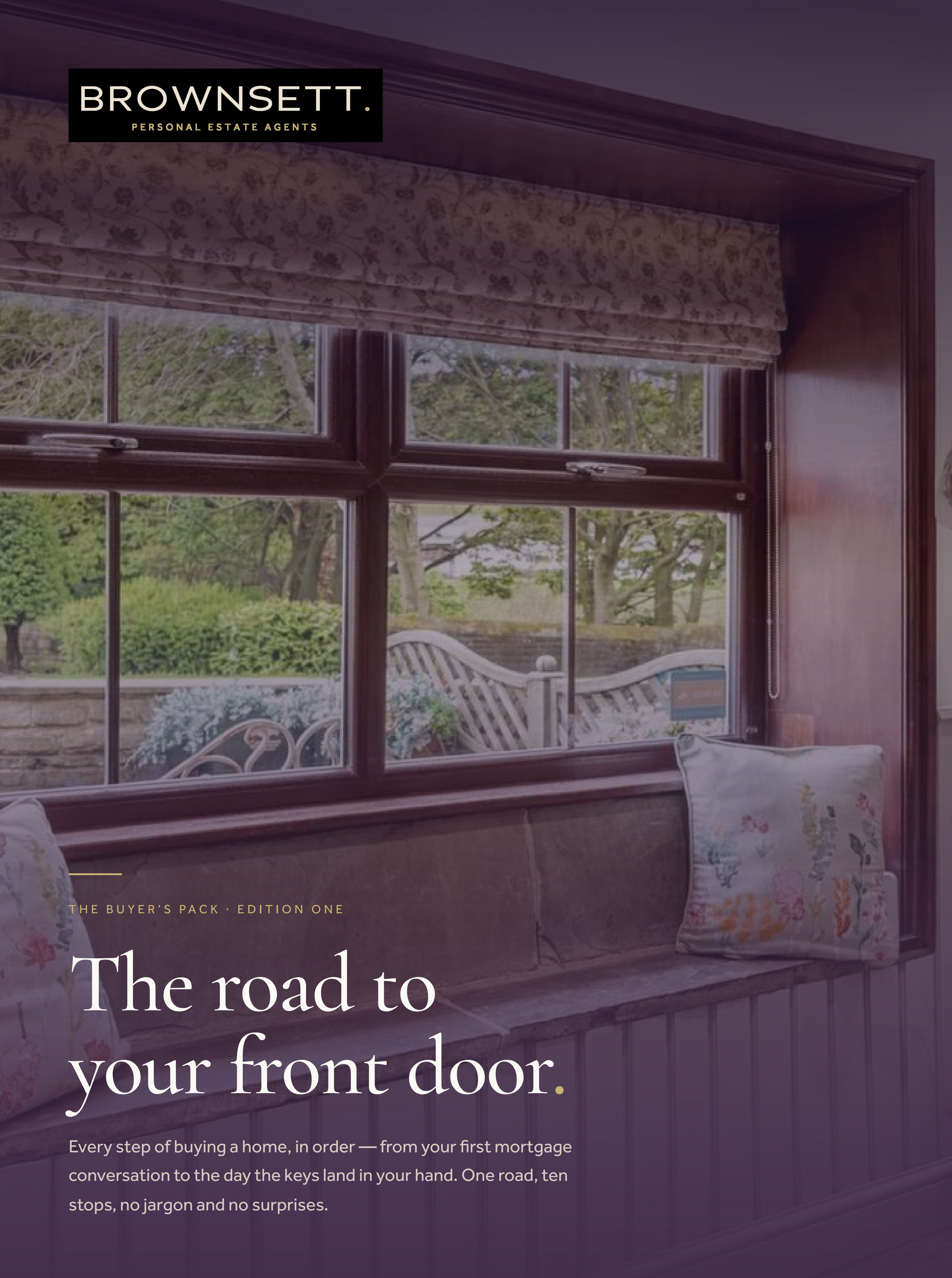


BROWNSETT.

PERSONAL ESTATE AGENTS

THE BUYER'S PACK · EDITION ONE

The road to your front door.

Every step of buying a home, in order — from your first mortgage conversation to the day the keys land in your hand. One road, ten stops, no jargon and no surprises.

