



# Chambers

ESTATE AGENTS



## All about Chambers Estate Agents

Established over 20 years ago with our strategically placed office on 35 Merthyr Road in Whitchurch, **Chambers Estate Agents** offer pro-active, forward thinking estate agency and property management services with client satisfaction at the core of everything we do.

We have dedicated departments specialising in the different disciplines within the complex world of property. Residential sales, new homes, commercial and residential lettings have staff solely dealing with their own departments, to ensure the best possible service at all times.

Our clients enjoy a dedicated relationship with us in all matters relating to the property market, guaranteeing greater results and a better experience.

We are both passionate and knowledgeable about the area and with countless years of experience, we are certain that our local presence increases our client's opportunities to sell.

If you are considering selling or letting your house, please contact us to see the difference we can make.

### Why choose Chambers Estate Agents?

#### Honest and Trustworthy

From the beginning, Chambers Estate Agents has grown on success based on client satisfaction and confidence in the level of experience, integrity and results.

#### Local Presence

Knowledge, extensive investment in technology, interaction with the best internet portals and unparalleled local advertising - there is no one better placed to represent you and promote the sale of your property.

#### Enthusiasm

Along with our passion for property, we employ the powers of listening, understanding and empathy and combine this with energy, ambition and drive to achieve our client's goals.

#### Buyers

We manage a comprehensive database of buyers who have given us their search criteria and matching this with your property very often results in success.

## Selling Your Property

As your local and independent estate agents, you can rely on us to offer you accurate and up to date valuations, that are indicative of current market conditions and in keeping with supply and demand in the area.

We offer a bespoke package tailored to each clients needs and once instructed, we are able to present your home in front of a huge audience of potential purchasers.

### First Impressions

We believe that first impressions count. That is why we will use a professional photographer to ensure that your property is presented to the market in its best possible light.

### Floor-Plans and EPC's

Included within our fee. Rightmove statistics state that buyers are 52% more interested in a property that has a floor-plan. It helps buyers visualise the space and even plot their furniture.

### Online Marketing

We advertise on all of the major property portals to include Rightmove, Zoopla, Prime Location, Property Finder etc as well as several affiliated sites.

### Print Marketing

We support local publications such as the Property Mail, Cardiff Life, Whitchurch & Llandaff North Living and City Life.

### For Sale Board

We would always advocate one and potential buyers still drive round looking for boards.

### Location

Situated in the heart of Whitchurch village for over 20 years. We can talk with absolute confidence about the locality and are happy to lend our knowledge to those who view with us.

### Brochures

Our bespoke glossy brochures are handed out to every viewer, complete with floor-plan and an array of pictures.

### Viewings

All viewings are accompanied by our negotiators with feedback provided promptly afterwards.

### Offers

All offers are vetted and you will be given all the information possible to make an informed decision. We can advise on Solicitors, if appropriate, and will ensure the sale concludes as swiftly and smoothly as possible.

### Free Valuations

If you are thinking of selling and would like us to value your home then please contact our office on 029 2052 2106.

## What costs can we expect in the sale or purchase of a Residential Property?

It is inevitable that when you buy or sell a property you will attract costs and you will find listed below the majority of those applicable.

The actual amounts will vary and are dependent upon the price of the property being sold or purchased.

### **Selling a Residential Property**

**Estate Agents Costs** – These are calculated as a percentage of the sale price. When you first put your property onto the market, your agent will have agreed with you a percentage commission which would include all the marketing and advertising activity associated with selling and promoting your home.

**Energy Performance Certificate** – This is now a legal requirement and your agent will arrange to have this carried out. Costs will be relevant to the size of your property.

**Legal Costs** – These are associated with all the work your Solicitor will carry out during the conveyancing process and will be agreed before you instruct them.

### **Purchasing a Residential Property**

**Deposit** – Once again a variable, however, this is the amount your mortgage provider will require you to pay as a down payment in order to receive a mortgage offer.

**Mortgage Valuation/Survey** – This is an area you need to think about as you have three options.

- 1) The Valuation Report only covers the mortgage provider. It will not tell you about any structural defects or other problem areas which could undermine your investment.
- 2) The HBSA is a more detailed report and whilst costing a little more does provide a much more in depth analysis of your proposed purchase.
- 3) The Structural Survey is advised for older property or in areas where there are known problems, such as subsidence.

