequate references have been received we will advise the landlord and, when given instruction, will pass the tenants' details to our legal department for the tenancy agreement to be drawn up. Generally, our involvement will end there until the next time that property becomes available to rent as we do not offer a factoring service. Landlords should be aware that the onus is on them to comply with regulations for letting property and for registration with the local authority as a landlord.

CLIENT CARE

Throughout the marketing of your property contact will be maintained with you and advice given on the process of negotiation with prospective purchasers. You will receive updates on notes of interest and offers when they are received. If your property does not sell within a reasonable timescale Lisa will advise on how to increase the interest whether that be through reviewing the price, further advertising or taking fresh photographs. Because your property schedules are prepared in house, it is an easy matter to make changes to the schedules at minimum cost and wastage. By dealing with us, you have the assurance that we put your interests first, that our advice is not compromised by a need to meet targets or sell mortgages or insurance products to you or to prospective purchasers, and that all our work is covered by the Law Society of Scotland complaints procedure.

If you have opted to have the conveyancing work carried out by our experienced solicitors the titles will be checked and all necessary reports obtained. Once an offer is received your business will be placed in the hands of your solicitor who will deal with the exchange of missives with the purchaser's solicitor until a bargain is concluded. He will then deal with the process of transferring the title to the purchaser's name as well as arranging repayment of any loan funds you may have outstanding on the property and ultimately the settlement of the sale.

At Middleton, Ross & Arnot, we recognise that selling and purchasing property can be very stressful and in the Property Department we made every effort to support you through the process of selling your property and to give your property the best possible advantage in the market. We will deal with you honestly and give you the benefits of an experienced and caring group of people to advise and handle your house sale.