ONE · BEFORE WE SET OFF

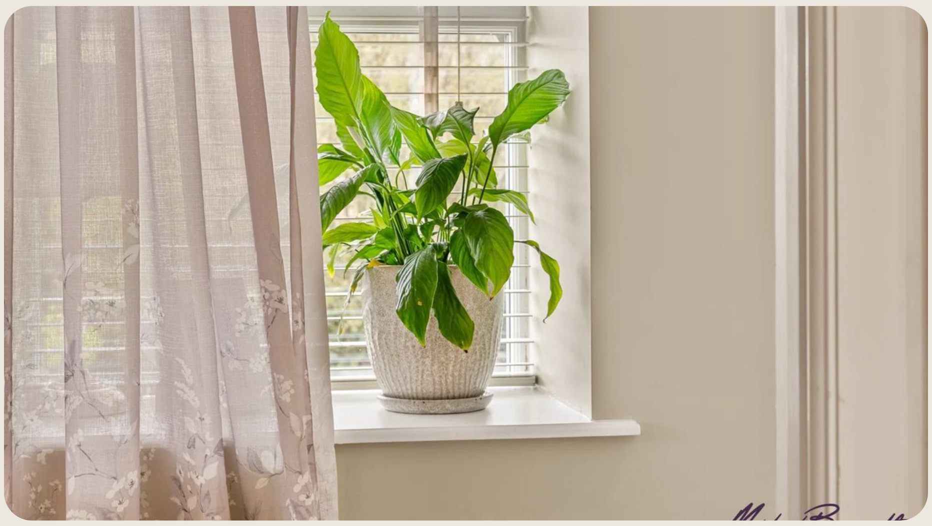
You've seen a home you like. Now what?

I act for the seller — but a sale only completes when the buyer is looked after too. Most people buy a home two or three times in a lifetime, and nobody hands you the manual. So this is it.

The whole journey is one road with ten stops. Some you may skip — a cash buyer drives straight past the mortgage stops — but the order never changes, and knowing what comes next is what keeps the stress down.

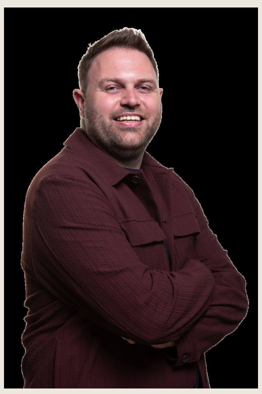
Keep this pack. When you are somewhere on the road and it goes quiet, open the page you are on and you will see exactly what is happening behind the scenes — and whose desk it is sitting on.

> *"Nobody buys a house every day. I do this every day — so ask me anything, at any stop."*



BUYING WITH A MORTGAGE?

Stops 01 and 05 are yours. Pages 08–09 cover mortgages properly, with the advisers I recommend — Nexpad.



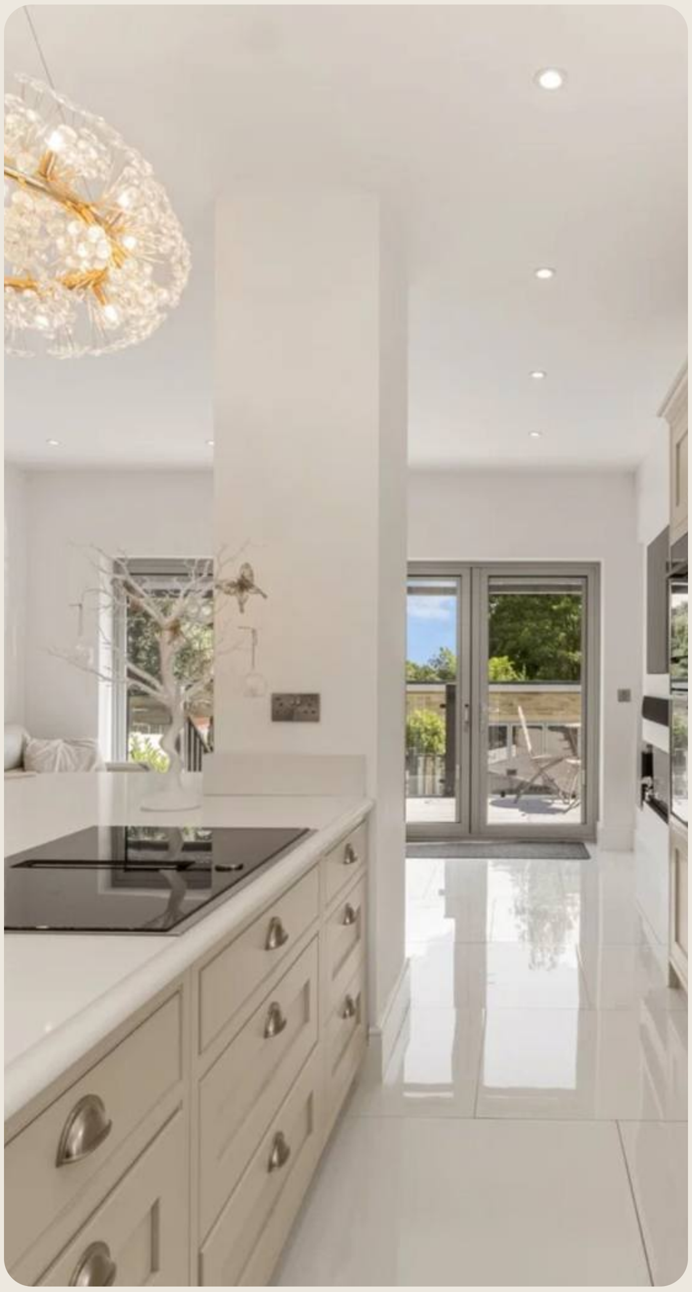
Michael

07515 720 054 · MICHAEL@BROWNSETT.CO.UK

THE ROUTE AT A GLANCE

01	Mortgage in principle	IF NEEDED
02	Viewings — finding the one	
03	Making your offer	
04	Offer accepted — sold STC	
05	Full mortgage application	IF NEEDED
06	Instructing a conveyancer	
07	Survey & valuation	
08	Searches & enquiries	
09	Exchange of contracts	
10	Completion — the keys	

A typical journey from accepted offer to keys is 10–14 weeks. The road starts on the next page and runs, without stopping, to the end.



