



A GUIDE TO MOVING HOME





Lorna Fairclough and Tony Weston have made their own wise move from rival estate agencies to run their own business. Their families have been close for many years, their children have grown up together and, between them, Lorna, who is managing director of Property Wise, and Tony, who is sales and marketing director, have over 20 years' experience in the trade.

Lorna holds the National Federation of Property Professionals accreditation, the highest vocational qualification available, and she is an Associate member of the Royal Institute of Chartered Surveyors. Lorna has worked on the Island for many years in sales and residential lettings in a senior position. Previously, she worked in trust and company formation and puts her knowledge of the finance industry to good use in her present role.

Tony has held senior positions in sales, marketing and advertising throughout his career. He has a wide knowledge of the Island and the industry and has built up tremendous client relationships.

Property Wise are Regulated by the Financial Services Authority and licensed by the Office of Fair Trading. They are also members of the National Association of Estate Agents and The Property Ombudsman for sales and lettings. Property Wise boast an eye catching logo and have created a user friendly website.

Property Wise have invested in 'branches Island wide' with 4 professional welcoming offices in Village Walk, Onchan, Parliament Street, Ramsey, The Promenade, Port Erin and Michael Street, Peel, where clients are encouraged to call in to visit the team and discuss your property needs.





WHY CHOOSE propertywise.co.im

Honest and trustworthy

Property Wise has grown through our client's satisfaction and confidence in our level of experience, integrity and results.

Local presence

With the unique advantage of having experienced and qualified property professionals in each of our offices, you can be assured that all of your work will be handled by experts with a vast local knowledge.

No hidden costs

Our fee quotes are competitive and comprehensive. We make sure that everything is included so that there are no surprises as you proceed with your transaction. Instead we can help guide you through the process with a value for money service.

Buyers database

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.

Property browsing at a whole new level

We are the first Estate Agent on the Island to introduce 3D Floorplans and 3D Google Earth Maps.



Our floor plans are designed to present a clear and simple illustration of the layout of your property and they fulfill that task perfectly ... 3D floor plans build an impressive and realistic 'model' of the property.

SELLING YOUR PROPERTY

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

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

First impressions

High quality photographs will ensure that your property is presented in its best possible light.

Online marketing

All properties for sale are listed on Zoopla, Onthemarket and other leading property portals, our own website, www.propertywise.co.im ensuring the widest possible coverage.

Local knowledge

With over 20 years of experience of selling houses in the area, we can talk with absolute confidence about the locality and will share our knowledge with prospective purchasers.

Your Property

Your property can be showcased across our offices on our display boards.

Brochures

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

For sale board

Our high quality for sale boards will help to raise the profile of your property with passers-by.

Viewings

All prospective purchasers are accompanied by a member of our experienced sales team and will be followed up and any valuable feedback reported to you.

Offers

All offers are vetted and you will be given all the information possible to make an informed decision.

Valuations

If you are thinking of selling and would like us to give you a free valuation then please contact any of our offices.





propertywise.co.im
THE WISE MOVE

TOP TIPS FOR SELLING YOUR HOUSE

Selling your property quickly and gaining the best possible price is the priority for any prospective seller. The key to achieving this is to present your property to its best potential. This will help the buyer to connect with the property, to picture themselves in it and then to make that all important offer.

Our top tips for securing a quick sale are listed below:

Kerb appeal

People form an immediate opinion of a house based on how it looks when they see it from the outside. Maximise this opportunity by making the appearance of the house as attractive as possible. Ensure that your garden is kept tidy, it will look larger and in need of less maintenance than an untidy one. Put pots of flowers at your door to add a nice welcome. A fresh coat of paint can work wonders to improve the appearance of your front door and window sills.

De-clutter

People need to be able to imagine how the house would look with their possessions in it. To allow them to do this, you need to declutter, but not completely depersonalise. Make sure the interior of your home is free of clutter. Remove bulky furniture and clear out unwanted ornaments, books and toys.

Complete DIY jobs

Buyers do not want to buy a house which requires a lot of work done to it. And so it is important to carry out all the DIY jobs you have been putting off: change the lightbulbs, fix the gate, replace missing handles. You might even want to consider a fresh coat of paint throughout the house.

Pets

Buyers will love them, hate them, or be allergic to them so make sure that your pets are out of the house during viewings and ensure that you freshen up your home to remove any pet odours.

Viewing the property

If you are showing people around your home try to be as helpful as possible and answer all their questions truthfully. Give local Information about the community and transport and also any history about the property which will help people imagine what it would be like to live there. Give ideas about the potential of the property i.e. extending into the attic, and describe how others nearby may have done this.

Light and airy

Wall mirrors make a room look much bigger and lighter. Consider putting some up, especially in smaller rooms or hallways. Clean windows inside and out, and replace any broken light bulbs. Making the place feel light and airy makes rooms feel bigger and the property more attractive. Ensure that you have lamps on in any dark corners. Putting a soft lamp in the bathroom can create a warm glow.

HOMEBUYERS

10 STEP GUIDE

- 1) Obtain financial advice from a bank or financial advisor so you know what type of property you can afford to buy ☐
- 2) Find a property that suits your requirements, make an offer through the estate agent that arranged your viewing ☐
- 3) Acquire advocate quotes, choose an advocate, forward advocate details to the estate agent ideally within 48 hours of having an offer accepted ☐
- 4) Contact your financial advisor/mortgage provider to let them know you have found a property and provide all financial details required ☐
- 5) Instruct and pay your mortgage provider for the survey, follow up the survey and check the results, your mortgage offer should follow within a few days ☐
- 6) Contact your advocate and pay for the searches ☐
- 7) Once your mortgage offer is accepted and all legal questions are answered you will be able to agree dates for the exchange and completion of your property purchase ☐
- 8) Ensure you pay your deposit and make an appointment to sign all outstanding paperwork with your advocate including the contract. ☐
- 9) Exchange contracts and then arrange a completion date normally 2 weeks apart. ☐
- 10) You need to make arrangements to collect your keys either from the house you are buying or from the estate agent or advocate. Congratulations ☐

* IMPORTANT- Keep in touch with your financial advisor, advocate and estate agent, always return their calls asap and return documents when requested. Depending on your circumstances sales can take between 2 weeks and 3 months with the average for a first time buyer being 10-12 weeks.





propertywise.co.im
THE WISE MOVE

FIND YOUR PERFECT HOME

At Property Wise we pride ourselves on providing a first class customer service making you, the prospective purchaser, feel both important and confident in the way in which we help you secure the right property for your requirements. Our experienced and dedicated sales team will advise you step by step.

We can offer...

- A varied selection of properties to choose from in and around the area.
- Accompanied viewings of vacant properties arranged at mutually convenient times. Advice to people viewing property
- We offer support throughout the purchase process, should it be required, by liaising closely with the advocate involved in the transaction.
- Our Sales Team can recommend a number of Financial Advisors who will be able to offer you independent mortgage advice.

If you choose to sell your house as well as buy with us, we can provide you with further advice and support, helping to alleviate the stresses and strains that can occur at this time.

ADVICE TO PEOPLE BUYING PROPERTY

There are very few purchasers who buy the home of their dreams and do not want to change anything.

