



Kinnear &
Falconer
PROPERTY



A Guide To Moving Home

ALL ABOUT KINNEAR & FALCONER

Kinnear & Falconer are based in Stonehaven and have been serving the local community for over 160 years. In 2010 they merged with James & George Collie, a large Aberdeen firm whom themselves have been in existence for more than 150 years.

We specialise particularly in home purchases and sales, civil, family and court matters, accident claims and employment law. We also pride ourselves on providing a friendly, approachable and fully professional service for all our clients whatever their requirements.

There are a host of reasons why you should choose Kinnear & Falconer. Longevity, knowledge, experience, skilful management and above all we have enviable local knowledge.

WHY CHOOSE KINNEAR & FALCONER?

Style and Substance

Kinnear & Falconer is built upon a successful combination of combining a modern day and proactive approach to selling property. This is at the heart of everything we do and together with innovative, market leading services we ensure the best for our clients.

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.

Local Presence

With our landmark office in Stonehaven and our extensive first hand local knowledge, there is no one better placed to represent you and promote the sale of your property.

Buyers

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

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



WHICH TYPE OF MORTGAGE SHOULD I CHOOSE?

Today there is more choice than ever when it comes to choosing a mortgage. Fixed rate, variable rate, capped rate the list goes on and on, but which one is right for you?

A mortgage is probably the largest financial commitment most of us will make in our lifetime and it is vital that we take professional advice before committing to any one mortgage deal.

A mortgage is in reality a loan from a financial body or institution to you in order that you may secure the purchase of a property. This loan is generally secured against the property and is repaid over a period of time, usually twenty five years.

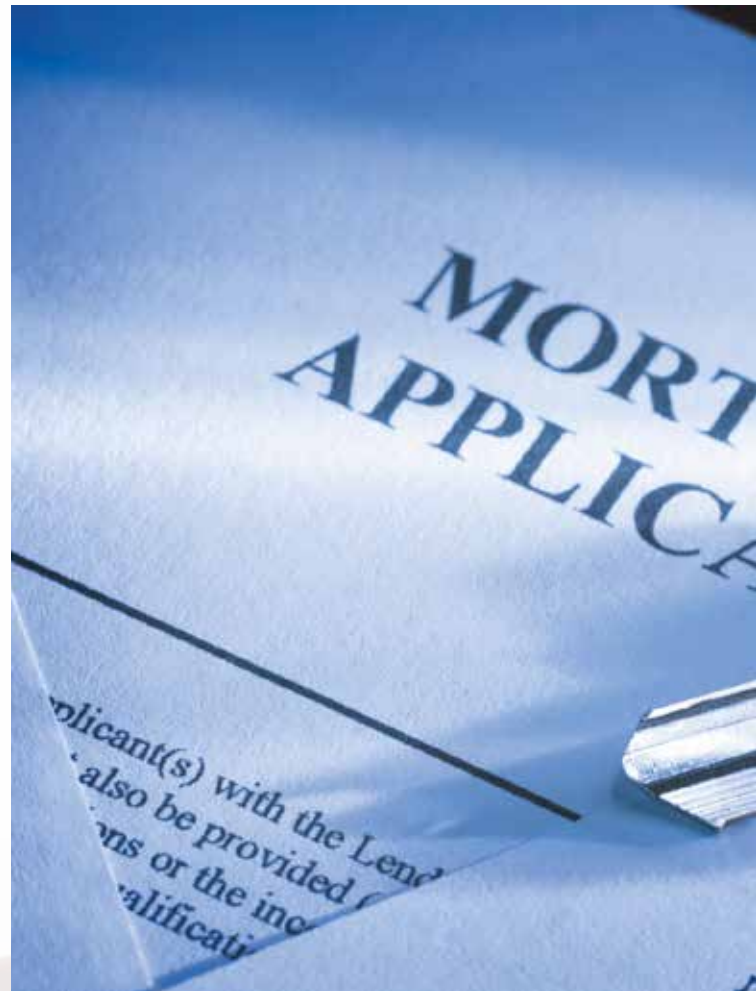
But how do we decide which type of mortgage to go for? The good news is that along with the extensive choice of mortgages available there is a huge choice of companies wanting to lend you money.

