SELLING YOUR HOME

Complete your house sale quickly and hassle-free

HOUSE BUYER BUREAU

We are **rated excellent** by our customers on sites like Trust Pilot and Google.

Rated Excellent
Trustpilot

We're here to help

House Buyer Bureau started life back in 2010 with a team of two.

Fifteen years on, we've grown to a team of more than 20 colleagues buying hundreds of houses every year directly from customers. We've seen more than our fair share of housing market swings and roundabouts, which is why we always strive to create win-win situations for our customers.

Hello, I'm Dorothy.

I am one of HBB's property buyers and its my role to explain the process to you and talk you through our offer. I'll keep you up to date with progress on your sale and answer any of your queries. You can contact me any time on **01509 680 064** or via email at **dorothy@housebuyerbureau.co.uk**

Hi, I'm Suzanne.

I am one of HBB's property buyers and its my role to explain the process to you and talk you through our offer. I'll keep you up to date with progress on your sale and answer any of your queries. You can contact me any time on **01509 648 122** or via email at **suzanne@housebuyerbureau.co.uk**

Hi, I'm Kerrie.

It's my job to progress your sale and liaise with all the different people involved to keep everything on time and on track. You can contact me on **01509 680 058** or via email at **kerrie@hbbsolutions.co.uk**

Hi, I'm Rebecca.

If you have any difficulties reaching one of the team you can always contact me and I can help. You can contact me on **01509 680 063** or via **rebecca@housebuyerbureau.co.uk**

And last but not least... Hi, I'm Chris.

I'm the Managing Director. If you are ever stuck with anything then you can contact me on **01509 680 061** or via **chris@housebuyerbureau.co.uk**

Introducing
House Buyer Bureau

We buy property directly from people.

Every year we help hundreds of people looking to sell their properties quickly. Selling to us is a simple, hassle-free process that gives you a guaranteed sale and cash in your bank account.

- Buying houses with cash **since 2010**
- **Experienced property buyers** - bought over 3000 houses spending over £500m
- **Use our own cash** – immediate funds available
- **All types of property** in any condition
- All across **England and Wales**
- Sell in as little as **7 days**
- Getting an offer is **free and easy**
- You are **under no obligation** or pressure to sell to us
- If we're not the right route for you then **we'll tell you**
- **Friendly advice** on best ways to sell
- **You are in control** at every step
- **Find out more** about HBB via Companies House. We're company no. **07857990**
- Visit **housebuyerbureau.co.uk/what-we-pay** for tips on choosing a company you can trust.

We are **independently recommended** by the experts at The Advisory and our customers rate us as excellent on sites like Trustpilot, Google and Feefo.

home selling expert

TheAdvisory Est. 2005 Insider Expert Advice For House Sellers

Rated Excellent Trustpilot

A cash sale to **House Buyer Bureau**

A cash sale to HBB is quick and simple. We can give you an indicative offer in minutes, and a firm, formal offer in about 48 hours. How quickly you sell to us is then up to you.

- Getting an offer is **quick and simple**
- You're under **no pressure** to sell to us
- Use our own cash, so funds are **immediately available**
- We pay **80% - 85%** of market value
- **Complete the sale in as little as 7 days** from when you say 'yes', or we work to your timescales
- **Guaranteed** sale
- Money available on exchange to **help you move**
- **No fees** to pay
- **No agents** visiting or viewings
- **Off market sale** (not advertised on the internet)
- Friendly, **stress free** process
- **We keep you updated** at every stage
- Timescales to **suit you**
- **Free advice** and help with the house sale process

Selling your house to HBB

What happens next...

1. We can start once you have accepted our formal offer
2. We arrange a RICS survey which can be done in person or remotely and at no extra cost to you
3. We then instruct lawyers (who send forms to complete)
4. Please return the forms quickly to avoid delays
5. The lawyers complete their checks
6. When all checks are done we exchange contracts
7. We complete the sale on the agreed date and your lawyer sends you your money.

Selling quickly **to a House Buying Company**

If you want to sell your house quickly and have the complete certainty that it will go through and have control over the timescales, the only option is to sell to a quick-sale company.

There are lots of positive reasons why selling to a house buying company could be right for you;

- **You choose** the sale date
- **No chains** or delays
- **Sell your house as-is**
  No repair costs, painting, or cleaning.
- **No 'For sale'** board
- **HBB will be your buyer**
  and help you with the sale process
- **No fees** to pay

But the big 'downside' you need to be happy with is that quick-sale companies will only pay around 80% of the value of your property. You are making a conscious decision to prioritise certainty, simplicity and control ahead of price.

If you decide to sell to a house buying company then you must do your homework to make sure you only talk to reputable firms with a track record of buying property.