All too often when you view a property you see it as it is, not as what it could be. The best way to view a property is to use the viewing record page in this guide. List all the positive and negative points of the property and your feelings about it.

Then in your own time sit down and work out how much it will cost you to alter the property to your own tastes and requirements. The businesses featured in this guide are there to help you do this.

At the end of the day the choice is yours, however, there have been many property transformations which have taken a less than perfect property and turned it into a home anyone would be proud of.



The largest and most experienced property team on the Isle of Man

your isle of man law firm

legal expertise delivered by passionate people

A bold and approachable leading law firm based on the Isle of Man. Since their doors first opened in 2009, they have introduced a vibrant spirit and passionate legal expertise to a traditional legal market.

Offering property legal advice and administration services to individuals and businesses living, working and doing business on the Isle of Man, Quinn Legal delivers smart and imaginative solutions, separating it from other law firms.

With the Island's largest and most experienced property team, Quinn Legal prides itself on delivering exceptional client service.

Its fearless approach to law has ensured that the firm attracts top legal talent and is able to offer its clients access to quality, trustworthy legal advice provided by some of the Island's most respected conveyancers, advocates and support staff.

When you choose Quinn Legal, you can be assured that you are not dealing with a faceless law firm. Their property team are great listeners, who understand the stresses and strains that moving home can bring. As well as direct contact throughout the conveyancing process with the team, you will also be further assisted by their friendly and dependable client service staff.



INVESTORS
IN PEOPLE

For further information visit
www.quinnlegal.im/conveyancing

Quinn Legal is the trading name of Quinn Legal Advocates Limited, an incorporated legal practice in the Isle of Man. Company Number 010622V. Registered Office: 30 Ridgeway Street, Douglas, Isle of Man, IM1 1EL. A list of all directors' names is open to inspection at the registered office.



THEIR BRAND PROMISE
They offer a 100% total satisfaction guarantee



Quinn Legal's knowledgeable practitioners will ensure your experience is hassle-free.

Quinn Legal cares for their clients with respect and confidentiality, treating each client individually, so you are guaranteed a helpful conveyancing experience tailored to your needs. They understand that buying or selling your home is a major commitment and may be daunting for you. They also know that you cannot afford for things to go wrong; so, they created their fabulous guarantees to remove that risk for you.

Unique risk free guarantees

No exchange - No fee
Satisfaction Guarantee

You can be entirely confident with the property advice you receive from Quinn Legal. They have specialists trained and experienced in every aspect of buying and selling residential and commercial property.

With over 150 years' experience in giving property advice, their team handles property matters from start to finish and can assist with any issue or concern you may have.

Quinn Legal is a trustworthy and accredited law firm. With them you will find a straight talking approach and the highest standards of legal service and expertise.

📞 01624 665522
✉ property@quinnlegal.im
🌐 www.quinnlegal.im

 **quinnlegal**
ADVOCATES & SOLICITORS



Solutions not Problems...

Cains Gordon Bell is a long established legal practice. The business primarily operates from Ramsey and Peel to provide services for clients Island wide.

Their experienced team communicate openly, regularly and most importantly, in a straightforward manner to provide a cost effective and professional service. You will meet and know your point of contact throughout your involvement with them.

You can be entirely confident of the assistance you will receive from fully trained and experienced members of staff at all levels in this friendly and approachable business.

The Conveyancing Department has a great deal of experience in dealing with sales and purchases and related property matters in a proper and professional manner.

Paul Kinnin, Director, heads the Conveyancing Department dealing with business property and leases, boundary disputes, agricultural and domestic property.

The approachable Conveyancing Manager, Ian Scott, efficiently manages domestic sales and purchases, re-mortgages, leases and Vesting Assents, all the while maintaining a personal service.



Paul and Ian are supported by an experienced and helpful support team who are involved in the day to day running of client matters and can provide assistance and up to date information.

Cains Gordon Bell have a well-respected, knowledgeable Wills and Probate team. The extensive Wills Department headed by Michael Stratton, Director, produces Wills and Enduring Powers of Attorney to client instructions within a very reasonable time frame and accommodates the clients needs by organising home visits where required.

Probate Manager Steve Hall receives Worldwide referrals for applications for Probate in the Isle of Man and has extensive knowledge and experience in Estate Administration, Registration of Enduring Powers of Attorney and Court Applications for Receivership.

With Cains Gordon Bell you will find a straight talking approach and the highest standards of legal service and expertise.



CAINS GORDON BELL
ADVOCATES AND NOTARIES

Auckland Chambers, Auckland Terrace,

Ramsey, Isle of Man, IM8 1AF

Tel: 01624 811 311

Email: law@cainsgb.co.im

www.cainsgb.co.im



Making your business...

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.

Nicola Bowker & Co Chartered Accountants is an accountancy firm providing financial and strategic business services to entrepreneurial start-ups and small to medium-sized companies.

Starting or running a business can be challenging in itself, let alone all the paperwork and tax returns you need to prepare. At best this can be onerous and sometimes just bewildering.

Individuals with both UK and Manx tax affairs need careful guidance through the tax maze too, especially those wealthy individuals looking to preserve that wealth.

Accountants such as Nicola Bowker & Co Chartered Accountants have many years of knowledge and experience and are more than able to help you complete all this paperwork.



Nicola Bowker & Co
CHARTERED ACCOUNTANTS



their business...

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

They can help you prepare accounts, VAT returns and income tax returns ensuring everything is done correctly and on time.

Their services Include:

- Business Start Up
- Business Bookkeeping and Accountancy
- Personal Taxation

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 Nicola Bowker & 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.

Alexander Buildings, 37 New Road, Laxey, Isle of Man, IM4 7BQ

Tel: 01624 861 271 • Email: nicola@nicolabowker.co.uk • www.nicolabowker.co.uk

Looking for the best mortgage?



Financial Options is an independent business with over 100 years combined staff experience of financial services.

They have been in operation for over 21 years now and have a prominent office on Prospect Hill, Douglas.

The business believes that everyone is an individual and that all their customers need personalised advice and financial solutions.

It is very easy to get confused by all the different types of mortgages and insurances that are available and your own bank will, of course, only show you the details of the products they offer rather than the best in the market.

Because Financial Options have access to the entire marketplace, they have the ability to look at all the offers available and recommend the one which best suits your circumstances.

Insurance cover is vital in this day and age and it is essential to make sure you are adequately covered when buying a property. Whether it is to cover your mortgage payments in case you fall ill, to protect your family in the event of someone passing away or to cover your property against damage or theft, there is a whole range of products available.

Financial Options are experts in the field of insurance cover and they can find the very best policies for you to support your house purchase or to simply protect your family.

At a meeting with them you can expect professional, friendly and extremely helpful advice because they firmly believe in getting the very best mortgage and insurances for you at the greatest available price.

They are there to help and advise on all aspects of the house buying process, no matter how silly you think the query may be. So, whatever your needs, you will be well advised to contact Financial Options and experience their personal, approachable and friendly service and let them help you buy your home!

Financial Options do not charge for their advice, they receive introduction fees from the various banks and this allows them to be completely independent and ensure they find the very best deal for you. Your mortgage consultation will be free of charge and they will also advise you on advocates and property specialists and help you through the whole process.