There are very strict rules that all financial companies must adhere to when they offer us a mortgage which is designed to ensure you receive the best of advice.

Do not accept the first deal you are offered, shop around and be sure the deal on offer meets your work and lifestyle commitments. Choosing the wrong mortgage can be a costly mistake and is definitely an experience you can do without.

There are banks, building societies, loan companies and independent mortgage brokers all ready to help you, take their advice, but do not rush into a decision.

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





CONVEYANCING IN SCOTLAND

The first stage in all purchase/sale transactions is for a formal offer to be made by the purchasers' solicitor to the sellers' solicitor. That offer will then be accepted by the other party and on an exchange of letters there is a legally binding contract.

It is very important to realise that this happens at the very beginning of the whole transaction and both parties are legally bound as soon as the offer and acceptance letters have been exchanged.

Unlike other systems, the property is not sold/purchased subject to contract – the contract in Scotland occurs at effectively day one. It is therefore, essential that your solicitor is in control of matters at this time to ensure that no commitment is made without all the details of the transaction having been agreed.

All the formalities involved in the conveyancing are designed to protect your interests and to ensure that, so far as possible, you have all the facts in front of you before the transaction completes.

Nothing can be worse than to move into your new home to find that there were matters which, had you been aware of them at the time, would have prevented you proceeding.

The conveyancing process may sound fairly simple but in fact is very complex.

It does require meticulous attention to detail and, of course, up to date knowledge of not only the conveyancing process but how local authorities and lenders operate.

All financial aspects are taken care of and it is the remit to ensure that your funds are available in time for settlement and that completion takes place on the agreed entry date.

There is a great deal more to buying a house than you may have at first appreciated and there are many areas which need expert attention.





PROTECTING YOU AND YOUR FAMILY

Welsh & Taylor Wealth have access to all lenders in the UK to ensure they can offer you the very best mortgage suitable to you.

MORTGAGE

It is very important to ensure that your existing mortgage is on the lowest possible rate, allowing you to repay your mortgage as quickly as possible.

Having access to all lenders allows Welsh & Taylor Wealth to be able to work with everyone from a first time buyer to a self-employed worker or business owner, no matter how complex your circumstances are they will be sure to find you the best deal.



PROTECTION

Vitally important to your financial planning is of course protecting what you have already built up, or indeed, what you are trying to build up.

Too often you will spend time insuring your cars, phones and pets and overlook the importance of protecting you and your family should the worst ever happen.



INVESTMENT

With interest rates at an all-time low, It is extremely important to take control and ensure your money is working hard for you.

If you already have an investment solution that was set-up over three years ago then please do review this with their experts to ensure It is not over exposed to the forever changing financial markets. With global uncertainties such as Brexit, it can be daunting to navigate financial markets alone. This is why we would urge you to seek the assistance of experts such as Welsh & Taylor Wealth.



PENSION

Most people will have a pension, from current or old workplaces and maybe even a private pension you set up some time ago, have these been reviewed frequently enough?

Too often you simply don't know if you have enough to retire or how your pension works, this is something that can be explained and planned no matter how near or far away from retiring you are.



ESTATE

Often overlooked until it is too late is passing on your wealth to your loved ones, while doing this in the most tax efficient way.

Welsh & Taylor Wealth can help you build up your estate throughout the years and ensure the right people get your assets at the right time.

“ Take time to get to understand your objectives to ensure your portfolio is suited to your attitude to risk and timeframe, ultimately to build wealth for your future. ”

YOU ARE INVITED
**TO A NO COST
INITIAL REVIEW
MEETING**

CALL US ON

01224 202 443

OR EMAIL

welshandtaylorwealth@sjpp.co.uk

ABOUT

Welsh & Taylor Wealth is situated in Aberdeen and offer a dedicated Wealth Management Service designed to provide their clients with an effective overview to plan and review all their financial affairs and to build and preserve their long-term prosperity.

