



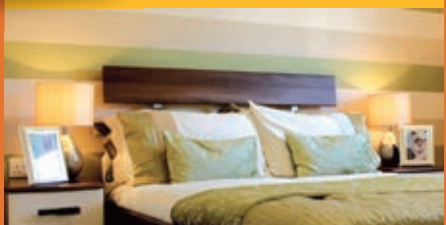
## Making your new Larkfleet property as individual as you...

**Larkfleet can help you make your new home your own.**

Whether you are looking for alternative taps, extra sockets, fireplaces, carpets, curtains, light fittings or even conservatories, Larkfleet can help if you talk to us early enough in the building process.



Speak to your sales advisor about the options available for personalising your new home.



## Join the club as a Larkfleet homeowner

**Larkfleet Homes gives all our homebuyers a national discount card as well as the chance to gain one thousand pounds through membership of our exclusive Homeowners Club.**

The Homeowners Club is a scheme we have set up as a 'thank you' for people who purchase a Larkfleet property. As part of the scheme, each Larkfleet homebuyer is given a credit card-sized Homeowners Club card to enable them to receive discounts with hundreds of different companies throughout the UK.

Outlets that offer discounts to Larkfleet homebuyers as part of the scheme include hotels, restaurants, taxis, bars, nightclubs, shops, hair and beauty establishments, gyms and much more. Members of the Homeowners Club can also benefit from discounted activities such as paintballing and other fun days out.

As an extra incentive, if homebuyers recommend a friend to Larkfleet Homes and a property sale is completed as a result, they could receive £1,000 as a bonus for the successful recommendation.

# £1,000

### Let Larkfleet help...

**Contracts, title deeds, searches, enquiries, offers, surveys, fees... the legal and financial processes involved in buying a home can seem very complicated.**

Larkfleet Homes offers the services of our own recommended financial advisors and solicitors to smooth the way for buyers. Larkfleet's recommended financial advisors and solicitors offer very competitive rates and are familiar with the properties on offer – enabling them to provide a fast and efficient service. This can be especially useful for first-time buyers who are new to the buying process.

**Why not let our recommended financial advisors and solicitors talk you through the buying process and help make your purchase as stress free as possible?**



Follow us on:



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# New home buyers guide

Helpful tips and advice  
from Larkfleet to guide  
you every step of the way



**LarkfleetHomes**

*...better, because we care*

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# Are you thinking of buying a new Larkfleet property?

This quick guide offers some tips and advice on buying a home, as well as information on various Larkfleet schemes that can help buyers secure their new Larkfleet home.



## Larkfleet offers the latest government home purchasing schemes as well as expert guidance on buying a new home.

## Help to Buy



Larkfleet offers the Help to Buy scheme at its participating developments.

The Help to Buy scheme allows homebuyers to own 100 per cent of a new Larkfleet home with just a 75 per cent mortgage and 5 per cent deposit.

The remaining 20 per cent of the purchase price is paid for through an equity loan from the government (subject to approval).

The equity loan is interest-free for five years and can be repaid at any time or on the sale of the home.

### The key points...

- 75% mortgage
- 5% deposit required
- 20% equity loan from the government - interest-free for the first 5 years
- Equity loan can be repaid at any time or on the sale of the home



## 95% mortgage option

The government's NewBuy scheme is designed to help bridge the deposit gap for new homebuyers.

Under the scheme, individual builders such as Larkfleet Homes partner with one or more mortgage lenders which will offer 90-95% loans.

New homebuyers wishing to take advantage of the scheme will need to qualify for a mortgage with a mortgage lender in the usual way and be subject to the lender's normal assessment criteria.

However, whereas in recent years lenders have generally required larger deposits, the scheme allows loans to be secured at 90-95% of the property's value, meaning the purchaser only needs to find a 5-10% deposit

### The key points...

- 95% mortgage
- 5% deposit required
- For first-time buyers and existing homeowners
- Available on all Larkfleet homes priced up to £500,000
- Backed by the UK's leading lenders and the government



## It's good to talk

**Independent mortgage advice - giving you the opportunity to meet face to face for a free consultation with an expert advisor - is available through Larkfleet.**

By discussing your options with someone in the know, you can make an informed decision on what's right for you when considering the purchase of a new property.

## Ask for a FREE copy...

In addition to the government backed schemes on this page, a guide on other home purchasing options from Larkfleet Homes is available on request.





# Purchasing a home

Whether you are a first-time buyer or a more experienced purchaser, below is Larkfleet's step-by-step guide to purchasing a home that breaks down the buying process into

**10 easy steps...**

## 1 Plan ahead and set your budget

**Before you start looking for your new home, there are two things you need to know – how much you're able to borrow and how much you can afford to borrow.**

The two figures may not be the same. By working out how much you can afford to pay each month, you'll have a much better idea of what maximum purchase price you can go for. If you want to work out how much you could afford each month, using a budget planner is a good place to start. Note down your monthly income and outgoings to see what you can reasonably afford to spend on mortgage repayments each month.

Importantly, you will also need to evaluate what level of deposit you have to offer.

Remember, you will have other costs to consider when buying your home – see later section for details.