Chase Financial Services Limited trading as Financial Options is licensed by the Isle of Man Financial Services Authority



Financial

Options

Mortgage Advice

Full Mortgage Application Service

Buy to Let and Commercial Mortgages

Bespoke / Peer to Peer Lending

Life Assurance

Income Protection

Home Insurance

Critical Illness Cover

Investment Planning and Wealth Management

Comprehensive Pension Advice

Isle of Man Relocation

Isle of Man Company Formation

10 -12 Prospect Hill, Douglas, Isle of Man, IM1 1EJ

Tel: 01624 612 611

Email: advice@financialoptions.co.im

www.financialoptions.co.im

horncastle:thomas

architects+designers

horncastle:thomas is a RIBA Chartered Architectural Practice formed in 2011 in Douglas, Isle of Man, by Karen Horncastle and Martyn Thomas.

Both are RIBA Chartered Architects. Since qualifying, Karen has been in practice in the Isle of Man for twenty five years; Martyn worked for two leading architectural firms in the North West of England before returning home to the Island in 2010.

Both have experience of working in a variety of established and new building types, including listed and registered buildings, new buildings in conservation areas and in sustainable design.

Karen and Martyn were joined by a third Chartered Architect, Andrew Traynor in 2014.

A belief in the value and benefits of good modern design underpins the practice's approach. They have worked on a range of projects from sustainable office developments to house extensions, alterations to church buildings to new-build residential properties and renovations to registered buildings.

Always considering context, environment, local constraints and craft, combining design technology and sustainable technologies with an understanding of the past, horncastle:thomas retain an aspiration to find quality in every project.

Below, left

Rose Cottage: a new house in Union Mills, recently completed; internal view from the living space showing the dining area, kitchen and mezzanine snug above.

© Patricia Tutt

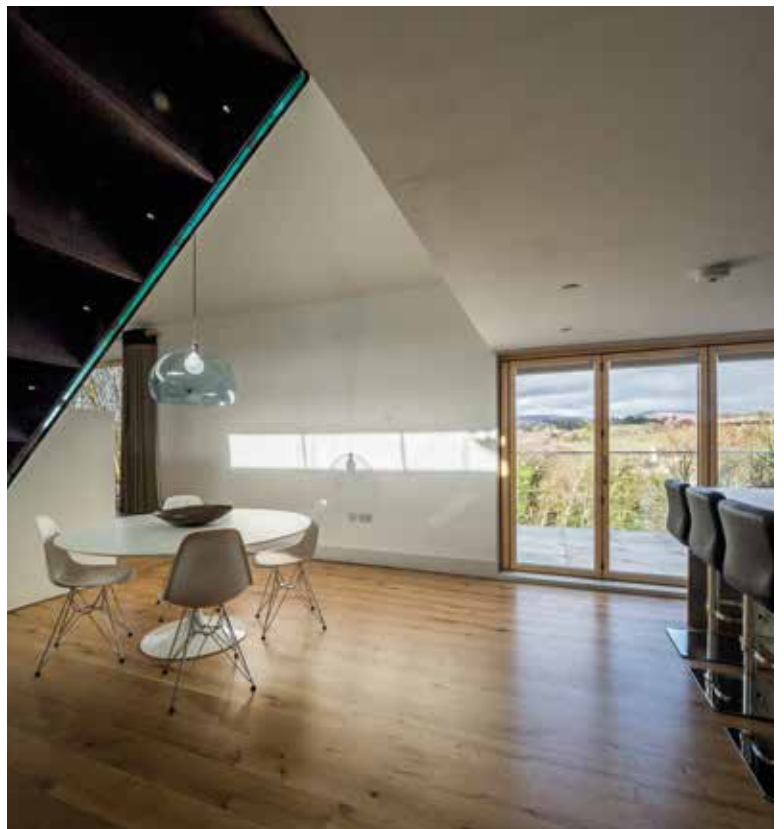
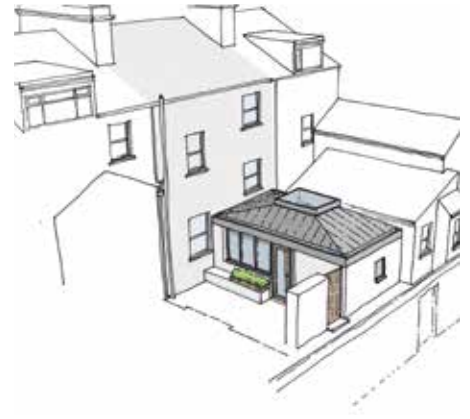
Below, right

Rose Cottage: internal view from the front door looking towards the kitchen terrace.

© Patricia Tutt

Right

Sketch designs for: terraced house extension, Peel; the Castlegate development in Castletown for Manx National Heritage; refurbishment and extension of terraced house, Castletown.





Top
Rose Cottage: viewed through the woodland garden.
© horncastle:thomas

Above, left
Thornbank, Falcon Cliff Terrace: an on-going phased conservation of a registered terraced house designed by the Arts and Crafts architect MH Baillie Scott.
© Patricia Tutt

Above, centre
Douglas Market Hall: horncastle:thomas are working with London-based Brinkworth to deliver this exciting retail and restaurant-led regeneration project, currently under construction.
© Patricia Tutt

Above, right
Revived landscaping and a new garage for a family home in a Douglas conservation area.
© Patricia Tutt

Why use an Architect?

There are many reasons for needing the services of an architect - maybe you are thinking of building a new home or extending your existing property or you just want to make best use of the space you already have.

An architect can guide you through the design, planning and construction process, applying their design skills, professional training, experience and creative thinking to projects large and small, bringing fresh ideas and adding value to every stage.

"A good architect actually pays for themselves - more than once. You will reap the reward and the building will be hugely better and deliver much better value for it"

Kevin McCloud • Grand Designs

horncastle:thomas can assist with your project, whether an extension to an existing home or office; a new build domestic or commercial property or alterations to an historic building.

The scope of their services can be tailored to reflect each client and project's needs and can include:

- design consultation
- concept sketch design
- planning consultation
- planning application
- building regulation application
- assistance with your selection of a building contractor
- site inspections / contract administration

Contact

t: 01624 66 33 83
w: horncastlethomas.im
e: architect@horncastlethomas.im



Taking care of your every move

Corkill Removals and Storage are a Manx family owned and operated business which offers a highly professional and personal service.

Throughout their 80 years' experience, they have developed their service to make your removal run smoothly and expertly thus creating a successful move.

Whether you are moving locally, to the UK or internationally, they understand every customer expects an individual tailor made service. With their careful planning your move will be completed to your utmost satisfaction. With a highly skilled professionally trained workforce their services are second to none.

Their containerised storage facilities are the largest on the Island. Whether storing whilst relocating overseas or while waiting for your new property to be completed, their storage facilities are designed to keep your goods clean, dry and safe. They offer secure storage for household goods and personal items for both long and short term periods from £10 per week. Their storage facilities are fully protected by sophisticated externally monitored intruder and fire alarm systems along with CCTV coverage, making their "off-site" storage a "peace of mind" solution.

In addition they also offer an extensive range of quality packaging products that can be purchased in either small or large quantities.