Mortgage in principle.

IF YOU NEED A MORTGAGE

Before you fall in love with anything, find out what a lender would actually give you. A mortgage in principle — you will also hear "agreement in principle" or "decision in principle", all the same thing — is a lender's statement of roughly what they would lend you, based on a few questions and a soft credit check.

It is free, it usually takes under an hour with a broker, and the soft check does not mark your credit file. It is not a guarantee — that comes at stop 05 — but it sets your true budget: deposit plus loan, minus the costs on page 09.

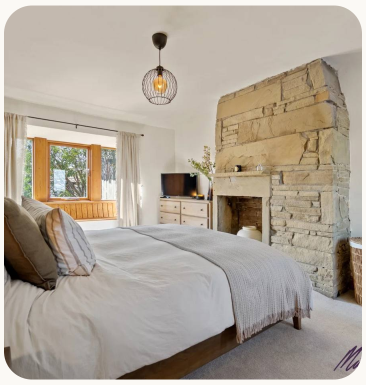
It also changes how you are treated. When you offer with one in hand, the agent knows you are real. When two offers are close, the one with paperwork behind it wins.

YOU WILL NEED

Photo ID · proof of income · a rough picture of your monthly outgoings · evidence of your deposit and where it came from.

CASH BUYER?

Skip this stop — but have proof of funds ready (a recent statement). You will be asked for it the moment you offer.



STOP 02

01

02

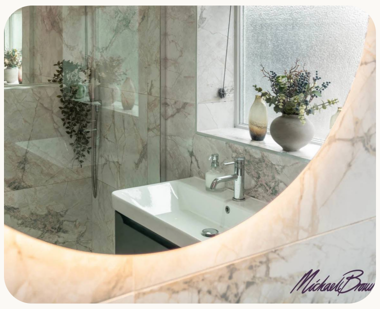
STOP 01

Viewings — finding the one.

On my listings you view with me, not a rota. Take your time, open the cupboards, ask the awkward questions — boiler age, council tax band, what the neighbours are like, why the sellers are moving. I would rather you ask now than wobble later.

If a home is close to right, come back. Second viewings are free and encouraged — bring the person whose opinion you trust, come at a different time of day, walk the street, do the school run or the commute. A house you love at 11am on a Saturday should still make sense at 5:30pm on a Tuesday.

> *"Buy the house, the street and the light. Paint colours cost £40."*



ASK AT EVERY VIEWING

Boiler age · council tax band · what is staying · parking · how long on the market · why they are moving.

BRING ON THE SECOND VISIT

The person whose opinion you trust, a tape measure, and the rush-hour commute test.

Making your offer.

Offers go to the agent, not the seller — ring me or put it in writing. A strong offer is more than a number. Tell me your position: mortgage in principle or proof of funds, your deposit, whether you have a property to sell, and whether your conveyancer is already lined up.

A chain-free buyer at £5,000 under can beat a long chain at full asking. Sellers buy certainty as much as price — show yours.

Negotiation is normal. Be honest about your ceiling and your position — I verify both before anything is agreed.

SEND WITH YOUR OFFER

Your full name(s) · contact numbers · email addresses · your current home address(es) · the number · mortgage in principle or proof of funds · your chain position · your ideal timescale · your conveyancer, if chosen.

WORTH KNOWING

Every offer must be put to the seller by law — high, low or cheeky. You lose nothing by starting sensibly below your ceiling.

STOP 04

03

04

STOP 03

Accepted — sold subject to contract.

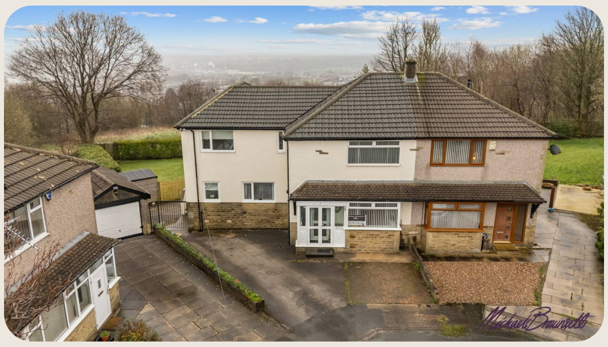
Congratulations — and a plain word of truth: nothing is legally binding yet, for either side, until exchange at stop 09. What happens now is paperwork with pace. I confirm the sale in writing to both sides and issue the memorandum of sale to both conveyancers, and the listing comes off the market.