**Mortgage Booking/Application Fee** – This is a fee levied by your mortgage broker for setting up the mortgage and acting on your behalf. The cost can vary, but will be identified at the start of the process.

**Stamp Duty Land Tax** – This is a variable percentage which is payable to the government and is based on the selling price of your property. Currently the rates are 0% for properties under £125,000, up to 7% for properties over £2,000,000. Full details can be found on [www.hmrc.gov.uk/sdlit/intro/rates-thresholds.htm](http://www.hmrc.gov.uk/sdlit/intro/rates-thresholds.htm).

There may be other costs associated with the purchase of a property, however, the ones listed above are the major areas you should be aware of.



## What do you need to know about the Sales Process?

The process of selling a property may to many appear complicated, lengthy and drawn out, however, the following paragraphs will help you to better understand what happens.

Before you take the decision to put your property on the market, you would be well advised to instruct a Solicitor or Conveyancer to handle your conveyancing.

The majority of people will not speak to a Solicitor until they have received an offer, however this can have the effect of delaying the entire process.

When you have received and accepted an offer on your property, the buyers Solicitor will send a letter confirming that your buyer has mortgage approval in principle.

As part of the conveyancing process, you or your Solicitor may be asked questions about your property or you may be asked to produce documentation supporting any information you provide.

Your buyer's Solicitor will also commence the legal and local authority searches legally required for a sale.

These will confirm your legal right to sell the property which is called 'Evidence of Title' and will also confirm the boundaries of the property.

Once all the searches and other details have been agreed, a contract for the sale will be put together and will be exchanged, this is known as 'the exchange contracts.'

This is also the point at which a completion date will be arranged with the buyer.

On the agreed completion date, the appropriate funds will be transferred from the buyer's Solicitor to your Solicitor and when this has been confirmed you will pass over the property keys to your buyer.

Never hand over the keys until your Solicitor has told you that the transfer of funds has been completed.

You should never at any time attempt to conceal information and should answer any questions honestly and to the best of your knowledge.

Any communication must be through your Solicitor and your estate agent. Never communicate with your buyer's Solicitor or with your prospective buyer.

The process is involved and it needs to be if your best interests are to be safeguarded. Chambers Estate Agents are here to help every step of the way.

## Thinking of Renting your property?

With over 20 years experience in the letting of properties across the whole of Cardiff and surrounding areas, Chambers are the estate agents for you.

We offer a comprehensive range of services to include:

### **Full Property Management Service**

Our property management service is an all encompassing service that extends from minor repair work all the way through to a full property refurbishment. We have contractors who are part of our 24 hour emergency call out service for tenants who have genuine after hour problems. We can assist in arranging favourable contents and buildings insurance if appropriate.

We carry out regular inspections of your property and will report back as per our terms of business.

It is worth noting that even if Chambers did not find your tenant, we are able to take over management of a property mid tenancy. We have done so in the past for landlords who have rented privately or through other agents.

### **Tenant Find Only**

We will find a suitable tenant and they will be subject to the same reference and credit checks as above.

Their bond will be registered via the Deposit Protection Service (DPS) and we can offer an inventory carried out by an independent company, at an additional cost.

### **Once we are Instructed**

We will arrange to go out and take measurements, photographs and a floor-plan of the property. Your property will be presented to a wide audience of tenants via Rightmove, Zoopla, Prime Location, Property Finder and other affiliated sites.

We have a healthy mailing list of tenants that we would contact via telephone, email and text.

Our office is situated in the heart of Whitchurch village and our well lit window display will ensure that your property receives 24 hour exposure.

A 'To Let' board is still a strong advertising tool and we would always advocate having a board.

### **On the Market**

All viewings will be accompanied by one of our negotiators and feedback will be provided within 24 hours. We can liaise with tenants in situ with regards to viewings and we can make sure the appropriate amount of notice is provided.