CONTACT

Welsh & Taylor Wealth
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WELSH & TAYLOR
WEALTH

CRAWFORD

architecture



There are many individual reasons for needing the services of an architect - maybe you are thinking of building a new home or perhaps you need a different room layout or extension to your existing home.

You may be a home owner or a business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

Crawford Architecture was founded in 1987 and has continued to develop into an award winning family run business over the past 32 years.

The company has built its reputation on client satisfaction and have carried out works all over Scotland as well as England and one particular project in Mauritius.

They are proud to have a good working relationship with the local authorities and can obtain any necessary permission/consent on their clients behalf. These include Planning in Principle, Planning Permission, Listed Building Consent, Building Warrants and Completion Certificates.

Their Domestic projects include New Houses, Extensions, Conversions, Residential Developments, Internal Alterations and Interior Design. Commercial Projects include Schools, Bars, Hotels, Restaurants and Steel Fabricated Buildings. They have also carried out works to Numerous Agricultural and Pharmaceutical buildings.

Their team of 7 work with various software to produce 2D, 3D, Animated Flyovers, Walkthroughs and Virtual Reality.

Whatever your project, they are always happy to meet for a chat and offer a free of charge, no obligation visit, so why not get Crawford Architecture to assist you with your project.

72 New Wynd, Montrose, DD10 8RF
01674 672 064

Email: info@johndcrawford.co.uk
www.johndcrawford.co.uk

CRAWFORD

architecture





Introducing Laings



Established in 1862, Laings is one of the largest independent kitchen, bathroom and bedroom retailers in the country. A family business, built on generations of expertise, Laings works with Europe's leading brands, many exclusively, and designs and installs rooms of the highest quality.

The company's award winning showroom features over 100 displays, showcasing styles and designs to suit every taste and budget. Drop in or book an appointment and receive a warm welcome from its expert designers, many of whom have decades of experience in their field.

Laings works to the unique requirements of every customer, offering a supply only service for those with their own tradespeople and a supply and installation service to those who wish to utilise its highly skilled in-house installation team. The retailer's installation service includes full project management and aftercare for an easy transition from old room to new, providing peace of mind from inspiration to installation.

Laings is located in the heart of Inverurie, just a stone's throw from Aberdeen and now only a 30 minute drive from Stonehaven via the AWPR and A96.

Plan your visit to Laings today - a destination worth travelling to, providing inspiration worth travelling for.



“

We are truly delighted with our new bathroom suite from Laings. From the initial meeting, right through to completion, the Laings team were very informative and professional.

To top it off they even finished the job ahead of schedule! We would not hesitate to recommend Laings of Inverurie.

A first-class service from a first-class company!

Mr & Mrs Baxter

”



Bathrooms



Allow us to help you design a bathroom which truly reflects your style and requirements. Whatever the size of your space, be it large or small, we invite you to draw inspiration from our showroom to create the room of your dreams. Be it classic or contemporary, light or dark, with bold or subtle tiles, minimal, full of clever storage solutions, with sauna, steam or spa bath, we have the knowledge and expertise to guide you through the process and design a space which you will love for years to come.





We are really overjoyed with our kitchen, it has become the hub of our home!

Mark at Laings went above and beyond to meet our brief, incorporating both minimalism and industrial style, whilst still being very practical.

The service from design, through to delivery as well as the aftercare provided exceeded our expectations. Thanks Laings!



Mr Davidge & Miss McDonald



Kitchens



As the heart of the home, the 21st century kitchen must offer so much more than simply a space for cooking. It's the room where families gather, meals are shared, homework is done and is often an informal place to relax and unwind. At Laings, we understand how to create the perfect flow for open plan living, achieving balance between function and beauty, incorporating clever storage solutions and designing spaces which are a pleasure to cook in. Our range encompasses highly engineered contemporary German kitchens, classic British shaker kitchens and luxury handmade Charles Yorke kitchens, so whatever you have in mind for your dream kitchen, we have the perfect one for your home.





“

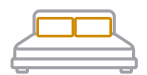
We are really pleased with our Laings kitchen and bedrooms and the service provided. Fiona was great with the design, and more than happy to include the hundreds of changes, reworks and tweaks.