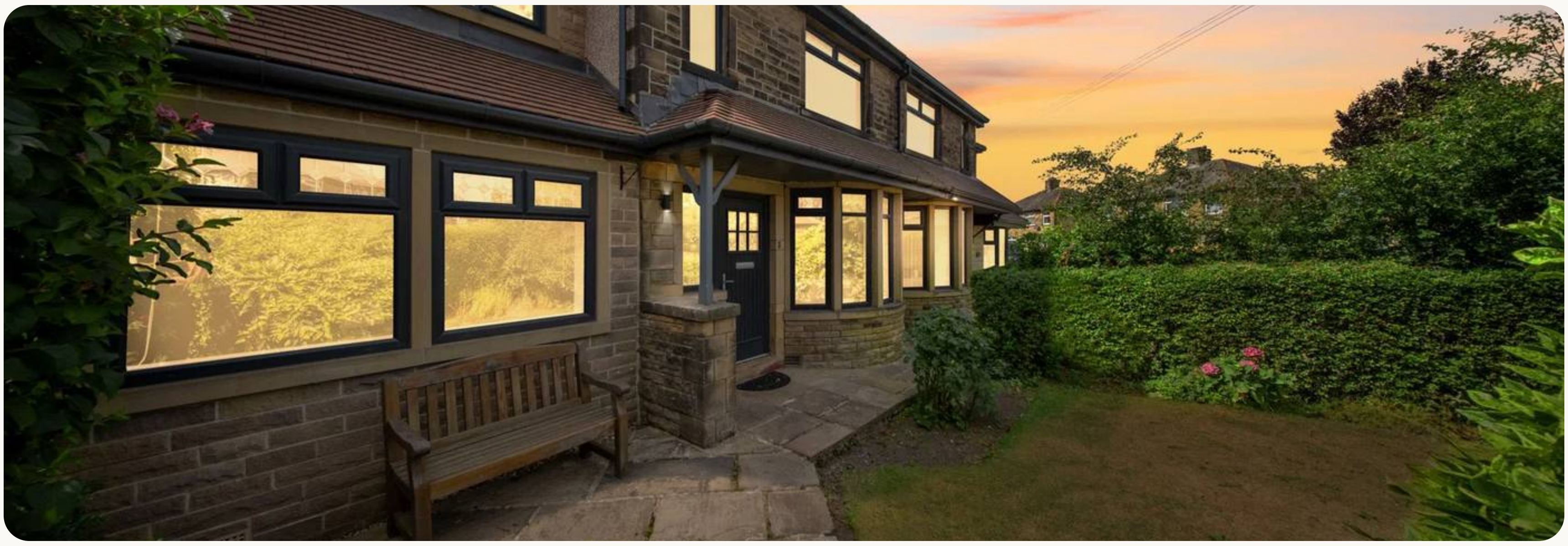
The first fortnight sets the tone for the whole purchase. Your three jobs this week: instruct your conveyancer (stop 06), start the full mortgage application (stop 05), and get your documents in one folder. Fast starts finish fast.

THIS WEEK'S CHECKLIST

Conveyancer instructed · mortgage application started · ID certified

Payslips, statements & deposit evidence gathered · survey decided (stop 07)





The full mortgage application.

IF YOU NEED A MORTGAGE

Your in-principle now becomes a real application against a real address. Your broker submits it, the lender underwrites you properly — payslips, statements, credit history — and instructs a valuation of the property. A formal mortgage offer typically lands in two to four weeks.

Until your offer arrives, protect it. No new car finance, no new credit cards, no job changes if you can help it, and no large unexplained sums in or out of your accounts. Lenders re-check right up to completion.

> Nexpad handle this whole stop for my buyers — application, documents, lender chasing — and keep me in the loop so nobody is guessing. Pages 08–09.

STOP 06

05

06

STOP 05

Instructing a conveyancer.

Your conveyancer is the solicitor who does the legal transfer: checks the title, orders the searches, raises enquiries, exchanges contracts and moves the money. You cannot buy a house without one, and the single biggest cause of slow purchases is a slow start here.

Choose on responsiveness, not just price. The cheapest quote on a comparison site is often a case-number factory that answers nobody. Ask two questions before you instruct: who exactly is handling my file, and how do I reach them?

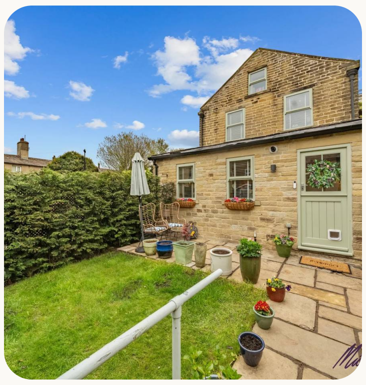
Instruct on day one, complete their ID checks the day the pack arrives, and pay for searches upfront so they are ordered immediately — they take weeks to come back, so every day they are not ordered is a day on your completion date.

DAY ONE

Instruct · ID verified · client care letter signed · searches paid for and ordered.