### **Tenant Found**

Once we have found the right tenant for your property, we will ensure that all the necessary reference and credit checks are carried out. When all the monies are paid, paperwork is signed and keys are collected, we will provide you with a statement of account and all of the relevant information on your new tenant.

We have been managing properties for over 20 years and have the knowledge and experience to look after your property as if it was one of our own.

If you are a Landlord and are interested in discussing our services in further detail, then please call our office on 029 2052 2106.

## Found the property you want to let... what's next?

Firstly, you will have to secure the property by paying the administration fee. Once this is paid, you can formally apply for the tenancy and we will take the relevant details from you. We will pass these details on to our in-house referencing team, who will liaise with you with regards to details on employment, finance, previous addresses and references.

These details are crucial for us to provide our client with all the information they require in order to make an informed decision on your tenancy application.

We will be guided by our reference team and if a Guarantor is required, they will be expected to fill out a similar form and will be subject to the same references and credit checks. Any Guarantor will have to be a UK resident, own a home in the UK and have an active UK bank account.

Our administration fee is £200.00 + VAT per property. There will be an additional charge of £18 + VAT per tenant per credit check. The administration fee goes towards the tenancy documentation to include the references and drawing up of the legally binding tenancy agreement.

The administration fee is non returnable if the credit and reference checks come back unsatisfactory or the tenant withdraws the application. The administration fee will be refunded if the landlord decides to withdraw the property from the market. If the property is withdrawn at any time, Chambers Estate Agents accept no liability with regards to any costs incurred or inconvenience suffered by the prospective tenant.

Once the references have been obtained and the credit check satisfied, we will move on to signing our law society approved tenancy agreement. It is important to note that you should not sign anything that you are unsure of and our negotiators, or a representative of your choice, can explain anything that you do not understand.

The tenancy agreement must be signed prior to the tenancy commencing. All applicants must be present at the signing of the tenancy and keys will not be released unless the tenancy has been signed by all named applicants.

In terms of fees, the bond and first months rent must be paid in advance of the signing of the tenancy. If you are paying by cheque, we will require a cheque a week before the tenancy commences.

A deposit (bond) is equivalent to a months rent plus £100.00 and that is held in the DPS (Deposit Protection Service). If the landlord is managing the property, then they will provide you with the details of where your bond is held.

All subsequent rent payments will then be paid by standing order and we will provide you with the paperwork on commencement of the tenancy.

We will inform all of the utilities that your tenancy has started and you will be obligated to pay the council tax, gas, electric and water charges during the period of your tenancy. It will be your obligation to obtain a TV licence and any parking permits, if required.

If we are managing the property on a day to day basis, we will liaise with you with regards to repairs and maintenance. You should call the office if there is any serious maintenance issues or if it is out of hours our contractor Nicholas David 07828 765122 is on hand to assist.

We carry out regular inspections on all of our managed properties and you will be given the appropriate notice for our visit.

If you wish to terminate the tenancy, we require one month's written notice before the rent due date. Our minimum tenancy term is for 6 months.

We would always advocate setting up a mail redirection upon your departure and we will not be responsible for forwarding on any mail to your new address.

Chambers Estate Agents have been managing properties for over 20 years and we have a team of contractors in place to give us, you and the landlord peace of mind.

Any problems relating to your tenancy should be reported to the office by phone on 029 2052 2106 or via email [info@chambersestateagents.co.uk](mailto:info@chambersestateagents.co.uk)

## Your local experts in Law

James Morgan Solicitors are looking forward to celebrating 140 years of service to their clients. Tradition is one thing but, with many years experience across a wide range of legal services, they also look forward to helping clients old and new with a range of issues.

It is almost a cliché to say that moving home is a stressful exercise, but they do all they can to smooth the path for clients. Whatever issues may confront clients, their aim is to reduce that stress wherever they can. They have gained a reputation for the quality of their service based on their understanding and commitment to fulfilling their client's wishes.

The practice adopts a personal approach, understanding that no one has exactly the same requirements. They use technology to assist but not to dominate their relationships with clients. They also understand that to attract new clients, they must be progressive in their approach and understanding in their attitude. They are proud that they have many clients who return to them regularly because of the quality of their service.