House Buyer Bureau has been buying properties since 2010. We've helped thousands of people. Don't just take our word for it. Hear it directly from our customers.
housebuyerbureau.co.uk/what-our-customers-say/

Comparison of different ways to sell your house

	House Buying company	Traditional Auction	Modern Method of Auction	Estate Agent
Step 1: Listing your property (photos, marketing packs, portal listing)	0 weeks	2 – 4 weeks	2 – 4 weeks	1 week
Step 2: Getting an Offer (Time to agree a sale)	2 Days	4 weeks	4 weeks	6 – 12 weeks
Step 3: Legal & Finances (Time to arrange legals, survey & mortgage)	1 – 2 weeks	0 weeks	6 – 8 weeks	12 – 18 weeks
Step 4: Exchange to Completion (from exchanging contracts to moving day)	0 weeks	4 weeks	4 - 6 weeks	1 – 4 weeks
Total time taken (From start to finish)	1 -2 weeks (but you choose)	10 – 12 weeks	12 – 16 weeks	20 – 35 weeks
Certainty & Convenience	Highest	Medium	Medium	Lowest
Total time taken (From start to finish)	Lowest	Medium	Medium	Highest

10 things you must do before selling to a quick-buying firm

There are lots of 'quick buying' companies in the UK and many of them are not what they say they are. Many are unethical, unreliable and very misleading!

Here are 10 things that you should do before agreeing to sell your property to a fast home buying firm. We know that selling your property is a big decision, so make sure that you do your research and are dealing with a firm you can trust.

1 Check they actually do buy property

Find their company number (should be on their website) and search for them at **Companies House.** Check if there are any 'charges' registered as this shows they do buy property rather than just sell it on your behalf.

2 Check how long they've been in business

A genuine firm will have been buying property for at least 5 years, so while you're on the Companies House site, check what year they were **'incorporated'.**

3 Ask for 'proof of funds' - have they got the cash?

A genuine firm should be able to quickly provide you with proof that they have the funds readily available to buy your property. Just ask for our **'proof of funds'** letter.

4 See what others say about them on Trustpilot or Feefo

A genuine firm will have real customer feedback on independent review websites. Go to the review site. Don't just read what is on the company's website as this might be fake!

5 Read the small print

What do the Terms and Conditions say? Make sure there are no survey, valuation or withdrawal fees. A reputable firm will be upfront about any fees and exactly what they do to buy your property. Some may even have 'customer promises' in place to reassure you.

6 Get clarity on who the buyer is?

Some firms won't actually buy your property, they dangle an attractive offer in front of you but really just want to sell your personal data to another firm (who probably won't pay what the initial firm has said!) or they will just advertise your property on Rightmove hoping to find you a buyer.

7 If it sounds too good to be true – it will be

Check they aren't over inflating their offer. If they're offering 90%+ of market value then they won't pay it. They will reduce the offer later (or have under-valued your property to make it sound a higher amount). A genuine cash buying firm won't pay more than 85%.

8 Ask how quickly they can buy your property

A genuine firm should be able to complete a sale in a week (if you need to move that fast), and should always let you set the completion date.

9 Check they aren't claiming to be 'regulated'

Our industry isn't regulated so that claim is false. A genuine buyer will be members of the Property Ombudsman and National Association of Property Buyers.

10 Check if they have a reputation for reducing their offer at the last minute

This is a very common tactic, used by less reputable firms.

Finally... If you have any doubts then DO NOT carry on with that firm. Look for another reputable buyer that you know you can trust using the tips we've shared here.

How we
value your property

When you get a formal offer from HBB it isn't a guess of what we think your property might be worth, it is a firm offer to buy your property.

We have a team of specialist underwriters who make a recommendation to our Managing Director.