For a free no obligation quotation contact:

Corkill Removals and Storage

Tel: +44(0)1624 675495

Email: info@corkillremovals.com

Web: www.corkillremovals.com





The Quality

FLOORING PEOPLE

If you have just redecorated your property and are left pondering where to purchase a new carpet, laminate flooring, wood flooring or vinyl to compliment the new decor, then a visit to **Timberland** is highly recommended.

They are specialists in domestic, commercial and D.I.Y. flooring and have over 18 years experience.

Their extensive showroom carries a massive selection to choose from and they are happy to provide their customers with free, no obligation estimates.

Having built up an enviable reputation, they are quite rightly proud of the fact that the majority of their new business comes from personal recommendations and referrals.

Customers can be assured that all work undertaken will be carried out to the highest standards and that high pressure sales are definitely not part of their agenda.



They are agents for some of the countries most highly respected manufacturers who themselves offer a wide range of excellent quality flooring. These include names such as Fusion Flooring, Westex, Quick Step, Alternative Flooring and Haro Quality Flooring to name a few.

Whatever your choice, the business recognises that only half the job is done once the flooring is sold and their customers will, in the main, expect their new purchase to be fitted.

To ensure that all their work is completed to the highest standards, they like to carry out a site visit to assess the necessary work needed.

They only employ qualified fitters who have many years experience.



If you want to do the fitting yourself they can supply all the materials you need including the flooring, underlays, skirting, stair profiles and maintenance products.

The business is certainly a modern, forward thinking company who can visit you at home with samples as well as welcome you to their showroom.

Call or visit them today and you will gain all the help, guidance and advice you will need from their friendly and knowledgeable staff.



The Quality Flooring People **TIMBERLAND**

**Avondale Court, Avondale Road,
Onchan, Isle of Man, IM3 1AG**

Tel: 01624 616 319

Email: sales@timberland.co.im

www.timberland.co.im

Premier Bathrooms Ltd

6 Corran Pirragh, Reayrt Ny Cronk, Peel,

Isle of Man, IM5 1GN

Tel: 07624 221 083

Email: premierbathrooms@yahoo.com

Bathroom Design with the personal touch

Premier Bathrooms Ltd has become the number one choice for anyone who is having a new bathroom or wetroom installed. The business has the right mix of expertise and products backed up by a first class customer service.

The business has over 10 years knowledge and experience having built up an enviable reputation. They have worked hard to become an independent bathroom and wetroom specialist and receive a great deal of their work through recommendations.

They pride themselves on providing solutions which have the WOW factor, a bathroom or wetroom you will be proud to show to your friends and they will strive to achieve this on every installation.

They are happy to discuss your particular requirements and are able to source a wide range of products from some of the best known names in the industry. When you contact the business, they will listen to your ideas and objectives.





With the wealth of experience and knowledge they have amassed over the years, you can expect them to help and advise you on the best way to satisfy your needs.

After this initial consultation, they will carry out a survey of your bathroom and produce a design enabling you to visualise your new room. The ranges on offer will rival any you may have seen in magazines.

The business has always been known for the range of their products, however, they also pride themselves on the fact that they have an offering to suit every budget.

If you are considering a new bathroom or wetroom and want the best advice, skills and products in the area, then your first contact should be Premier Bathrooms Ltd.

Modernity and innovation meet timeless elegance in the Island's two premier home furnishings stores

Quality and style never go out of fashion whether it be
traditional and opulent or modern and cutting edge.

Two local stores that harmoniously span both genres are
Cubbin & Bregazzi and Magazzino.



For **Magazzino**, where the nod goes clearly to modernity and innovation, the build up to Christmas is a special time. It's a place to be inspired and pick up exciting new ideas in interior fashion and design. From fabulous furnishings to wall décor, lighting and lifestyle items Magazzino is funky and fabulous.

The friendly team is always on hand to help you develop your ideas – from the right picture for your wall to a full room makeover (finance available through Conister Trust). There's a dazzling selection of fabrics, curtains and paints. Simply give the team your curtain measurements, place your order and collect – it couldn't be simpler.

Magazzino is a place to browse at your leisure – a one-stop location for all your home and gift requirements. There's also a great selection of cards and home fragrance ideas.



MAGAZZINO

INTERIOR FASHION

Contact us on +44 (01624) 617888. 7-11 Wellington Street, Douglas, Isle of Man. www.magazzino.im



A couple of miles away in the Tromode Business Park, the other member of this truly distinctive family of stores – **Cubbin & Bregazzi** – needs no introduction. The Island's first choice in bespoke high-end furnishings and homeware has been leading the way since 1945.

Enter the beautiful, purpose-built showroom and step into a world of opulence and luxury. Stunning, themed room sets provide a window into all that's best in traditional, elegant design from many of Europe's leading manufacturers.

This is a place where your dreams can become a reality. Why not take advantage Cubbin & Bregazzi's in-house interior design services to add a touch of stardust to your living space.

It's a side of the business that has grown organically – both in the domestic and commercial markets.

Recent, impressive commercial design projects include the new Cycle360 store on the Isle of Man Business Park and a new housing development in the north of the Island.

Cubbin & Bregazzi have been the first port of call for many of the Island's leading construction companies when it comes to providing a stylish fit-out for show homes.

Time never stands still at Cubbin & Bregazzi, so watch out in the coming weeks for a number of exciting changes at the beautiful Tromode store!



C U B B I N & B R E G A Z Z I

Contact us on +44 (01624) 617788. Carrs Lane, Tromode Estate, Douglas, Isle of Man. www.cubbinandbregazzi.com

simplesecurity

Keep security simple...

Are you moving into your new property, but daunted by everything you need to organise in your new home or business premises? Simple Security strive to remove the stress and give you peace of mind in your new home.

Have you considered who else could have keys from your home's previous life? A little known fact is that most insurance companies require you to change the locks when you move into a property. Simple Security can help you make sure you comply with insurance requirements giving you full control in your new property.

From changing existing locks to fitting new ones Simple Security cover it all.

As security specialists Simple Security also provide CCTV and intruder alarms available with live updates and control from your phone. The possibilities are endless!

Surveys and estimates are free of charge, so there is never any pressure, just assistance and help to make your home feel like a castle.





'onekey' for every door

Simple Security's 'onekey' solution brings high security and convenience together for your home or business.

So rather than 5 different keys for the 5 doors in your home, give your key chain a break and have one key that will open all 5 doors. No more fumbling around in the dark for the right key.

The 'onekey' solution comes in 1* and 3* British standard ratings and is one of the most durable keys on the market.

No one but Simple Security can cut the 'onekey', so no keys are cut without your permission or approval with same day delivery available.

'onekey' also has master keying options so if you are a landlord, give yourself control and convenience in your block of flats with a master key.

The options are endless, so why not contact Simple Security to see how safe and simple your house or business security could be!





BUILDING CONTRACTORS, DAMP AND TIMBER SPECIALISTS

Finding a high quality, reliable, traditional 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.



Nigel Fairclough Ltd. come highly recommended and have a wide range of building services available. With over thirty five years experience in the building industry and using Isle of Man Government registered tradesmen, you can be assured of top quality workmanship.

Nigel Fairclough Ltd. are members of the Isle of Man Employers Federation, the Manx Accredited Construction Contractors Scheme and the Isle of Man Construction Federation.



They are also Sovereign Approved Contractors and bSure Accredited Asbestos Samplers.