The installation teams for both were quick, polite, fastidious and had great attention to detail - a great experience to work with such high quality craftsmen. If we had any more rooms needing transformation, Laings would be our first choice.

”

Mr & Mrs Burke

Bedrooms



At the end of a long day, there is no better feeling than going to bed in a tranquil space to relax and unwind. At Laings, we can help you create a bedroom with hotel-level comfort and luxury storage which provides a home for everything, banishing clutter and making the most of your space. Whatever your style, from contemporary minimalism to classic elegance, allow us to transform your bedroom and provide you with the perfect backdrop for restful nights.





FEATHERSTON
BLINDS

FOR CHOICE, QUALITY AND SERVICE

There can be little doubt that any room in our home or business can be totally transformed through the thoughtful use of fabrics, however, selecting the correct choice of colours and materials can be a problem.

Today's modern living demands leading edge as well as traditional materials and Featherston Blinds can offer you a wide range of fabric samples with a free measuring, fitting and quotation service provided in the comfort of your own home or business premises.

They are a local family business operating from their showroom in Montrose supplying to both domestic and trade customers a wide selection of interior window blinds and curtains.

They also specialise in bespoke bed furnishings such as duvet covers, pillows, headboards and bed runners.

Featherston Blinds will be on hand to offer you the best advice possible to enable you to come to the right decision. They specialise in personal service and attention to detail.

The home visit is a vital part of their job as it gives them an insight into a client's home and lifestyle and helps them to come up with the right scheme to suit.

They have an extensive range which includes vertical, roller, roman, pleated, intu, perfect fit, zebra roller, allusion, panel, venetian and wood.

As members of the British blind and shutter association (BBSA) they fully comply with the 'make it safe' campaign for child safety.



They are happy to help and advise any customers irrespective of whether they are thinking of changing just one window, or even a complete house.

A full fitting service is available by skilled craftsmen who will complete the job to a high standard leaving you with a feeling of satisfaction with your new purchases.

Quality, value for money and personal service are very important to Featherston Blinds as many of their customers have discovered over the years.

Visit them today and let them help you transform your home or business. With friendly helpful advice and high quality products and workmanship, you are sure to achieve the window dressing of your dreams.

141 High Street, Montrose, DD10 8QN

Tel: 01674 677 602

Mobile: 07900 254 542

Email: info@featherstonblinds.co.uk

www.featherstonblinds.co.uk





FOR ALL YOUR PAINTING AND DECORATING REQUIREMENTS

To some people, painting and decorating is a pastime they enjoy, however, to the majority of us, it is one of those jobs which has to be done, but one we do not necessarily look forward to and prefer to call in the professionals.

LJK Decorators promote their business as providing decorating services and firmly believe that the old ways are best and their customers must always come first.

They are professional decorators and offer an excellent service across a wide range of decorating skills.

In today's busy world where there are so many things to fit into our schedules, it is sometimes those more difficult jobs which get put back.

These might include painting the eaves or maybe wallpapering, spraying or painting those high walls on the landing and stairways.

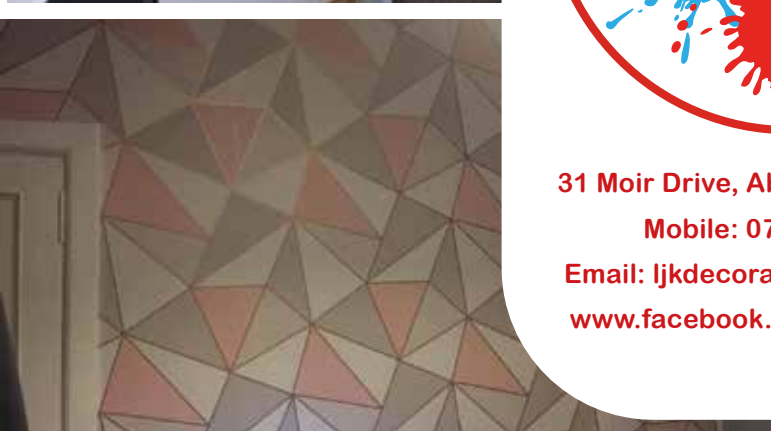
Whatever the reason, the way our homes look is important to most of us and LJK Decorators are there to help and advise us. After all, they have many years of knowledge and experience behind them and have built up the business based on a reputation for quality and reliability.

