

Your journey explained...



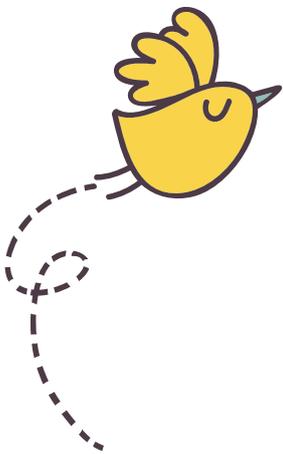
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Congratulations on reserving your new Mandale home!

This booklet is designed to guide you through the purchase of your Mandale home. It explains the entire process from reservation through to handover. There are also notes on each stage, essential contact details and information regarding your warranties.

Buying a home can be one of the most significant and life-changing commitments of our lives. Buying a new home can be a different experience to buying a second-hand home; if you are a first-time buyer the whole thing is a new experience. This guide should contain all the information you should need to know about our purchase process, but if there is anything that you would like to chat about please get in touch with your sales advisor who will be more than happy to help.



The purchase process

Below is a simple step-by-step guide to our purchase process. If this isn't your first home it may look like there are more steps than normal. Don't worry, there isn't much more you need to do than for a second-hand home purchase, plus, the additional bits are the exciting parts.

- Reservation
- Instruct a solicitor
- Arrange your mortgage
- Design consultation
- Exchange of contracts
- Build completion
- Home demonstration
- Legal completion
- Home handover
- One month visit



Reservation

Before reservation you will have gone through full details on the home you are purchasing, along with finance/mortgage details. The reservation form sets out key details with regards to the purchase process such as solicitor's details, any incentives agreed, deposit required upon exchange of contracts, reservation period and exchange deadline.

Instruct a solicitor

In order to complete the purchase of your new home you will need a solicitor. If you have a solicitor in mind then that's great, but if not then we can help. On each site we will have a panel of independent legal firms which are known by us to be reputable companies; we encourage buyers to use a solicitor from our panels as they will meet set deadlines, we will also contribute to these legal fees. Your choice of solicitor will be discussed at reservation as their details are required on the reservation form. Once reserved however, you will need to contact your chosen solicitor immediately and formally instruct them yourself.



Arrange your mortgage*

Whilst it may be tempting to visit your bank's local branch to discuss mortgage options, doing this drastically narrows your options and you may be missing out on the best deal. We have a selection of independent financial advisors we can put you in touch with, who are able to offer a much broader selection of competitive mortgage rates. Our IFAs are specialist new build advisors and deal with Help to Buy applications. Another benefit of using a financial advisor is that they can do a lot of the application for you, freeing up your time and helping speed the process up.

Design consultation*

With Mandale Homes you get so many options; flooring, kitchens, bathroom tiling – the choice is yours! Once you have reserved your home and the legal process is underway, we will be in touch to arrange a design appointment where you get to choose your finishes. If you make choices outside of our standard specification, extra costs may be incurred; you will be told about these at the point of signing off your 'design pack'. If this is the case we will issue you with an invoice which will need to be paid to us upon exchange of contracts in order for us to install these choices within your home.

Exchange of contracts

This can happen as soon as the solicitor has received satisfactory searches and you have received your mortgage offer. In order to exchange contracts, a deposit is required – your solicitor will discuss this with you.

If you are selling another property in order to purchase your new home, you will only be able to exchange contracts once the sale of your current house is ready to do the same. Upon reservation our sales advisor will take the details of your current sale and they will be able to ensure that it is running as smoothly as possible.

*If applicable





Build completion

Upon reservation an estimated build completion date will have been discussed. Please be aware that this is our best estimate at this time. There are many things that can affect the speed at which a home is built, a lot of which are out of our control. Throughout construction of your home, your sales advisor will be in touch with progress updates.

Once the build is nearing completion, we will be in touch to arrange a date for a home demonstration and legal completion. The final certificates such as gas, electric, building control and new home warranty will be issued and we will serve legal notice to complete. You then have 10-15 working days to legally complete depending on whether or not you are using Help to Buy. You need not worry about this as both your sales advisor and solicitor will be in touch with you regarding these dates and timescales.

Once the build has completed our solicitor will get in touch with yours to serve notice – that's when we will arrange a mutually convenient completion date. Build completion date is different to the home demonstration date and handover – please don't get these confused.

Home demonstration

This is when you get the first peek of your new home. Once the build is complete, we will be in touch to arrange a date for a home demonstration to be carried out. At this appointment we will provide a demonstration of the basic functions of your new home, this should take no longer than an hour.