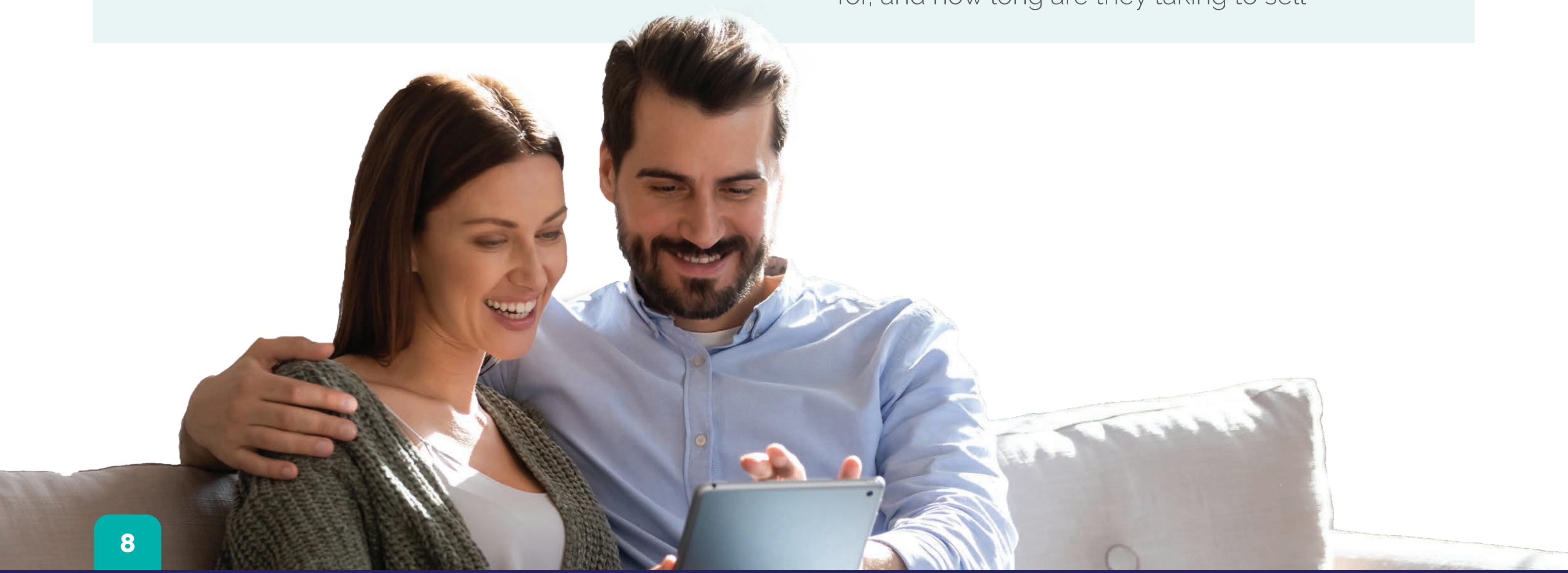
He then personally reviews these and signs off the offer before it is shared with you. That way you know we are serious about buying your property, and are in a position to move quickly if you need us to.

We use several different data sources when valuing a property

- Information from you, the seller
- Property websites (Rightmove, Zoopla, OnTheMarket)
- Records kept at Land Registry
- Google Street View
- Information from specialist property data sites (Property Data, Automated valuation models)
- In house property valuers and underwriters

When valuing we:

- Assess the condition of the property
- Look for similar properties in the local area that have sold and are for sale
- Assess the local area – what amenities, schools, crime, transport, planning permissions
- Assess any local risks – mining, floods, HS2
- Assess the competition in the local market – what % of properties on the market are sold in the local area, and more specifically what % for this property type, how much are they selling for, and how long are they taking to sell



Examples of the types of property we buy and why people sell to us

We buy across England and Wales.

Many of the properties coming to us are in poorer condition or are looking a little dated. We don't mind – we buy any property in whatever condition. We buy houses, cottages you name it. Many of the properties that come to us have some sort of 'problem' (poor repair, title issues etc).

Real reasons people have sold to us
(All based on real customer situations we come across regularly)

Empty property after a family death Property location: Newcastle	**Empty property after a separation** Property location: Doncaster	**Ex-rental property** Property location: Northampton	**Unusual property** Property location: Hanging Heaton
To fund an onward purchase Property location: Rothley	**Downsizing** Property location: Rochdale!	**Financial strain** Property location: Pontefract	**Inherited property** Property location: Godalming
Chain repair Property location: Willenhall	**Relocation** Property location: Brighton	**Ill health** Property location: Blackpool	**Family reasons** Property location: St. Columb, Cornwall

Frequently asked questions

How fast can you buy my house?

We can buy your property for cash in as little as seven days. But we'll work to any timescale that suits you. Unlike an open market sale, you can choose the day you want to complete.

How long will it take to get my offer?

We can give you an indicative offer within just a few minutes, based on some key details about your property. If you're interested, then we do our research and can send you a formal offer usually within 24-48 hours..

Roughly how much will you pay?

We typically pay between 80 and 85 percent of what a property will sell for on the open market. But there are no legal fees, no estate agent fees and no survey fees to pay.

And by selling to us there is no need for you to incur any repair or decoration costs.

Another company has offered me more than 90% - why won't you pay more?

Be very wary of any house buying company that says it will offer more than 90% or will buy for full market value. They won't.

What they'll do, is either under value your property so you feel like you're getting a great deal, but really they are, or they'll start by offering a higher price and will then reduce that price just before you exchange contracts. Banking on the fact that you'll feel you have no choice but to proceed. If this happens then walk away or come to us for a second opinion.