They recognise the need to specialise and James Morgan Solicitors have a dedicated team of professionals able to offer specialist advice across a broad range of legal issues.

Where buying or selling your home or other property is concerned, the practice has extensive experience and is able to offer a wide range of advice on all property issues.

James Morgan Solicitors is accredited under the Law Society's Conveyancing Quality Scheme (CQS)

Their services include:

### Property law including house conveyancing

- Sales and purchase of freehold and leasehold property
- Leasehold extensions
- Freehold purchases from Landlords
- Enfranchisement
- Commercial lettings

### Probate for deceased estates

- Wills and trusts
- Trust arrangements
- Lasting Powers of Attorney

### Commercial law

- Business set up
- Mergers and acquisitions
- Contracts
- Dispute resolution

They are located close to the heart of Whitchurch Village in Cardiff with excellent bus and other transport links and 5 minutes from the M4 and A470.

## JAMES MORGAN SOLICITORS

COMMISSIONERS FOR OATHS  
ESTABLISHED 1877

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## Neil Foley & Co Solicitors – Putting you first

Straight talking, pure and simple is precisely what you will get from Neil Foley & Co Solicitors.

They communicate openly, regularly and most important of all, in a straight forward manner. Complicated legal language that bamboozles and confuses is not for them.

In 2014, Neil Foley & Co Solicitors merged with RM Brett & Co to combine two small, family run firms who take great pride in providing quality advice in a friendly approachable manner.

They specialise in a wide range of legal areas and pride themselves on possessing the relevant expertise to assist you with your legal problem.

You can be assured that you are not dealing with a faceless law firm. You will meet your legal adviser and know your point of contact throughout your involvement with them.

They deal with each case individually and will treat you as an important person. They appreciate the difficulties you may be faced with and will treat your case with sensitivity, confidentiality and above all, respect.

The practice has built an outstanding reputation for helping people from all walks of life. They have been recognised by the Legal 500, having received accreditation in the form of SQM Delivery Partnership for premium legal services within their region.

Their services include:

- Wills
- Probate and Estate Administration
- Elderly Client Services
- Conveyancing
- Criminal Defence and much more

They have offices located in Cardiff and Treforest which provide an excellent base to serve the communities throughout Rhondda, Cynon Taff, Mid Glamorgan, Cardiff and beyond.

You can be entirely confident with the advice you receive from Neil Foley & Co Solicitors. They have specialists trained and experienced in almost every aspect of the law.

It means they have expertise in a large number of areas, and can help you whatever your issue or concern.

For a complete overview of all the disciplines available from the practice, please visit their web site [www.neilfoleyandco.co.uk](http://www.neilfoleyandco.co.uk)

At the end of the day it is all about trust and with Neil Foley & Co Solicitors, you will find a straight-talking approach and the highest standards of legal service and legal expertise.

## NEIL FOLEY & Co

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## Which type of Mortgage should I choose?

It is very easy to get confused by all the different types of mortgages that seem to be available in today's financial jungle, and it is only right and proper that there is such a wide choice. After all, everyone's individual circumstances are different, making our financial requirements different.

We must firstly understand that a mortgage is in reality a loan from a financial institution or body to yourself in order that you may secure a property and this loan must be repaid over a set number of years, usually twenty five.

However, this is where simplicity ends and financial complexity takes over. Because the financial institutions realise that we are all different with differing financial commitments, they also appreciate that no one can predict what may or may not happen to us in the future.

You may find that your income stays much in line with inflation and you wish to carry on paying the same monthly payment until the end of the term. Conversely, you could find a definite uplift in your finances and may wish to increase the amount you pay monthly, or even pay off a lump sum and complete the mortgage in a lesser number of years.

Whatever situation arises, you can be sure there will be an option or clause to cover it, but the average home buyer cannot be expected to know them all.

It is for this reason that you would be well advised to visit an independent mortgage broker and seek their help and guidance. They are highly trained individuals who have intimate knowledge of the financial services market place and are up to date on all the changes which take place on a regular basis.

They are not biased towards any particular company, which means they have access to offerings from a large number of financial institutions and will, therefore, be able to match you to the most suitable package for your needs.