The demonstration will include information such as handy hints and tips to avoid shrinkage cracking and other things associated with a new home. We will also give you advice on general maintenance and you will have the chance to look for any minor defects that may have occurred i.e. paint touch ups. Please be assured that your new home has been professionally checked a number of times before you even step foot into the property to ensure we hand over a well finished, high quality product. We anticipate any minor defects you may find are minimal.

If any issues are picked up during the home demo we will try our best to rectify these before you move in. If this is not possible for any reason we will discuss this with you.

We understand this is an exciting time for you, so we don't expect you to remember everything that you have been told at that meeting – don't worry, we'll give you a guide as a bit of a reminder. We do also understand that purchasing a property is a very exciting time and that you will be keen to show family and friends your new home - however it is company policy that upon the home demonstration only the home owners themselves are permitted to attend. If you are buying by yourself you may bring one other person along. Don't worry though, there will be plenty of time to show your new home off once you have moved in!



Legal completion

Before legal completion, your solicitor will send a completion statement to you which outlines the balance of money which is due in order to complete the purchase of your home. Your solicitor will get in contact with your bank to request the mortgage funds and once they have all been received by our solicitor we can legally give you your keys.

Handover

Handover will have been arranged beforehand and this is always the same day as legal completion. If you would like to complete in the morning you will need to discuss this with your solicitor as they will probably need to request the funds from your lender the evening before to avoid any delay. On handover we will meet you and give you the opportunity to check that the home is up to the exceptional standards we set ourselves by. As with the home demonstration we request that only the home owners themselves are present. There are a couple of handover checklists to complete and we will also take the meter readings. All of this information will be documented and you will be provided with a copy. We will also hand over all the keys and fobs you will need.

Congratulations – you are now a proud owner of a Mandale home!

4-week courtesy visit

Once you have moved into your home, our customer care team will be in touch to introduce themselves to you. During this introduction they will mention a 4-week courtesy visit. This is entirely optional – if you feel that you don't require this visit please just let them know.

As homes are essentially hand-crafted you are likely to encounter more minor defects once you move in. If they aren't urgent we ask you to note these items down to discuss with our customer care team when they visit. Of course, if they are urgent please don't hesitate to call us.

Sometimes items may happen in more than one location in the house. A perfect example of this would be window latches sticking – we may come to attend one, for you to find out a couple of days later another one needs attention.



Your mortgage checklist



Below is a list of items your financial advisor will need to complete for your mortgage application. To speed the application process up it's useful to have this collated before your first appointment.

		Person 1	Person 2
National insurance number:		<input type="checkbox"/>	<input type="checkbox"/>
Proof of identity:	One of either UK driving licence or UK passport	<input type="checkbox"/>	<input type="checkbox"/>
Proof of address:	One of either – Council tax bill, mortgage or bank statement, utility bill	<input type="checkbox"/>	<input type="checkbox"/>
	A note of any previous addresses over the past 3 years	<input type="checkbox"/>	<input type="checkbox"/>
Existing mortgage:	Name of lender	<input type="checkbox"/>	<input type="checkbox"/>
	Account number	<input type="checkbox"/>	<input type="checkbox"/>
	Copy of last mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>
Employment:	Last three months' payslips	<input type="checkbox"/>	<input type="checkbox"/>
	P60	<input type="checkbox"/>	<input type="checkbox"/>
	Last 2 years accounts (if a sole trader)	<input type="checkbox"/>	<input type="checkbox"/>
	Last two years tax assessments (if self-employed)	<input type="checkbox"/>	<input type="checkbox"/>
Credit check:	Mortgage arrears	<input type="checkbox"/>	<input type="checkbox"/>
	County court judgements	<input type="checkbox"/>	<input type="checkbox"/>
	Current debts (loans, credit card balances, car finance, purchase finance)	<input type="checkbox"/>	<input type="checkbox"/>



Your safety is our priority

At Mandale Homes we take particular care in the safety of our customers and staff. Not only during the build of your own home are there safety concerns but these can remain if you are one of the first to move into a development as construction will continue to progress on site.

We understand that buying a new home and seeing the transformation is a very exciting time. However, until the house is ready to be viewed for the home demonstration we will not permit access to the property. Walking round a half-finished house can be discouraging to buyers, but more importantly, it can be dangerous.

Please consider these key pointers for your own safety and the safety of your family and any visitors, particularly young children.