NEED A NAME?

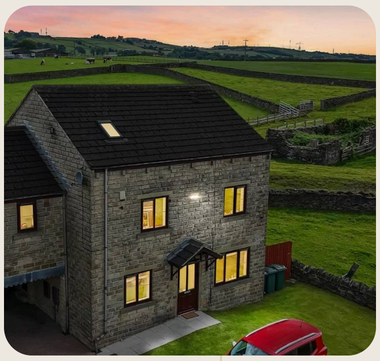
Ask me. I work with local conveyancers who answer their phones, and I will tell you honestly who is performing right now.



Survey & valuation.

Two different things, often confused. The **valuation** is for the lender — a quick check that the house is worth the loan. It protects the bank, not you. A **survey** is yours: a qualified surveyor inspecting the condition of the biggest purchase of your life.

A Level 2 HomeBuyer Report suits most conventional homes; a Level 3 Building Survey is worth it for older, extended or unusual properties. Every survey ever written flags something — damp readings, flat roofs, old wiring. Most of it is normal for the age of the house. Read it with the surveyor on the phone, then talk to me before panicking: genuine issues can be renegotiated or fixed.



TYPICAL COST

Level 2 £400–£600 · Level 3 £600–£1,000. On a £200,000 home that is a fraction of a percent of the price.

MICHAEL'S RULE

Never skip the survey to save a few hundred pounds — it is the only report in the whole purchase working solely for you.

STOP 08

07

08

STOP 07

Searches & enquiries.

The longest stretch of road, and the quietest. Your conveyancer waits on three searches — local authority, drainage & water, environmental — then raises written enquiries on the seller's contract pack: boundaries, guarantees, building regs for that extension. The seller's side answers; yours checks the answers.

Weeks three to eight usually live here. Quiet does not mean stalled — it means documents are sitting in queues. On my sales I chase every party every week and report back, so you always know whose desk it is on.

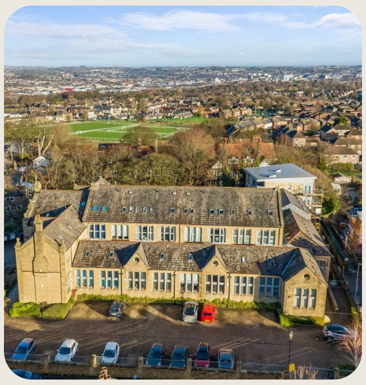
> *"In the quiet weeks, no news is usually just a queue — not a problem."*

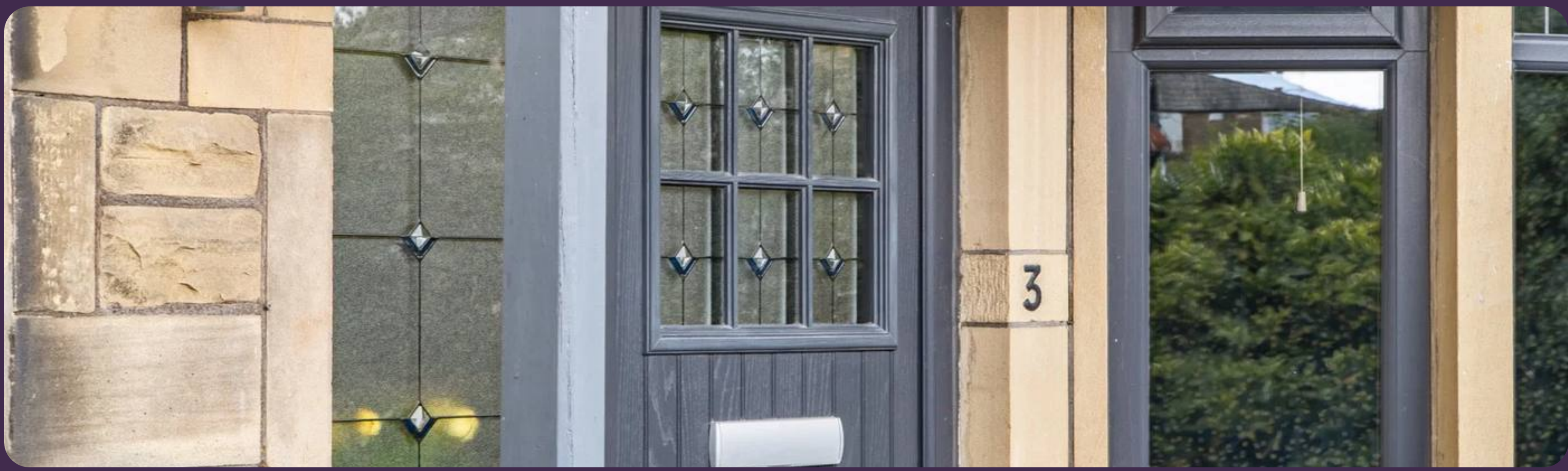
WHILE YOU WAIT

Answer your own solicitor same-day · keep mortgage documents current · get three removals quotes — but book nothing yet.