They offer a wide range of different skills and whatever your particular needs, they are happy to discuss your requirements and offer help, advice and guidance where this is required.

They are also happy to look at any job no matter how large or small and are equally adept at working on the outside of your premises as on the inside.

Next time you are thinking about a makeover for the inside or outside of your property, why not call LJK Decorators and ask them for a quote.

Their reliability and attention to detail will make the experience stress-free.



LJK
DECORATORS



31 Moir Drive, Aberdeen, AB16 7NZ
Mobile: 07949 466 439
Email: ljkdcorators@outlook.com
www.facebook.com/ljkdcorators



DENTISTRY AT ITS BEST

Arduthie Dental Practice opened its door in Stonehaven on the 17th January 2004 amidst a blaze of publicity highlighting the dental crisis existing in the local area.

The practice offers state of the art surgeries, three dentists, a visiting specialist, a dedicated dental hygienist and a highly trained team of support staff all conveniently located close to the local train station and bus routes. A large car park is available for patients including disabled parking bays and easy wheelchair access.

Arduthie Dental Practice are forward thinking, always looking to improve the service they provide, investing in technology and training to enhance the patient's experience. They use a hi-tech digital x-ray system providing instant computer imaging, minimising radiation exposure and have recently installed the area's first 3D scanner.

Evidence is conclusive now that oral health is a window to your overall health. The team at Arduthie Dental Practice believe prevention is the key, visiting nurseries, schools, nursing homes and health centres within the local community promoting oral health education to the young and old alike.

They aim to treat their patients conservatively to ensure optimal oral health by offering a wide range of treatments including;

- Silver and White Fillings
- Root Canal Treatment
- Extractions
- Dentures
- Crowns and Bridges
- Mouth Guards and Anti-Snoring Devices
- Hygienist Visits

Restoring and improving your smile with a range of cosmetic treatments:

- Cerec - Same Day Crowns
- Six Month Smiles Orthodontics
- Tooth Whitening
- White Fillings

Sedation or hypnotherapy is available however, it has been proven that their friendly and relaxed approach has been successful in treating many patients with dental anxiety.

The practice extends a warm welcome to all patients and aims to ensure your visits are calming, comfortable and confidence inspiring.



Kirkton Road, Stonehaven,
Aberdeenshire, AB39 2NQ
Tel: 01569 760 760
Email: info@arduthie.com
www.arduthie.com







BEAUTYLAB
LABORATORY

Mi

ENTITY BEAUTY

CACI
NON-SURGICAL SOLUTIONS

purition
Fueled by nature

Natural
Elements
Essential Nutrition

Revive. Rejuvenate. Reenergise.



Whether you are looking for a full body exfoliation to take the stress away while you are house hunting, or you need a specialist treatment for that perfect look, then look no further than **Harmony Health and Beauty**.

At HHB they take each client and personalise their experience to suit them, whether this is an eyebrow shape or specialist skin analysis to combine any of their facial ranges.

Harmony Health and Beauty prides itself on its fantastic team of dedicated therapists. Each therapist has been chosen to be a part of Harmony Health and Beauty due to their passion, knowledge and enthusiasm.

Since 2013, the business has transformed into a total mind, body and health retreat. They have on hand a HCPC registered podiatrist and chiropodist who goes by the name of Linda Todd. Making HHB not just a beauty salon but a health salon.

For those of you who prefer a more relaxing treatment, the clinic offers a tranquil haven with a wide variety of alternative therapy such as reiki, reflexology and aromatherapy. .

With an interior that is vibrant, Harmony Health and Beauty is a high quality clinic with a blissfully relaxed atmosphere, making it the perfect place to relax and unwind.

Whatever your personal requirements, Harmony Health and Beauty are more than capable of satisfying them. You will want to visit them time and time again.



