

Buying your home can be complicated, sometimes even frustrating, particularly if you are unsure of the process. To help make the experience as straightforward as possible for you, we have outlined the key stages.

Register with Gilli

To find your ideal property, we need to know as much as possible about your requirements. You can let us know what these are by registering online, by phone or by visiting us where a member of staff can assist you with your search.

With a clear understanding of your requirements we will access all properties that match your criteria.

When you have registered, details of property can be sent to you by Text/SMS or by Email.

Mortgages

With so many lenders offering mortgages today, finding one that's right for you can be difficult. Besides, do you really have the time to collect information and compare rates, deals and offers?

We believe that you'll get a better deal by talking to an independent mortgage broker who can tell you about offers from a wide range of the UK's leading lenders. This applies whether you're employed, self-employed, looking to re-mortgage for a better deal or buying your first home.

Gilli have secured preferential access to an independent mortgage broker who is as friendly to deal with as we are. Just phone us and we'll put them in contact with you.

Don't forget, you can use our Mortgage Calculator to estimate how much you can borrow and what your monthly outgoings will be.

Viewings

Viewings can be conducted from 9am - 8pm Monday to Friday and 9am - 5pm on Saturdays. You can book a viewing by phone Monday to Friday 9.00 am – 8.00 pm, Saturday 9.00 am –

5.00 pm, Sunday 10.00am – 4.00 pm. You can also book a viewing on-line at Gilli from within your 'My Gilli' account.

We usually conduct property viewings; the Vendor will not always be present. Sometimes a vendor gives us specific times for viewings, although we do ask them to be as flexible as possible. We normally keep keys and can access the property to suit your availability. You should also ensure that anyone likely to share in the decision views the property as well.

After the viewing we need to know if you have any questions or if you are interested in buying the property. So please allow time to discuss your thoughts with us.

Please be on time for viewings. We will arrange to meet you at the property, or if it is more convenient, at the Gilli office from where we will drive you. Sometimes we can collect you from your home or your place of work, depending on where these may be.

Making an offer

As soon as you've found a suitable property, we'll put your offer to the seller, verbally and in writing. The offer will be subject to a contract being signed and there are no legal obligations on either side until this is done.

Sometimes there may be a process of price negotiation. This can be difficult, but by working with Gilli you'll benefit from our expertise in this area.

Legal

The Vendor's Solicitor will prepare a Contract of Sale. You will need to appoint a Solicitor to examine this and raise any queries based on the title deeds and related property matters.

When your Solicitor has replies to enquiries; a completed satisfactory local search; a copy of a mortgage offer; a signed contract and a deposit cheque, they can proceed to Exchange of Contracts. A deposit cheque is normally required for 10% of the purchase value of the property.

Completion is normally 28-days from the date of exchange. On completion your Solicitor hands over the remainder of the purchase money to the Vendor's Solicitor and you can move into your new home. Keys will be handed over to you by the Vendor or by us.

Please read our Jargon Buster if there are any terms here that you do not understand.