Choosing the wrong mortgage might well turn out to be a costly mistake, and is definitely an experience you can well do without. The choice of who supplies your mortgage is quite rightly yours, but you would be well advised to contact an independent financial adviser and discover just how much they can do for you.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**











## Such a small price to pay for peace of mind

House purchase is the largest single investment most of us make in our life time and to consider such a purchase without the benefit of professional advice from an independent company such as **Roger North Long and Partners** would seem, to say the least, imprudent.

Yet that is exactly what the majority of home buyers tend to do. Most house purchasers still rely on the Valuation Report prepared by their mortgage lender, although that report is primarily for the lenders own purposes and is based purely on financial grounds and not on any structural basis.

A detailed survey such as the RICS HomeBuyer Report or the more in-depth Residential Building Survey should be considered as a bare minimum irrespective of the age or condition of the property.

These surveys are aimed at identifying defects which require repair in order to prevent further deterioration and possible associated damage.

The survey will also draw attention to defects which can have a significant affect on value and can form the basis for further negotiation on the purchase price. Often, the cost of the survey is only a fraction of the saving made through renegotiation.

The Royal Institution of Chartered Surveyors HomeBuyer Report is suited to most residential property. Obviously the cost of a survey will vary depending on the purchase price and type of property, as well as the type of survey required.

Some of their services include:

- Residential Building Surveys
- RICS HomeBuyer Reports
- RICS Condition Reports
- Residential Valuations
- Specific Defect Reports
- Party Wall Matters
- Insurance Claim Repairs
- Boundary Disputes
- Specifications and Schedules of Work for Repair and Refurbishment
- Planned Maintenance Work and much more

They are an experienced independent surveyor with a wealth of knowledge and over 20 years experience in survey and valuation work in Cardiff and adjacent areas.

They are used to working with major mortgage lenders and are well known to local Estate Agents and Solicitors. The business is approachable and friendly and will advise on which type of survey in their opinion, is most suited to your needs.

Following the inspection, they are happy to discuss their findings with you and advise you on the best course of action.

When you are about to make such a large investment in your new property, it makes sense to carry out a survey and ensure real peace of mind. Roger North Long and Partners are ready, willing and very able to help you achieve this.



**Roger North Long and Partners**

Chartered Surveyors



5 Neptune Court, Vanguard Way,  
Cardiff, CF24 5PJ

Tel: 029 2048 4484

Email: [info@rogernorthlong.co.uk](mailto:info@rogernorthlong.co.uk)

[www.rogernorthlongsurveyors.co.uk](http://www.rogernorthlongsurveyors.co.uk)

## Perfect solutions for everyone

Panoramik is a company of many talents, the company which is based in Bridgend, began trading in 2009. The company has a professional team behind it with several years experience.

An EPC (Energy Performance Certificate) is a vital document which will help you make your home more energy efficient and also reduce your carbon dioxide emissions (carbon footprint).

All homes bought, sold or rented legally require an EPC, however, it is important that the report is carried out by a professional assessor.

Panoramik are fully accredited which means they have all the training, experience and certification needed to offer a first class service.

They present a thorough and comprehensive EPC report which not only gives you information on your home's energy use and carbon dioxide emissions, but then goes on to tell you how these can be reduced.

Every home is graded as 'A', most energy efficient down to 'G', least energy efficient with the average home being rated as 'D'.

The report does not just tell you your rating, it goes on to tell you why you have achieved this rating and how to improve the energy efficiency of your home.

Some of the main areas are obvious, loft insulation, double glazing, cavity wall insulation for instance, however, there are a host of other areas which can be considered.

This is necessary work when you consider 27% of all carbon dioxide emissions come from domestic homes.

### 2D and 3D Floor Plans

Good quality floor plans are becoming a valuable tool when selling a property. Panoramik will provide you with a detailed floor plan so potential buyers can see the layout of your property without having to imagine what it looks like.

### Virtual Tours and Elevated Photography

Panoramik also offer online virtual tours, panoramic imaging, professional and elevated photography to clients throughout the local area and the rest of the UK.

They offer online virtual tours for properties, yachts, cars, hotels, restaurants, caravans and much more. A virtual tour gives the user an immersive experience.