Harmony Health and Beauty

45 Barclay Street, Stonehaven, AB39 2AX

Tel: 01569 767 755

Email: harmonybeauty45@gmail.com

www.harmonyhealth-beauty.co.uk





Their services:

Manicure and Pedicure

Warm/Strip Waxing

Lycon/Hot wax

Tanning

Eyebrow and Eyelash Tinting

Mii Make-Up

CACI: non surgical face lift, For clients that are looking for a natural solution to the aging process, Do people really want to inject poison into their faces!

Beauty Lab Glycopeel/Anti aging facial ranges

Xanthe M.E.N facials

Organic Elements; Luxury facial oils are used to enhance your skins natural beauty

Entity Gel

Purition: Healthy eating wholefood nutrition

SPECIALIST TUTORING ENGLISH AND MATHS

Kip McGrath[™] EDUCATIONCENTRES

THE KIP MCGRATH DIFFERENCE

A **free assessment** is a no obligation educational evaluation conducted by a qualified teacher. Based on the results a tailored programme will be created to address your child's learning needs.

Personalised learning programmes to cater to your child's needs. Each 80 minute session includes written and computer-based activities, plus regular updates to track your child's improvement.

Qualified teachers, using proven methods and techniques will bring out the best in your child. Trust the experts to bring the fun back into learning.

With a **40 year history** and an international reputation, Kip McGrath knows what works. Boost your child's success, confidence and self-esteem in English and maths today.





Kip McGrath Education Centre Stonehaven offer professional English and Maths tutoring to primary and secondary students throughout South Aberdeenshire all the way down to Montrose.

The centre is run by Directors Caroline Dykes and Loraine McNeill. They both have extensive teaching experience both locally and nationally. Caroline and Loraine both have a strong desire to ensure that all the children get every opportunity to be the best.

The centre is conveniently located in the Arduthie Business Centre on Kirkton Road in Stonehaven. It is a modern building which provides a comfortable, relaxing and spacious learning environment. The centre is conveniently located within walking distance from Mackie Academy, Mill O' Forest Primary, Arduthie Primary and is also close to the train station. There is ample free parking at the centre.