Nigel Fairclough Ltd. services include:

- New Builds and Extensions
- Carpentry, Joinery and Glazing
- Bathroom and Kitchen Refurbishments
- Loft Conversions
- Damp and Timber Treatment
- Wet and Dry Rot Treatment
- Woodworm Treatment
- Chemical DPC
- Wall Tanking Systems
- uPVC Systems, Doors, Windows, Cladding, Fascias, Guttering etc..
- Traditional and Flat Roof Construction
- Hardwood, Softwood, Laminate and Vinyl Flooring

 www.facebook.com/nigelfaircloughltd/





For the home buyer they offer a specialist surveying service for:

- Damp and Timber Surveys
- Roof Surveys
- Remedial Building Surveys

All suitable and accepted by your mortgage lender.



Their experienced specialist surveyor and high specification up to date equipment, offer you peace of mind with your purchase.

Nigel Fairclough Ltd. offer full remedial work for your property and as Sovereign Approved Contractors they can offer you the Sovereign Chemicals Ltd guarantee with their work.

www.facebook.com/nigelfaircloughltd/



34 Royal Park, Ramsey, Isle of Man, IM8 3UF

Tel: 01624 814930 • Mobile: 07624 494540 • Email: nigelf.ltd@gmail.com



Reliable. Professional. Trusted.

Queen of Clean is a family run business and one of Isle of Man's leading professional cleaning companies. They offer a one stop housekeeping service for their customers and have built up an excellent reputation for the high standard of work they carry out.

You will find their prices are competitive and they are rightfully proud of the number of clients who use them on a regular basis.

They have full liability insurance and a small team, who are fully trained, insured, reference checked and uniformed.

The business specialise in domestic and commercial properties and have all the best equipment available to keep everything spick and span.

Queen of Clean believe that the cleaning services they provide must be of a 5 star quality and they work hard to deliver the results you deserve every time!

There are a number of services the business has to offer, all of which are aimed at satisfying the needs of their clients.

For customers who are selling their property, it is so important to present the right image to people when they are viewing your property and Queen of Clean can help you do just this.



BEFORE...



AFTER...



They will clean your property from top to bottom and ensure it is presented in the best possible condition to prospective purchasers. This service is also available to Landlords and Estate Agents.

On the other hand, if you have already purchased a property and you would like it to be thoroughly cleaned before you move in, then this is also a valuable service.

You will then be able to move into your new home in the certain knowledge that all the dust and grime from the previous occupants has been completely removed.

They can be contracted on a regular basis to call at your home and carry out a pre-agreed cleaning routine which for busy individuals can be a tremendous help.

Whatever your requirements, you would be well advised to contact Queen of Clean for a free no obligation quote and let them show you how they can help.

Their mission is to provide quality cleaning in your home and at the same time offer a friendly yet unobtrusive service that they are sure you will be satisfied with.

81 Ballaquark, Douglas, Isle of Man, IM2 2EP

Mobile: 07624 237 333 • Email: mail@queenofcleaniom.com • www.queenofcleaniom.com



JUST CARE
P R O D U C T S

REGAIN YOUR INDEPENDENCE

In July 2017, Amy and Dermot Maguire took over Just Care Products and along with their right-hand woman, Rebecca Kneen (Shop Manager) they have been providing what they hope is an exemplary service to those on the Isle of Man with their products for those with mobility and disability problems.

Just Care Products has a huge array of products including the larger items such as mobility scooters (both road and pavement), profile and hospital beds, rise and recline chairs: but they also stock the smaller items including bathroom aids, handy gadgets for around the home, trolleys, rollators and wheelchairs, plus Just Care are the ONLY Approved Stockist of the Cosyfeet Footwear Range on the island.

As well as all this – Just Care have their own inhouse service engineer, Dermot Maguire. They are happy to receive requests for his services whether items are bought from Just Care or not. Just ring 627177.

Opening Times:

Monday – Thursday 9am – 5pm and on Fridays 9am – 6pm. They can open Saturday mornings too – just ring and ask.

Amy and Becca look forward to hearing from you and if they do not have something in stock they will try and find the required items from different sources where they can. Give them a shout and see what they can do to help.

Directions:

Just Care Products is up behind B&Q. Drive past B&Q and take the next right (by ADT) as tho' going behind the back of B&Q. Drive along and they are on the left. Parking is available to the side and the front of the shop with level access.

Unit 15, Spring Valley Industrial Estate,

Braddan, Isle of Man , IM2 2QT

Tel: 01624 627177

Email: shop@justcareproducts.co.uk

www.justcareproducts.co.uk





MAGUIRE ELECTRICAL SERVICES LTD

Maguire Electrical Services Ltd was founded in 2017 but Dermot has been an Electrician for more than 30 years – cutting his teeth in Dublin, Ireland where he trained; moving to London in the late 80's where he eventually became (for 13 years) Chief Electrician at Madame Tussauds ...and then, having worked for himself in London for a couple of years - Dermot opted for a change of scenery and moved with his wife and young son, to the Isle of Man in early 2007.

Dermot worked for a company for 10 years (with whom he still closely works) but then decided to work for himself again – and Maguire Electrical Services Ltd was born.

Dermot is reliable and conscientious. He has a good reputation and is always happy to take on work – Island-wide, no matter how small the job may be. He works closely with Just Care Products Ltd, doing their servicing work and loves a challenge. If you need to contact Dermot, you can reach him on 409982 or by popping in to Just Care where he is occasionally found beavering away in the back office doing paperwork, quotes and so on.

Dermot's mother-in-law, Carol, came up with the phrase for him. Faulty Wire? Ring Maguire! this encapsulates Dermot to a tee!!

REMEMBER – YOU CAN REACH HIM ON 409982. FAULTY WIRE? RING MAGUIRE!



WATSONS NURSERIES LTD

INSPIRATION ROUND EVERY CORNER

Your garden is often the biggest singular space available to you and your family. This space should be treated as an outdoor room with huge potential.

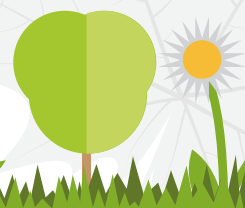


Like every other room in your house, your garden needs to be a functional area and if you are looking for ideas and inspiration of what trees or flowers to plant then a visit to Watsons Nurseries is highly recommended.



The Watson family have been in horticulture for 89 years starting in 1929, the business is now being run by the second and third generations of the family.

The site was originally a market garden and then became the Island's largest garden centre before being sold and the new production nursery was established.





Watsons Nurseries offer the facility to shop online and will deliver for free on any orders over £50.00 to Isle of Man addresses only. Their web store is easy to navigate and is powered by Paypal, so you can be sure of secure payment when ordering.

The business has been set up to offer the garden enthusiast everything they could possibly desire from flowers, plants and shrubs, trees, fertiliser, composts, pots and much more.



They also offer a landscape consultancy service whereby they will visit your garden and advise you on what would look best.



Watsons Nurseries can supply trees and shrubs of all shapes and sizes, from small plants to grow on right through to established, fully mature trees and shrubs. If you have something specific in mind then they will try and source it for you.

If you are not sure what to do with your garden and you are looking for inspiration, visit Watsons Nurseries and ask for their advice and guidance. You will find them welcoming, friendly and only too willing to help. A visit to their nursery will prove to be a productive day out.