Contact them today and arrange an appointment... you will not be disappointed.



**Panoramik**  
ESTATE AGENT SERVICES

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[www.panoramik.co.uk](http://www.panoramik.co.uk)







## Specialists in Business Advice and Taxation

It is a popular misconception to believe that accountants are only needed by people who are in business.

In today's environment where financial legislation is subject to change on a regular basis, an accountant can prove invaluable.

This applies whether you operate a business or indeed are a member of the general public.

A.P. Baker & Co Chartered Accountants is an established accountancy practice serving a wide range of clients, from individual tax payers, the self employed and small to medium sized businesses.

Since 1996 when self assessment was introduced there has been more confusion than ever before. The self assessment formula was introduced to help businesses with their tax returns.

The actual result has been far from this and people have in the main been totally confused.

Accountants such as A.P. Baker & Co Chartered Accountants are knowledgeable about this area and more than able to help you complete the required forms.

They have the expertise and experience to advise their clients on all aspects of accountancy and taxation.

They can help you fill out your self assessment form and complete your VAT returns ensuring that everything is done correctly and on time.

Their services Include:

- Bookkeeping
- Accounts Preparation
- VAT Administration
- Payroll Services
- Year End Accounts and Taxation Service
- Personal and Corporation Tax
- Business Appraisals
- Limited Company Set Up

We all have an overwhelming desire to make our money work for us in the best possible way and this being the case you should contact A.P. Baker & Co Chartered Accountants today.

They look forward to working with you and are confident in the knowledge that you will soon become another satisfied client.

 **A.P. BAKER & CO**  
Chartered Accountants

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## Coupland Group Limited – The name you can rely on

Finding a high quality, reliable building company can sometimes prove to be a difficult task. This can be made even more difficult if you are new to the area and do not know anyone.

Coupland Group Limited, come highly recommended and have a wide range of building services available, including all the traditional disciplines of domestic and commercial work, loft conversions, extensions and new builds.

If you are looking for a kitchen that functions as good as it looks using the finest components, then look no further than Coupland Group Limited. They are one of the areas favourite suppliers and installers of quality fitted kitchens.

They have been providing quality construction throughout Whitchurch and the surrounding areas for many years.

Like all reputable building contractors, their range of services is too numerous to list, however, they are able to handle anything involved with building, property maintenance and construction, for both residential and commercial clients.

The ethos of the business encompasses time honoured values with modern and progressive thinking both of which have been embodied in the business since it was first established.

Everyone involved in the company believes in these traditional values which offer excellent workmanship combined with fair and honest pricing.

Whilst this thinking underpins everything they do, they also appreciate that their clients should expect honesty, integrity and the use of highly skilled traditional tradesmen in providing an excellent solution.

The building industry and their code of practice is constantly under review and subject to change. Coupland Group Limited always ensure they operate within these guidelines.

Being a business who believe their customer is their most important asset, they have adopted certain standards which they believe are important.

Irrespective of the task being completed, they will always ensure that the areas being worked on are kept clean, tidy and above all, offer a safe working environment.

Their customers can expect all tasks to be overseen from the start of the process right through to completion. This will make sure that everything which needs to be done, is done and is completed in the correct order.

Whilst there can always be problems, the objective of the business is to complete the job, on time and on budget. You can also expect to be regularly updated on progress and involved in any major decisions.

Last, but not least, they will never leave a task until the customer is satisfied with the work carried out. If you are looking for a reputable building company, you would do well to contact Coupland Group Limited.



Mobile: 07454 177 113

Email: [ben.c@hscreclaimed.co.uk](mailto:ben.c@hscreclaimed.co.uk)







## Quality Service, Quality People, Quality Products

**SuiteHeat** is a friendly business with many years experience, offering a one stop shop for all your domestic heating, gas and plumbing needs.

They appreciate the fact that a great deal of their work comes from personal recommendations which speaks volumes for the standard of their work.

Being "Gas Safe" registered means that the customer can have complete faith in all work carried out and one telephone call will ensure that you will receive all the assistance, advice and guidance you require.

They also provide a maintenance service for letting agents and private landlords that includes gas safety checks and emergency repairs.