SPECIALIST TUTORING

English, reading and maths

Primary and secondary

Free assessment

Qualified teachers

Proven method of tuition

Personalised learning programmes

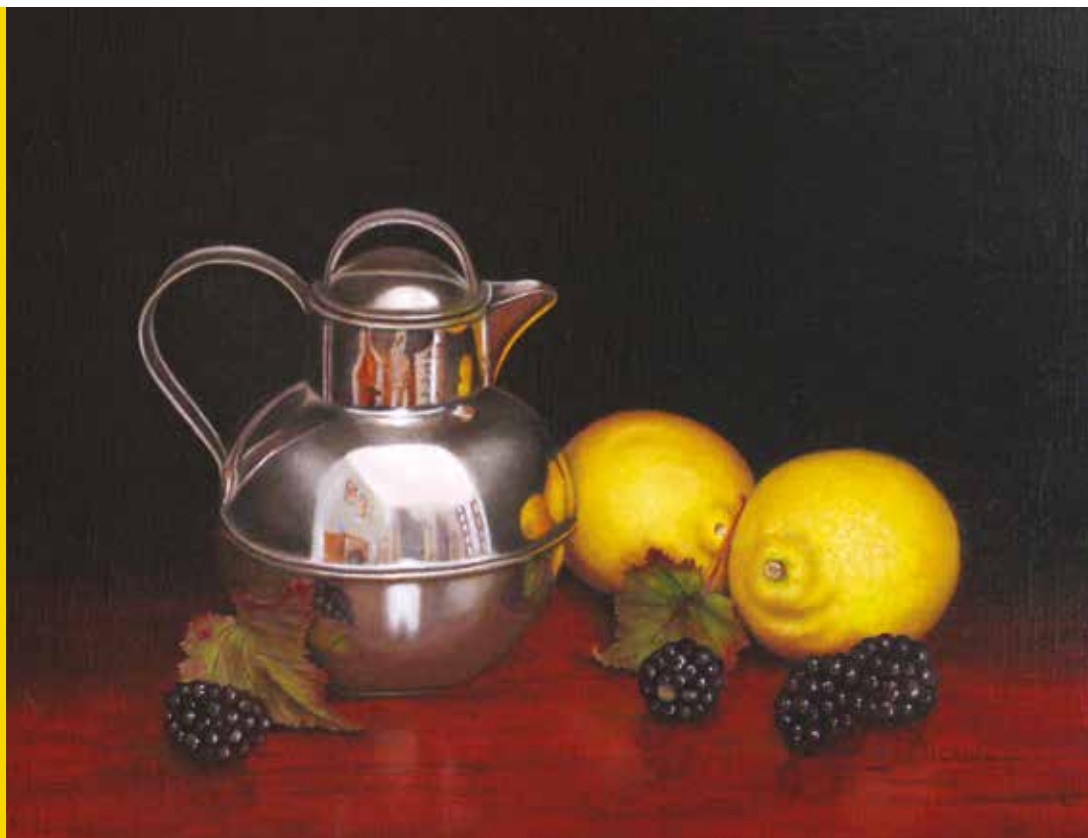
Alison McWhirter



Ade Adesina preview



Hilary Gauci



Alison McWhirter

Ade Adesina

Beth Robertson Fiddes

Emma S Davis RSW

Hilary Gauci

Your Gateway to Fine Art

When your house hunting is over, the joy of transforming your new house into your new home begins; when you infuse your own personality into your living space.

Eion Stewart Fine Art is a family run contemporary art gallery based in Stonehaven, Aberdeenshire. With over 20 years' experience to call upon, they can help find the perfect piece of art for your home, be it a statement piece for a prominent spot or a small finishing touch to complete the look of a room.

The gallery specialises in offering original art from some of Scotland's leading artists as well as introducing new up and coming artists into their regular exhibition programme, curating a mixture of solo and group shows throughout the year.



For those wishing to expand their existing art collection or taking their first steps in purchasing a piece of original art, the gallery assures a friendly welcome and informative service.

Eion Stewart Fine Art can also offer advice on all aspects of picture framing, undertaking framing projects in their in-house workshop, incorporating the additional ability to produce hand-finished frames for artists, galleries, museums and collectors.

Pop in personally or visit them online to see their current exhibitions and for more information.





Happiness is Homemade

Situated in an old bakery on the high street in Stonehaven's historic Auld Toon, *Cool Gourmet* aim to make life a little easier for the times when you have had a long day at work or even if you have some unannounced last minute guests, whatever the reason they have you covered.

They offer a wide variety of meals which you can take away from their counter. They give you a choice of portion size, either standard or large and for those who have small appetites, they also offer half portions.

All of their food is cooked on the premises using only fresh, local and high quality ingredients. With their food being freshly prepared daily, all their meals are suitable for home freezing.

For those of us who have special dietary requirements, all of their counter labels contain allergen information. Their helpful staff are always on hand and happy to help answer any queries.





Cool Gourmet like to have their hands in many pots. As well as the takeaway counter meals, they also run a busy tearoom which can seat up to 30 people as well as catering for events outwith the tearoom and private functions within their tearoom throughout the year. They also create bespoke celebration cakes and sell a variety of freshly baked goods.

Cool Gourmet has won many accolades since opening its doors. In June 2016 they won the Best Stonehaven Business category in Scotland's Business Awards, in 2017 they won Eatery of the Year in both the national and regional categories at the Scottish Independent Retail Awards and in 2018 they won the regional category.

A visit to Cool Gourmet is a must if you want to sample cuisine whilst taking in the sights of Stonehaven... you will not be disappointed.



Cool Gourmet

23 High Street, Stonehaven, AB39 2JP

Tel: 01569 767 679

Email: enquiries@cool-gourmet.co.uk

www.cool-gourmet.wixsite.com



OPENING HOURS:

Mon - Sat: 9.30am - 4.30pm (5.30pm in Summer from May to October)

Sunday: 10.30am - 4.30pm (5.30pm in Summer from May to October)

Hours may vary due to functions

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"/> |





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 | £ |
| Council tax | £ |
| 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 KINNEAR & FALCONER of
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