ON A BROWNSETT SALE

You can track every milestone live on MBSP — my sale-progression portal — at mbsp.uk, updated as it happens.





Exchange of contracts.

The moment everything becomes real. Enquiries are satisfied, your mortgage offer is in, you sign the contract, your deposit — usually 10% — moves to your solicitor, and the two solicitors formally exchange. From that second the sale is legally binding both ways, and the completion date is fixed in the contract.

Now — and only now — book the removals van, hand in notice on your rental, and arrange buildings insurance on the new house from exchange day, because from exchange the risk is typically yours. Exchange to completion is commonly one to two weeks; same-day is possible.

> *"Nothing is certain until exchange. After exchange, nothing is uncertain."*

STOP 10

09 · 10

STOP 09 · JOURNEY'S END

Completion — the keys.

On the morning of completion your lender releases the money to your solicitor, who sends it up the chain. The moment it lands with the seller's solicitor, the keys are released — on a Brownsett sale, from me, handed over personally. There is no fixed time; most completions land between late morning and mid-afternoon, and I keep you posted through the day.

Take meter readings and photos on day one, find the stopcock before you need it, and change the locks — you never know how many keys are out there. Then put the kettle on. You are home.

END OF THE ROAD

Welcome home.

From accepted offer to this doorstep: typically 10–14 weeks. Everything on the way is chased, tracked and explained — that is the job.

Mortgages, with Nexpad.

You are free to use any broker, or go straight to your own bank. I recommend Nexpad because of how they work: clear, regulated mortgage and protection advice, tailored to your circumstances, with fees confirmed in writing up front — and because they work hand in hand with eXp UK agents like me, so your agent and your adviser are never two strangers guessing at each other's progress.

"I founded Nexpad after 25 years in mortgage advice, with a clear purpose: to connect estate agents and mortgage advisers more effectively, so customers feel better supported throughout their home-moving journey."

STUART DARE · FOUNDER, NEXPAD

25+ years in mortgage advice · former MD of Mortgage Services at the UK's largest estate agency

WHO THEY HELP

- First-time buyers
- Home movers
- Remortgages
- Buy-to-let
- Protection insurance
- General insurance

UK-wide by phone and video, in person where appropriate. If you need extra support — health, bereavement, accessibility, money worries — tell them and they will adapt how they work with you.

A BROAD LENDER PANEL

A selection — tailored options from their panel; not the whole of market

Lloyds · HSBC · Halifax · Barclays · NatWest · Nationwide · Santander · + 100s more

High street banks, building societies and specialist lenders. Advice from a broad panel means the recommendation fits your circumstances — not whichever single provider happens to employ the adviser.

MORE THAN A MORTGAGE

Life insurance, critical illness cover, income protection, buildings & contents — protecting the home and the people in it if circumstances change.

REGULATED ADVICE

Nexpad is a trading style of Nexpad Mortgages Limited, an appointed representative of HL Partnership Limited, authorised and regulated by the Financial Conduct Authority.

Six steps, start to finish.

01 **Initial conversation**

Your plans, your circumstances, what you want to achieve. No obligation — a fee is only payable on application.

02 **Your first meeting**

They gather the detail they need to understand your situation and explain exactly how they can help.

03 **Research & recommendation**

Suitable options researched across the panel, presented clearly — costs, payments and key details included.

04 **Application support**

Happy to proceed? They submit the application and guide you through documents and next steps — this is stop 05 on your road.

05 **Offer & legal process**

The lender underwrites and issues your mortgage offer; your conveyancer runs the legal work alongside.

06 **Completion & beyond**

Your mortgage begins. When your deal ends or life changes, they are still there — that is the point of an adviser.

FEES, IN PLAIN SIGHT

£599 standard broker fee, payable on application; non-refundable

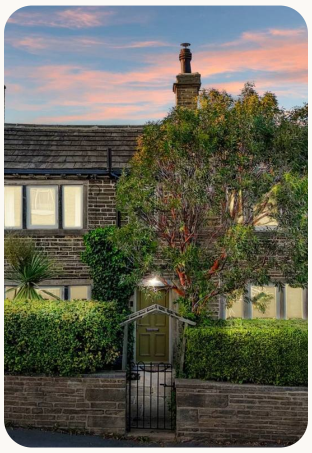
More complex cases can be up to £999. Either way, the exact amount is confirmed in writing before you choose to proceed — no surprises.

SPEAK TO NEXPAD

03300 552 651

hello@nexpad.co.uk · nexpad.co.uk

Mention you are buying through Brownsett — they will keep me in the loop at every stop, with your permission.



Your home may be repossessed if you do not keep up repayments on your mortgage. Think carefully before securing other debts against your home. Nexpad advises from a selected panel of lenders and insurers; this is not the whole of market. Not all buy-to-let mortgages are regulated by the Financial Conduct Authority. Nexpad is a trading style of Nexpad Mortgages Limited, registered in England & Wales, company number 16942809, an appointed representative of HL Partnership Limited, authorised and regulated by the Financial Conduct Authority.