Some of the services they provide include:

- Full Central Heating Installations and Maintenance
- Boiler Installations and Servicing
- Landlord Gas Safety Certificates
- Underfloor Heating Systems
- Bathroom Installations
- General Plumbing Services

In addition to offering a full and comprehensive service regarding heating and gas, the business carry out plumbing repairs and maintenance and provide their customers with a wide range of services.

Legislation concerned with gas has recently changed and the Local Authority Building Control will have to be informed when relevant gas work is undertaken.

This includes the installation or exchange of central heating boilers. Work must be carried out by an approved installer.

SuiteHeat will always put the customer first and will do everything they can to give you total and complete satisfaction.

Whatever your requirement they should be your first point of contact.



Mobile: 07790 740 599  
Email: suiteheat@outlook.com



## House Clearance and Probate Valuation Specialists

There are certain times in our life when we may need to employ the services of a specialist to give us advice and guidance on the disposal of some personal possessions. Perhaps you are moving to a smaller property and can not accommodate all the furniture and other items you currently have. It may, however, be the case that due to a bereavement we need advice, guidance and discretion about a complete house clearance.

Whatever the situation, it is at this time that you want to be completely satisfied that the valuation information you receive is correct and that you are getting the best possible price for the items to be sold.

At 2nd Time Around, they offer a professional house clearance, probate valuation and auction service in Cardiff and throughout South Wales. Founded in 1999, they have gone from strength to strength and are proud of the quality of service they provide and the efficiency of their work.

### Probate Valuation

2nd Time Around are specialists in providing probate valuation reports for deceased estates, beneficiaries, legal executives and executors. They understand that this can be a difficult time. They offer a prompt and professional service which is in accordance with Section 160 of the Inheritance Tax Act 1984.

### House and Rubbish Clearance

Whether you need to clear out your property or you are an estate agent looking for a reliable contractor for house and rubbish clearance in Cardiff, 2nd Time Around's experienced team are ready to assist you.

They also work with a number of local charities and are more than happy to sort and donate suitable items. 2nd Time Around are licensed to carry waste and can remove all types of rubbish from a property.

### Auction Services

At 2nd Time Around, they work with a variety of regional salerooms. Their team give approximate valuations on items of value and provide an auction service, delivering saleable items to an appropriate saleroom. There may be a delivery fee for auction items.

To add to the numerous services available at 2nd Time Around, they now offer hard landscaping and fencing services.

All their staff are full time, trained and accredited. They appreciate they are dealing with your personal possessions and ensure this is handled in the right way.

2nd Time Around guarantee you a service like no other, they will provide a no-obligation quote before you book with them. They have the experience to make sure everything goes to plan.



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# Homebuyers Checklist

## Checklist 1 - The Buying Cycle

Enquire about Mortgage availability  
Choose Agent & Solicitors  
Once sold make offer on property  
Obtain removal quote  
Exchange contracts

## Checklist 2 - Essential Contacts

Book Your Removal  
Electric Company (Final reading)  
Electric Company (New connection)  
Gas Company (Final reading)  
Gas Company(New connection)  
Phone Company (Disconnect at old property)  
(Connection at new property)  
Water Company (Inform both old and new)

## Checklist 3 - Important Contacts

Family  
School  
Opticians  
Bank  
Store Cards  
Council Tax  
DVLA  
Sports Clubs  
Friends  
Doctor  
Chiropodists  
Building Society  
Newspapers  
TV Licence

AA/RAC etc:

Hire Purchase

Employers

Dentist

Vets

Credit Cards

Post Office

Catalogues

Milkman

Other

## Checklist 4 - What to take with you on the day of the move

Vital Documents

Food and Drink

Medicine

Light Bulbs

Spare Clothes

Washing Up Liquid

Eating Utensils

Toilet Paper

First Aid

Rubber Gloves

Towels

Cash/Cheques

Jewellery

Cooking Utensils

Essential Tools

Bin Liners

Bed Linen

Soap

Credit Cards

## Viewing Appointment Record

Date	Address	Price	Comments

This Guide to Moving Home has been prepared for CHAMBERS ESTATE AGENTS of Cardiff  
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