## 2 Decide where you want to live and choose your home

**Finding the right home is an important decision and you must take time to decide what matters to you most.**

It is a good idea to make a list of your main priorities, for example, size/type of property, the number of bedrooms, location, proximity to schools and transport, etc. Then place these factors in order of importance.

When looking for a property, think about the area in which you wish to live. Remember to keep referring back to your list of priorities as it's easy to let your heart rule your head when house-hunting.

### Let Larkfleet help...

Why not speak to a Larkfleet sales advisor who can talk you through the property types on offer and the different locations of Larkfleet developments?

## 3 Finding the right mortgage

**When it comes to choosing a mortgage, there are many things worth considering.**

For example, repayments with some types of mortgage rise and fall in line with interest rates but other types of mortgage offer you repayments which are fixed for a number of years.

There are many types of mortgage available and it's up to you which product you decide to go for.

### Let Larkfleet help...

It can be a complicated decision but Larkfleet's independent mortgage advisors will be happy to talk you through the different types of mortgages as well as giving you an indication of how much you can borrow.



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## 4 Apply for a mortgage

There are three stages when applying for a mortgage. You can do stages one and two before or after making an offer on your chosen property.

1. Key Facts Illustration (KFI) is provided by your chosen mortgage lender and it tells you everything that you need to know about the mortgage deal. It is important that you read it carefully and query anything you don't understand.
2. Once a mortgage lender is happy that you meet its requirements, you'll get a Decision in Principle (DIP) which is also sometimes called an Agreement in Principle (AIP). To be able to provide you with a Decision in Principle, a credit check will need to be carried out.
3. The final stage is the Full Mortgage Application.

### Let Larkfleet help...

Remember, Larkfleet's independent mortgage advisors can help you every step of the way.

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## 5 Make an offer

Once you've found the home that's right for you, the next stage is to make a formal offer.

Before you commit to making an offer, you should be 100% sure that it's the right property for you and consider how much deposit you require to purchase the property with your preferred mortgage.

Larkfleet properties have the advantage of being brand new so you don't have to worry about a chain of buyers.

### Let Larkfleet help...

Speak to your Larkfleet sales advisor about your offer – they are there to help buyers every step of the way.

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## 6 Instruct a conveyancer/solicitor

The legal work involved in transferring a property is called conveyancing. If you're buying a property with a mortgage, you'll need a solicitor or licensed conveyancer to do this for you.

### Let Larkfleet help...

Larkfleet has independent solicitors available for buyers to guide you through the process. Our recommended partners are specialists in their field and know Larkfleet properties well. They will be working for you, looking out for your best interests, and ready to guide you through the process as efficiently as possible.

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## 7 Arrange your insurance

When taking on the responsibility of owning a home, it's really important to have adequate protection in place. You will be required to arrange buildings and life insurance as a condition of your mortgage.

### Let Larkfleet help...

As well as helping you to choose the right mortgage product, Larkfleet's financial advisors and mortgage specialists can also help with finding insurance to suit your needs.



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## 8 Surveys and valuations

**Larkfleet properties are built to the highest standards and, as they are 'new builds', they will not have suffered the wear and tear of previous occupants. If you were buying a second hand property, you would be strongly advised to obtain a HomeBuyer Report or Buildings Survey.**

All new Larkfleet Homes are sold with a 10 year NHBC (National Housebuilders Council) guarantee which shows that we are investing in the best protection for our homeowners. The 10 year guarantee includes the NHBC's Buildmark scheme with which Larkfleet is registered. Buildmark experts will have provided Larkfleet with unrivalled and up-to-date technical expertise and support throughout the construction process to ensure your completed property has been constructed to the highest standards.

Mortgage lenders will only lend on properties that have appropriate cover. Unlike some other warranties, Buildmark is recognised, trusted and approved by all lenders.



All new Larkfleet Homes also meet Local Authority Building Control (LABC) standards which guarantee that the properties meet high building regulations standards, giving homebuyers peace of mind.



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## 9 Exchange of contracts

**This is an important stage of the legal process because once you exchange contracts you are legally bound to purchase the property.**

The contract is the legal document that describes the legal title to the property, confirms the price you have agreed to pay and sets the date for completion. It sets out what is to happen if either side fails to keep to the agreement.

**This stage will be complete when:**

- The conveyancer/solicitor has approved the contract and you have signed it.
- Your conveyancer and Larkfleet's conveyancer exchange contracts and your deposit money has been received by Larkfleet.

### Let Larkfleet help...

If there's anything you're unsure of, Larkfleet will be happy to talk you through it. And, of course, we'll explain anything you need further clarity on – all you need to do is ask.

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## 10 Completion

**It's worth noting that sometimes steps 9 and 10 can happen on the same day.**

Your conveyancer/solicitor still has a lot of work to do at this stage. They will prepare the mortgage deed which you'll need to sign and return in good time before the completion date.

You'll also need to ensure your conveyancer/solicitor has all the money required from you to complete the deal, including the balance of legal fees and any expenses such as Stamp Duty Land Tax.