Do I have to accept your offer straight away?

Getting an offer from us doesn't cost you anything and there is never any pressure to sell to us. Our offers are normally valid for 14 days. You're under no obligation to proceed and can walk away at any time. You can come back to us at any stage and we will provide you with an up to date offer.

Do you charge any fees?

We won't charge you any fees. Selling to us means you can avoid estate agent fees, survey fees and we'll even pay your legal costs if you use our recommended solicitors, everything is included in the price we offer you.

What is the process for selling my house to you?

To get started, give us a call or fill in the online form, we'll contact you to talk about your property and what you're hoping to achieve. We'll make you an initial ballpark offer there and then.

If you want a formal offer then the property goes through our valuation process using a check list including looking at properties like yours that have sold, the local market, local amenities etc and then the offer is signed off and authorised by the Managing Director within 24-48 hours.

Once we have the formal offer we will contact you. We will then email it to you and to go ahead there is a button to press at the end! Going ahead means that we can start the process off and reserve the funds to buy your property.

The lawyers will ring you to confirm you want to proceed and start their work for you and the survey will get booked in.

We will aim for the completion date discussed with you which can be altered if necessary up to exchange point.

The lawyers will only exchange when you are completely ready.

We will guide you through the process to keep things easy and simple.

How do I know you won't change your offer at the last minute?

As long as nothing significant is reported in the independent RICS survey and there are no legal issues with the sale, then our offer will not change.

This is why we're one of only a handful of property buying companies who are recommended by the independent property experts at The Advisory.

Members of:

The Property Ombudsman

napb National Association of Property Buyers

tsi APPROVED CODE TRADINGSTANDARDS.UK

Continued...

How do you value my property?

When we're valuing a property we look at its condition, size, and the local market.

We are trying to establish what we think the property will sell for in its current condition, and how long it will take to sell in the current market.

We use hundreds of bits of data from various property portals to establish what we think is a fair price to buy for, and what we can then sell for. We also speak to local estate agents about what they think, and we look for similar properties that are for sale or have recently sold in your area.

We want to pay you as much as we can so that you'll be happy to sell to us.

What happens if I have a mortgage or other loan on my property?

That's fine. A mortgage or other loan doesn't stop you selling to us. As with any other property sale, on the day of completion your solicitor will take care of any outstanding finance on your property and then send the remaining funds through to you.

It is worth checking what is left to repay on any outstanding loans prior to agreeing to sell to us, and you'll need to make sure there is enough equity in the property to give you what you need from the sale.

Do I need a solicitor?

Yes. Just like any home sale you'll need a solicitor who will act on your behalf and look after your interests. The good news is that we can recommend solicitors for you, who we know will work fast and provide a quality service. The solicitor we offer to you will be from a different company from the one we will be using. Your solicitor works for you, not us.

And the best news is if you are happy to use our recommended solicitors then we'll cover all the costs.

Do you really buy any house in any condition?

Yes, you don't need to worry about spending any time or money on home repairs or redecoration. We'll value your house as it is now.

If I accept your offer, how long will it take to complete?

That is up to you. We will work to a timescale that suits you.

One of the benefits of selling to us is that you get to choose when you want to complete, and if circumstances change then you can move that date.

On your chosen completion day we'll arrange for a local estate agent to meet you at your property. They'll check everything is in order and confirm this back to us.

We'll then instruct our solicitors to authorise completion and send the money to your solicitor. They'll then pay that into your bank account.

The estate agent will take your keys and the sale will be complete.

Do I have to empty the property?

We prefer the properties clear and empty but we can quote for us clearing it. Talk to us about it.

Why should I sell my house for less than its worth?

There are lots of reasons why people come to us, Ill health, divorce, inherited are just a few. We can enable you to buy another property quicker than you would on the open market. We offer a guaranteed sale to your timescales. We're easy to speak to and we guide you through the process. There are no viewings (so less cleaning and tidying!). A hassle free sale.

When you factor in all the other costs usually associated with selling a house – the legal fees, survey fees and estate agency fees, plus the ongoing bills and mortgage costs – then the difference in what you get from selling to us isn't as big as you might initially think it is. We have a calculator available to demonstrate this.

I highly recommend HBB to anyone...

I highly recommend HBB to anyone looking for a swift stress free property sale. From the initial consultation and offer from Dorothy to completion, the team Kerrie, Rebecca & Suzanne progressed my sale in a friendly professional manner. The solicitors who were appointed by HBB were also very efficient and helpful. In summary HBB were a pleasure to deal with.

Amanda

Trustpilot

napb
National Association of Property Buyers

The Property Ombudsman

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0800 028 2800

www.housebuyerbureau.co.uk