Main Road, Greeba, Isle of Man, IM4 3LG

Tel: 01624 801 812 • Email: watsonsm@manx.net • www.watsonsnurseries.co.uk

MOTORS & MOWERS

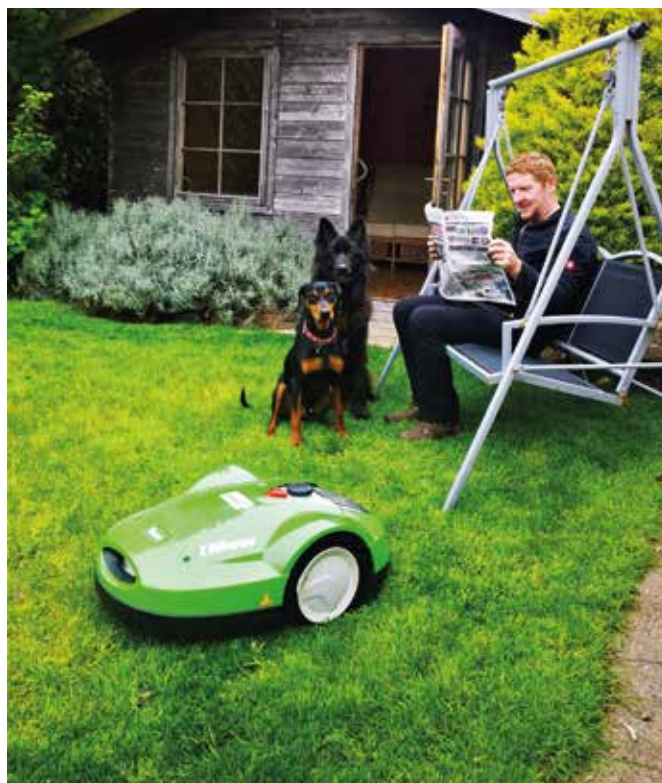
Established in 2004 by Barry Dawson, Motors & Mowers are a business with a wealth of knowledge and experience for all things forest and garden.

Located in Kirk Michael with free parking just outside the door, they are your leading supplier of tools and garden machinery.



They can supply, maintain and advise on all types of garden essentials.

Their showroom is fully loaded with garden and forestry equipment, from simple garden rakes and spades, clothing and PPE to mowers and chainsaws, you'll most certainly find what you are looking for at Motors & Mowers.



They are the main dealers for Stihl, Viking, Kubota, Polaris and Ariens machinery, with full manufactures warranty.

They are dedicated to providing their customers with the best garden equipment available today, coupled with what they consider to be the best after sales service throughout the area.



Station Road, Kirk Michael, Isle of Man, IM6 1AE

Tel: 01624 878 562 / 01624 878 767 • Email: motorsandmowers@manx.net • www.motorsandmowers.com



The business has experienced personnel, backed up by the latest technology and state of the art equipment to service and repair your machinery.

When you visit their showroom you will be greeted by friendly and enthusiastic staff, who will happily take the time to discuss your requirements and give you honest and reliable advice.

When you choose to buy from them they will repay your loyalty with an exclusive package aimed at giving you the very best of care.



If you are looking for quality garden equipment at the best prices but don't want to compromise on the after sales service, then Motors & Mowers will guarantee to fulfil your wishes.

They offer competitive prices, trade-in deals on your equipment, full after sales support with new and used products in stock.



COUNTRYSIDE MAINTENANCE LTD



Est 1991 by Barry Dawson Qualified Forester, Countryside Maintenance Ltd has been providing garden maintenance for many years and is your one stop shop for all of your tree, forestry, ground maintenance and gardening needs in the Isle of Man.

They offer a free and friendly initial meeting to establish your needs and a fixed price quotation so you'll always know where you stand.



Station Road, Kirk Michael, Isle of Man, IM6 1AE

Tel: 01624 878 562 / 01624 878 767 • Email: motorsandmowers@manx.net • www.motorsandmowers.com

The best place for all your agricultural supplies

Sometimes when you walk into a business, you just know you have made the right decision and that not only are you going to find everything you will need, but also, you are going to be treated courteously. Cannell's Agricultural Supplies is such a business.

Based in Andreas, they are able to supply you with agricultural equipment, outdoor clothing, oils, animal feeds and gardening tools.

They only stock the highest quality agricultural equipment so you are sure to find only the best at Cannell's Agricultural Supplies.





They are friendly and passionate about their business and are happy to answer any queries you may have regarding the agricultural market and industry.

Cannell's Agricultural Supplies have progressed from a small company to the present day set up where the stock has increased drastically as have their staffing levels.

All members of staff have an intimate knowledge about their products and are able to answer any questions asked of them. Their products are priced reasonably to suit all budgets. If you are looking for high quality farming or gardening materials, then please visit Cannell's Agricultural Supplies today!



Ballacreebbin Farm, Bernahara Road, Isle of Man, IM7 3HJ
Tel: 01624 880 206
Email: cannellagrisupplies@outlook.com



THE SKY'S THE LIMIT...

Using the latest state of the art technology, [Hawkeye Logic Ltd](#) are able to put cameras in the sky to capture data that was previously too expensive or time consuming to achieve.

The team at Hawkeye Logic have over 28 years combined experience in commercial aviation. With all this expertise you can be sure that their pilots have both the knowledge and skills required to complete the job.

Hawkeye Logic Ltd can provide a wide range of aerial footage, ranging from aerial photography to asset inspection and survey work. With all the technology they have they can provide superb 4K footage or ultra high definition photographs.





They have also been granted PFCO (permission for commercial operation) by the CAA and the IOMCAA, so you can rest assure that all the footage they capture complies with the latest legislation with regards to aerial drones.

All of their pilots are fully trained and insured and they believe safety should always be their primary focus.

Contact Hawkeye Logic Ltd today and take the next step in realising the potential in what aerial footage can capture.



**11 CRONK ROAD, UNION MILLS, BRADDAN,
ISLE OF MAN, IM4 4NJ**

MOBILE: 07624 228 555

EMAIL: INFO@HAWKEYELOGIC.COM

WWW.HAWKEYELOGIC.COM

Quality service with a personal touch

Celtic Travel is a firm who thrive on taking you away from life's everyday stresses and strains to whatever location you fancy.



Whether you are planning a skiing holiday, safari or just wish to escape from the hustle and bustle and watch the world drift by as you cruise along the Seine in Paris, their UK and Continental Holiday Programme welcomes you into a world of exclusive travel experiences, so you are guaranteed to find your perfect tour.

The business goes above and beyond to make sure that their customers can sit back and relax knowing that everything is taken care of by expert professionals.



Their team of experienced travel agents can arrange any type of holiday or destination that you may be considering. They are also a ATOL and ABTA bonded agency.

They have a personalised customer approach when it comes to finding your perfect getaway, they will sit down with you and go through all the details to find that perfect holiday.



If you would like a quick fix, they also offer a range of short breaks, from theatres and shows, events and exhibitions, shopping centres and much more.

Celtic Travel look forward to working with you to create many happy travel memories and look forward to seeing what the future will bring.



15b The Village Walk, Avondale Road, Onchan, Isle of Man, IM3 4EB
Tel: 01624 664 461 • Email: info@celtictravel.im • www.celtictravel.im

Your perfect holiday starts right here...