Once Larkfleet has received the balance of the purchase price on the completion date, the keys to the property will be released to you.

### Congratulations!

You're now the proud owner of a Larkfleet property and a valued customer of Larkfleet Homes.

# Moving in – hints and tips

Moving into a new home can be an exciting but incredibly stressful experience. Below are some helpful tips to help your move run as smoothly as possible.

## Packing...

- If you're using a removal or packing company, pick a firm you trust or who have come recommended. If you don't know of a good firm, ask around locally for one with a good reputation. Remember, the cheapest aren't always the best.
- If you don't have a lot of furniture, moving yourself can be cheaper but make sure your belongings are covered by your insurance whilst in transit.
- If you don't want to be left with lots of empty boxes lying around your new home, consider box hire so you don't have to worry about them afterwards.
- Moving is a great time to have a good clear out. You could give any unwanted items to charity or sell them on eBay and use the cash you raise to help furnish your new home.

**When you are packing up your belongings, you might find it helpful to arrange them into three categories:**

1. The things that you will need on the day of the move, such as toasters/kettles, towels and bed linen.
  2. Important but non-essential items like TVs and clothes.
  3. Non-essential items such as ornaments and books.
- **Make sure you mark on the outside of boxes what is inside them.** This way you can ensure that boxes are put into the right rooms when you take them off the van and prioritise the boxes that need unpacking first.
  - As part of your last minute preparations, put in a box all your essential items such as mobile phones, tea, coffee, toiletries, cleaning cloths, etc.
  - If you have children it may be worth arranging for a relative to look after them during the move.
  - **Don't forget about your pets.** They can find moving very stressful, so leave them with a friend or neighbour the day before and pick them up afterwards. It's also safer if they're not running around the house while you're busy packing.

## Unpacking...

**Start with essential items and leave those boxes containing items you can live without until later.**

This is especially true if you're planning any home improvements after you move in. If you're going to redecorate – with new wallpaper, paints, tiles or carpets – it will be a lot easier to work around, or move, the boxes. And if you've ordered new furniture like wardrobes, sideboards or a chest of drawers, wait until they arrive before you unpack your belongings.

Of course, moving in to a brand new Larkfleet home means you may be able to get decorating done before you move in, when the house is empty of furniture. And don't forget to talk to us as early as possible about the options that may be available for your new home. We cannot change things once they are built but you can select from a range of options for things like kitchen units if you talk to us early enough.

### Plan your unpacking

As you unpack, position items relevant to their use. For example in the kitchen, cups, saucers, tea and coffee all need to be close to the kettle which itself needs to be within easy reach of the sink; whereas dinner plates and cutlery are perhaps best positioned near the table, and pots, pans and other dishes near the cooker.

### Don't leave it until later

Don't be tempted to put boxes in the garage or loft 'for the time-being' - before you know it the place will be stacked high. Try to give everything a home, putting up shelves and building in storage beforehand if necessary.





## A moving timeline

The following timeline may be useful to help tie up any loose ends before you move.

### 1 month to go...

- Notify utilities of your planned move and don't forget things like TV licensing, council tax, rental agencies, clubs and other membership associations, and loyalty schemes like Nectar. (See our list of people to notify opposite)
- Start packing up all those belongings that you know you won't need for a while.
- Book time off work either side of the move so you've got time to sort things out.

### 1 week to go...

- Pay local bills – newsagents, window cleaners, etc.
- Confirm with your Larkfleet sales advisor where and when you will collect your new keys.
- Start putting together a box of essentials you know you'll want close to hand.

### 1 day to go...

- Pack everything you need for the first night and morning in your new home.
- Do a final check of cupboards, sheds, the loft and under the stairs just to make sure nothing is left behind.
- Leave out the essentials such as the kettle and tea, milk and things for making sandwiches.

### Moving day...

- Do a final quick clean where furniture has been moved or dirt has been walked into the house.
- If you can, leave operating instructions for the central heating for the next occupiers.
- Make a note of all meter readings and keep it somewhere safe.
- Turn off all utilities, including central heating.
- Keep a note pad with you to record any damages incurred by the removal teams during your move.
- Have one last check of each room, lock up, leave the keys in the agreed location or with the landlord, agent or buyers and head off to your new home!
- When you arrive at your new home, Larkfleet will make sure you have all the keys for doors, windows, etc.

## Don't forget...

When you have your moving date agreed you can start to tell people your new address. Below is a list of people and organisations you should notify.

### Healthcare professionals:

- Dentist
- Doctor
- Optician
- Vet

### Services:

- Royal Mail (for redirection)
- Gas
- Electricity
- Water provider
- Telephone provider
- Internet provider
- Cable or satellite provider
- Mobile phone company
- TV Licensing
- Vehicle breakdown service

### Clubs and memberships:

- Store membership cards
- Gym
- Mailing lists

### Work and education:

- Employers
- Colleagues
- Professional bodies
- Schools
- Colleges

### Financial and Legal:

- DVLA
- Insurance companies
- Banks and building societies
- Credit card providers
- Loan companies
- Savings accounts
- Premium Bonds
- Accountant
- Solicitor

**And of course your friends and family!**