Surveys: the four levels.

You will hear all four of these called "the survey". They are very different things. The first happens automatically if you are borrowing; the other three are optional, paid for by you, and work entirely for your benefit — you choose one at stop 07 on your road.

1 ORDERED BY THE LENDER

Mortgage valuation

Happens automatically at stop 05: the lender checks the house is worth the loan. Often a desktop exercise or a brief visit, and you may never see more than a figure. It is not a condition check — it protects the bank, not you. Never rely on it as a survey.

TYPICAL COST

Often free with the deal · £150–£300

BEST FOR

Everyone borrowing — it is not optional

2 RICS LEVEL 1

Condition Report

A traffic-light snapshot of visible condition — no advice, no repair detail, no valuation. The lightest look a surveyor will put their name to, for homes that look after themselves.

TYPICAL COST

£300–£500

BEST FOR

Newer, conventional homes in good order

3 RICS LEVEL 2

HomeBuyer Report

The popular choice: condition plus advice. Damp, roof, services and timbers, with defects that affect value and the maintenance they need. A market valuation can be added if you want one.

TYPICAL COST

£400–£600

BEST FOR

Most conventional homes in reasonable condition

4 RICS LEVEL 3

Building Survey

The deep dive: a thorough structural inspection covering defects, their causes, repair options and likely costs. The one I push for whenever a house has age, alterations or character.

TYPICAL COST

£600–£1,000+

BEST FOR

Pre-1930s, extended, unusual or visibly tired homes

> *"My rule of thumb: pre-1930s, extended or anything quirky — Level 3. Anything else, Level 1 and sleep easy."*

What it costs, and what it means.

BUDGET BEYOND THE DEPOSIT

Deposit	typically 5–10%+ of the price
Mortgage broker fee	Nexpad: £599 standard
Lender arrangement fee	£0–£1,500; often added to the loan
Your survey	Level 2 £400–£600 · Level 3 £600–£1,000
Conveyancing	£1,000–£1,800 plus disbursements
Searches	£250–£350, paid upfront
Stamp duty (SDLT)	depends on price & first-time relief — ask
Removals	£300–£1,500

Typical figures to plan with, not quotes. Your conveyancer and broker will confirm exact costs in writing.

JARGON, TRANSLATED

MIP / AIP / DIP — mortgage, agreement or decision in principle. Same thing: stop 01.

SSTC — sold subject to contract. Agreed, not yet binding.

Memorandum of sale — the document confirming the agreed deal to all parties.

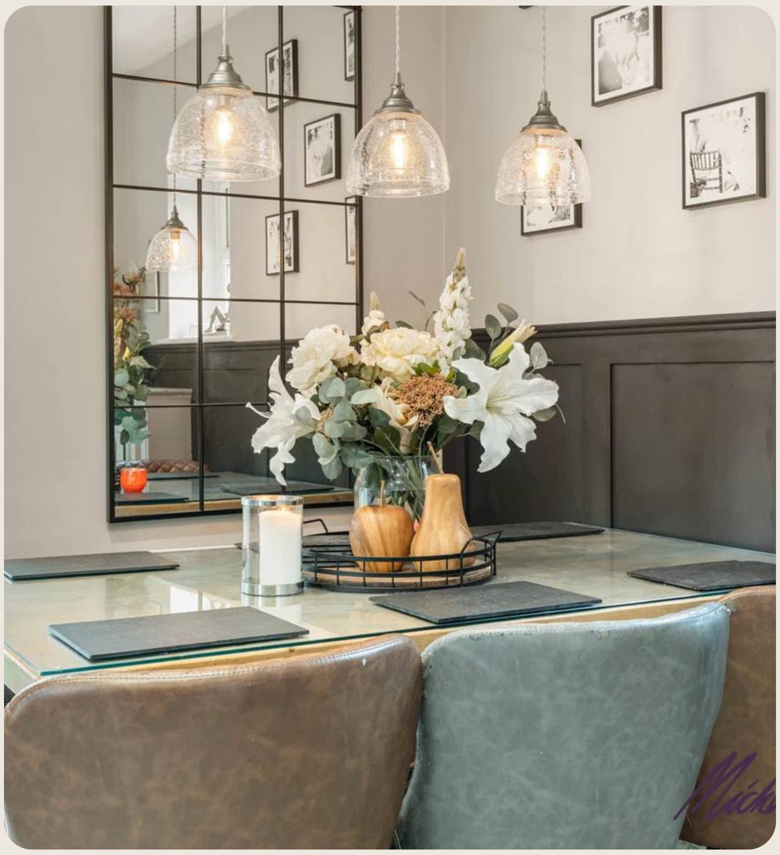
Disbursements — costs your conveyancer pays out for you: searches, Land Registry, bank transfers.

Enquiries — written questions between solicitors about the property.

Chain — the line of linked sales that must all complete together.

Exchange — the moment contracts are swapped and it all becomes binding.