Isle of Man Event Services Ltd is a locally based tour operator specialising in Isle of Man holidays.

Whether you are a first time traveller to the Isle of Man, or making a return visit – it is vitally important that your holiday or short break is properly planned and organised.

They know the local tourist industry inside out and have years of experience arranging bespoke travel and accommodation packages for visitors.

If you are travelling by air, sea, road or on foot they are ready to handle any situation, all you have to do is sit back and let them make your vacation a memory that you will treasure for years to come.

They have packages to suit all budgets and they take pride in providing their customers with great value.

When you combine all their industry knowledge, contacts and their buying power, Isle of Man Event Services Ltd strive to get you excellent discounted rates on travel, accommodation and excursions. That is one of the reasons why their customers keep going back.

They are a member of ABTA which means you have the benefit of ABTA's assistance and code of conduct. They provide financial protection for your money when you buy a package holiday.

For your next holiday or excursion Isle of Man Event Services Ltd should be your first port of call for the perfect Isle of Man holiday experience.



15b The Village Walk, Avondale Road, Onchan, Isle of Man, IM3 4EB

Tel: 01624 664 460

Email: info@iomevents.com

www.iomevents.com



RHEAST LANE, PEEL, ISLE OF MAN, IM5 1BG

TEL: 01624 843 456

EMAIL: PEELGC@MANX.NET

WWW.PEELGC.COM

WELCOME TO PEEL GOLF CLUB

Set within the picturesque west coast of the Isle of Man, Peel Golf Club caters for the needs of all golfers. The eighteen hole course has been designed to offer a course which is sure to appeal to golfers of all abilities.

Peel Golf Club was founded in 1895 in the area known as the Congary in Peel. Like the rest of the Isle of Man in the 1890's, Peel was a place humming with activity. The golf links were needed to help establish Peel's reputation as a superb holiday centre.



THE COURSE

The course is extremely varied, with many holes having been cut through pine tree plantations. It offers a complete range of natural hazards from streams, turf banks to gorse.

To plot a good score requires a certain degree of course management, however, with the stunning views from the course and the facilities on offer when you reach the clubhouse makes any round of golf at the club pleasurable.



THE CLUBHOUSE

The year 1977 is always described as a 'momentous occasion in the history of Peel Golf Club.' Peter Alliss opened the sparkling clubhouse which marked the successful completion of the club, this was achieved through years of hard work from the members.

The clubhouse offers a great range of home made food and a vast selection of drinks so you can relax and watch the players approach the eighteenth green and set off for the first.

Peel Golf Club has all the facilities you would expect from a first class club and can cater for other events. All catering is to the highest quality and value and their staff will do everything to make your day a success.

PRO SHOP

Peel Golf Club have a superb range of golf equipment, clothing and accessories available in their pro shop from brands such as Nike, Cobra and Under Armour to name a few. They have experienced staff, led by their PGA Professional Lewis Denning who is always on hand to help with any questions you may have.

They stock most of the top brands and can also provide services such as club fitting, repair, resetting, re-gripping and cleaning.



MEMBERSHIPS

They offer a range of different memberships. Please visit their website www.peelgc.com for more information.

Whether you are visiting for the day or moving to the area, you are assured of a warm welcome and a great day out.



*Supporting Safety
On Our Island's Roads*

WHERE GREAT SERVICE HAPPENS

With the vast number of vehicles on the road it is important to make sure that your vehicle is serviced annually by a competent and trusted garage. This is to ensure that your vehicle is roadworthy and that you and your family are safe.

Auto Solutions Ltd were founded in 2008 and have a great team of friendly, highly trained, skilled and qualified vehicle technicians with over 80 years combined experience.

They service and repair all makes and models of cars and light commercial vehicles and have the latest diagnostic equipment and tooling available to help them provide you with the best service possible.

They stock a large range of tyres and are the Island's official dealer for General Tyres (made by Continental) and Falken Tyres, which come with a lifetime accidental damage warranty and free puncture repairs. Why not try their very convenient online website for ordering tyres, www.isleofmantyres.co.uk, you can also select the date you would like them fitting.

They have the 3D True Four Wheel Alignment Machine and the latest Aircon machine for the standard aircon gas and 'F' Gas Auto Solutions are the Island's only authorised agents for Terraclean treatments and services – this technology restores MPG, regains performance and reduces emissions.

Auto Solutions are part of the BrakeSure Network offering lifetime brake pad replacement which is a really popular service.

This is a professional garage who are serious about the services they provide and are now part of the ServiceSure Garage Network. This means they are signed up to the Customer Care Charter and the Motor Ombudsman, a UK Government backed self-regulatory body for the Motor Industry, audited by the AA, giving you peace of mind when it comes to the quality of services and repairs offered.

Auto Solutions are highly recommended for all your servicing and repair needs. Choose Auto Solutions Ltd and let them take care of your pride and joy.



SERVICES

Servicing of Cars and Vans

*Diagnostics, Programming and
Coding – Electronic Management*

Systems, ABS, Engines, Airbags

Engine Remapping

Brake Replacement

Suspension Replacement

Tyre and Wheel Alignment

Clutch Replacement

Timing Belt Replacement

Exhaust and Catalytic

Convertor Replacement

DPF Regeneration and Replacement

*Gearbox Diagnosis and Repair
or Replacement*

Breakdown Assistance

and much more



Unit 3, Kirby Farm Industrial Estate, Vicarage Road,
Braddan, Isle of Man, IM4 4LA
Tel: 01624 670 145
Email: email@autosolutionsltd.co.im
www.autosolutionsltd.co.im





The very best for your pet!

Arg Beiyin Veterinary Practice has been proudly serving the Isle of Man for almost 20 years. With branches in both Onchan and Ramsey they offer island wide cover. The education of their staff is paramount and they have brought together an experienced team that currently boasts certificate holders in surgery, cardiology and ophthalmology, 9 fully qualified and registered nurses, 3 trainee nurses and a support team who hold qualifications in their areas.

To accompany their excellent staff, they have invested in modern diagnostic and monitoring equipment to ensure that your pet receives the best possible treatment. Arg Beiyin have their own personal and unique approach to the welfare of the island's animals.

They pride themselves on living up to the following CORE VALUES:

- Standing up for what is right – putting the animal first
- Going the extra mile, willing to do whatever it takes
- Being the best that they can be
- Providing transparency, honesty and loyalty
- Working in harmony with each other
- Offering patience, kindness and understanding

Arg Beiyin offer a very comprehensive range of services including:





- Preventative health care packages
- A full range of nurse clinics
- Emergency out of hours care
- Orthopaedic surgery and rehabilitation
- K-laser therapy, hydrotherapy and acupuncture
- Diagnostics utilising their in-house laboratory, veterinary ultrasound, digital X-ray and endoscope
- Cardiology diagnostics
- Specially equipped, designated surgical theatres
- A High standard of pre and postoperative care

Preventative care is something they are passionate about as they believe in treating issues before they cause problems. As part of this Arg Beiyin offer, Pet Health Club cover which covers all the basics for a monthly fee. Giving you a big saving whilst ensuring your pet has all it needs.

A caring attitude is very important, along with all the best equipment. Therefore they encourage staff to treat all patients as they would their own pets. They have separate dog and cat wards to keep patients calm and try to encourage separation in the waiting rooms. All the staff want to ensure that you and your pet have the least stressful visit possible. Arg Beiyin look forward to providing you with a personal, professional and caring service.

They understand that pets are a big part of your family and that is why they are available 24/7 for all your animal needs. The friendly team are always happy to help and can be contacted by telephone, email or why not pop in to either branch, where the staff would be more than pleased to show you around their modern and well-equipped facilities.





Much more than just a Chippy!

Fryers is a traditional family owned fish and chip takeaway and 52 seater diner situated in Village Walk, Onchan.

With over 11 years of fish shop experience, Shane and Tammy along with son Bill who is KFE school of excellence trained, ensures the highest quality food comes as standard and they are very proud to have attained the Isle of Man Taste of Man highest award for the 3 years they have been in Onchan and the silver award for their years in Peel.



Fryers are much more than just a Chippy, with a varied menu to cater for all ages and appetites offerings include: Whopper 10oz Cod, Mega Burger, Homemade Salmon and Cod Fishcakes, Homemade Cheese and Onion Fritters, Chilli Chips and Cheese, Veggie Burger and not forgetting Chips, Cheese and Gravy.

Fryers offer a wide range of Gluten Free options, these are available everyday and are cooked in a separate fryer. Please ask one of their highly efficient and friendly staff if you require any information or advice regarding allergies and they will be very happy to help.



They have also been awarded a Gold award in the Tiered Award Scheme giving equal access to their facilities which are fully disabled friendly.



Fryers is already a popular haunt for locals and tourists and they are rightfully proud of their reputation for fine food which is prepared daily, using only the best locally sourced ingredients (whenever possible), including the finest Manx Potatoes from the Kneal family and the fish is sourced from sustainable fishing grounds.

Next time you are wondering where to go for a meal for two or a party of any size, visit Fryers as their dining room oak tables and chairs can be configured to suit, so you can discover for yourself what so many customers have discovered before.



TRADITIONAL

Fryers
FISH & CHIPS

Village Walk, Onchan, Isle of Man, IM3 4EA

Tel: 01624 610 395

Email: fryers@manx.net

www.fryersfishandchips.co.uk



The Welbeck Hotel

"No.1 Isle of Man Hotel on Tripadvisor 2013 - 2017"



CHECK IN, RELAX AND CHILL OUT...

When visiting the Isle of Man to buy property, The Welbeck has a range of spacious hotel rooms and self catering apartments. The George family welcome you to their award winning hotel.

The hotel is open throughout the year to help ensure your stay in the beautiful Isle of Man is both enjoyable and successful. Located in the centre of Douglas, this 3 star hotel offers a great choice of accommodation. They are perfectly located just off the centre of central promenade and have free wi-fi throughout as well as a lift to all floors. (Some stairs must be negotiated to access lift in apartments).

HOTEL ROOMS

- Standard Bedroom
- Deluxe Bedroom
- Family Room
- Wi-fi Internet
- Digital Television

APARTMENTS

- One or Two Bedroom
- Wi-fi Internet
- Digital Televisions
- Kitchenette
- Living Room / Dining Area
- Direct Dial Telephone
- Iron and Trouser Press
- Own Central Heating

RESTAURANT

- Breakfast
- Lunch (Sunday)
- Dinner
- Bar and Snacks

FACILITIES

- Fully Licensed Bar
- Wi-fi and Business Facilities
- Family facilities

w: www.welbeckhotel.com | e: mail@welbeckhotel.com

t: 01624 675663 | 13 - 17 Mona Drive | Off Central Promenade | Douglas | Isle of Man | IM2 4LF



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 an advocate or conveyancer to handle your conveyancing.

The majority of people will not speak to an advocate 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 advocate will send a letter confirming that your buyer has mortgage approval in principle.

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

Your buyer's advocate 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 advocate to your advocate and when this has been confirmed you will pass over the property keys to your buyer.

Never hand over the keys until your advocate 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 advocate and your estate agent. Never communicate with your buyer's advocate or with your prospective buyer.

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





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.

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 obtain your mortgage.

Mortgage Valuation/Survey – This is an area you need to think about as you have three options. Property Wise will be happy to recommend a local independent Surveyor to advise you further.

- 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.
- 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.
- The Structural Survey is advised for older property or in areas where there are known problems, such as subsidence.

Property Wise will be happy to advise you.

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.

Rateable Value and Rates Payable – It is advisable to make a note of the Rates Payable on a property that you are interested in as they vary from area to area. Property Wise will be able to get this information for you.

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.

MOVING CHECKLIST

Mobile phone provider	<input type="checkbox"/>
Broadband provider	<input type="checkbox"/>
Telephone provider	<input type="checkbox"/>
TV provider	<input type="checkbox"/>
Gas and electricity provider	<input type="checkbox"/>
Insurance provider	<input type="checkbox"/>
Credit card provider	<input type="checkbox"/>
Bank and/or building society	<input type="checkbox"/>
Pensions and investment provider	<input type="checkbox"/>
Loyalty cards	<input type="checkbox"/>
TV Licensing	<input type="checkbox"/>
Vehicle registration – DVLA	<input type="checkbox"/>
Drivers licence - DVLA	<input type="checkbox"/>
Inland revenue	<input type="checkbox"/>
Electoral roll	<input type="checkbox"/>
Doctor	<input type="checkbox"/>
Dentist	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Vet	<input type="checkbox"/>
School	<input type="checkbox"/>
Nursery	<input type="checkbox"/>
Employer	<input type="checkbox"/>

List of Schools - www.gov.im

Electricity - www.manxutilities.im

Gas - www.manxgas.com

Telephone & Mobile - www.manxtelecom.com





BUDGET CHECKLIST

Buying your new home

Legal fees	£
Mortgage broker fee	£
LBTT (Land and Buildings Transaction Tax)	£
Deposit for mortgage	£
Arrangement fee to lender (if applicable)	£
Additional fees	£
Storage/removal company/ van hire	£
Bridging loan (if required)	£
Total cost of purchase	£

Anticipated monthly cost

Mortgage payment	£
Life insurance/income protection	£
Buildings and contents insurance	£
Rates payable	£
Total monthly property costs	£

Settling in costs

Repairs, alterations and decoration	£
Telephone/internet	£
Gardening	£
Fixtures and fittings	£
Furniture	£
Curtains and carpets	£
Total of settling in costs	£

This Guide to Moving Home has been prepared for
PROPERTY WISE of Onchan, Port Erin, Ramsey and Peel by
GLARIC CONSULTANCY LIMITED, 58 Hove Road,
Lytham St Annes, FY8 1XH
T: 0800 1303 556 E: glaric@aol.com W: www.glaric.com

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propertywise.co.im
THE WISE MOVE

ONCHAN

14b Village Walk,
Onchan,
Isle of Man,
IM3 4EB

PORT ERIN

Shop 3,
Balmoral Buildings,
Promenade, Port Erin,
Isle of Man,
IM9 6AG

RAMSEY

21 Parliament Street,
Ramsey, Isle of Man,
IM8 1AS

PEEL

3 Michael Street,
Peel, Isle of Man,
IM5 1HA

01624 66 28 20 | info@propertywise.co.im | www.propertywise.co.im