Completion — money moves, keys released. The end of the road.



WHAT YOU NEVER PAY

My fee is paid by the seller, never the buyer. There is no charge for viewings, for offering, or for the sale progression I do on your purchase. If anyone asks a buyer for a fee to "secure" a property, walk away and ring me.

PLAN FOR

Deposit + fees + moving costs, in cleared funds

KEEP SPARE

A contingency for day-one repairs and locks

> *"If a word on a letter makes no sense, ring me and I will translate it. That is not a silly question — it is the system being silly."*

BROWNSETT.
PERSONAL ESTATE AGENTS

PREMIUM MARKETING. PERSONAL SERVICE.

Outstanding results.

Whether you are buying one of my listings or just starting to look, any question at all — an offer, a survey, a solicitor's letter — ring me. There is no such thing as bothering me.

MOBILE

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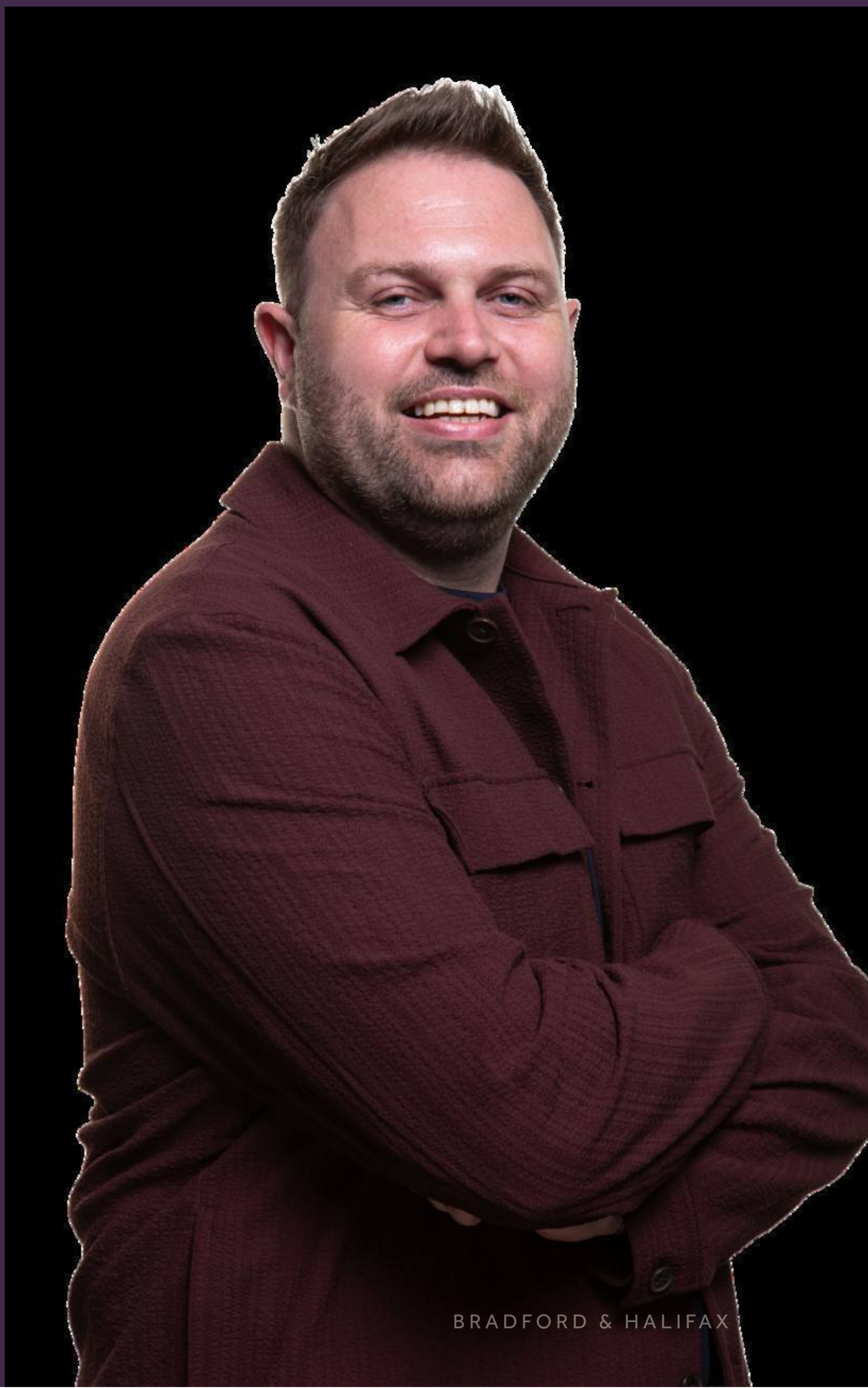
MORTGAGES

Nexpad · 03300 552 651

RECOGNISED

eXp UK Best Newcomer 2025 · Yorkshire Prestige Best Independent Estate Agent 2026/27 · 5.0 from 27 Google reviews



"Not every agent. The right agent for your home."