- **Never enter the construction work areas at any time, or allow children under your care to do so.**
- **Children, by nature, are curious and like to play. Construction sites can be seen as large playgrounds to children; please educate your children on the very serious dangers that building sites pose, including machinery that may be using the access road.**

- **Where possible we will avoid using residents access roads for heavy site traffic but sometimes logistics just don't allow for this. Please take extra care when on the access roads, and make sure that the driver of any heavy machinery has seen you.**
- **Heavy plant machinery is not easy to maneuver and cannot stop quickly. Small children are particularly hard to see for machine operators.**
- **Please abide by any traffic management signage or systems in place – they are there for a very good reason.**
- **If you have pets please be extra vigilant of their whereabouts as they can easily become trapped in the construction area or cause an accident.**
- **Footpaths and designated walkways must be kept clear of any obstructions. Please do not park in these areas.**

Unless an extreme circumstance, please do not raise any concerns with site staff directly. If you have any problems, our customer care team are always on hand – please get in touch with them. If you contact the site staff directly, it is very likely that your query won't be recorded and it may result in your issue not being rectified as swiftly as possible.



Your forms

Reservation form

You will receive a copy of this form upon reservation of your home. This outlines basic important details of your purchase – we recommend you keep hold of this for reference.

Reservation checklist

Upon reservation your sales advisor will discuss all aspects of the property you need to know. This checklist ensures that all these points are covered and you are making a well-informed decision about this purchase.

Your design pack

This is the pack that will be completed as you go through the choices of finishes to your home. Once you have decided this pack will be finalised and you will be given a copy. We recommend you keep hold of this so you can remember what your choices were when buying things for your new home.

Home demonstration form

On this form is a checklist to make sure we have covered all the basics when explaining how your home works. There is also space on here to note any items that require our attention during your home demonstration. You will get a copy of this and we will give you the chance on completion to check that all these items have been completed to a satisfactory standard.

Property handover certificate

This form has all the information you need for completion: service providers, meter readings and a couple of checklists. It also provides a couple of brief explanations on the reverse about how our customer care process works, what happens now and some tips for home upkeep.



Quality control checklist

We will run through this form with you on handover so you can check your home and make sure it is up to our usual exceptional standards. Any cosmetic defects such as scratches on doors, dents in walls and marks on flooring need to be noted on this form. If there are any items on this form that need sorting we will see to these as soon as possible. As there is a lot of hustle and bustle moving into a home it is imperative that any defects are noted on this form, otherwise will we have to assume the damage has been done by another party, such as your removals firm.





Your warranty & insurance



The warranty comes at no cost to you and you are not required to agree to any terms and conditions upon purchase. Once the purchase is complete the benefit of the warranty automatically transfers to you and is applicable to that house only. On completion of build the warranty provider carries out a technical review of the property to ensure risks and defects are minimised making it suitable for them to insure and for you to live in.

When you buy a new home you are provided with the certificates for work carried out by the subcontractors on your home. This is your guarantee that we provided you with a house that meets standards and they are also your guarantee for these works. These certificates are sent to your solicitor electronically before completion – please make sure you obtain a copy of these from your solicitor and keep on file.

As the homeowner you will need to register any warranties provided for the appliances within the home. We simply install these appliances and are therefore not responsible for any problems you may encounter. We highly recommend you register the warranties as soon as possible as some appliance providers will not accept support calls if their products aren't registered. Details on how to register the warranties will be provided on the appliance themselves or within your instructions and manuals folder which contains the instruction booklets for your appliances. You will get this booklet on handover.

Every Mandale home comes with a 10 year NHBC (or equivalent) structural defects warranty, two of which, are covered by us. This means that any defects are covered by us within the first two years. Please note that we will only attend to smaller cosmetic issues within the first 4-week period and only defects will be attended to after this point. This may seem obvious, but we won't attend to issues caused by wear, tear and misuse by yourselves.

The structural warranty covers you as the home owner against any critical structural defects in your property that were not discovered prior to completion; defects that may be expensive to rectify. If you would like clarification on this please speak to any member of the Mandale Homes team.

The 10-year period commences from the day that the warranty certificate is issued, not the day of legal completion. This is because this certificate is issued once the final inspections have taken place and your home is classed fit to dwell in by the insurers. For example, if you buy a plot that has been completed for 3 months you will only receive 9 years 9 months of structural warranty and 1 year 9 months of defects warranty.

If you experience a defect issue during your first two years we should be your first point of contact. If you cannot remember when that period expires, please get in touch and we will be happy to advise. Once the defects period is close to finishing our customer care team will get in touch to advise.

The policy does not cover initial minor defect items noted during the home demo, handover or within the first four weeks of living within your home. We will rectify these as part of the completion process so your home functions as expected.



You've moved in, now what?



Our care for you and your home extends past your move in date. We have fine-tuned our customer care procedure throughout the years to make it as efficient and hassle free as possible for you.

Snagging items are normal within a new build home and we do advise you to expect some minor issues when you have moved into your home. This is because some problems are not found until the house has been used on a daily basis.

On your home demonstration you will be given a booklet called 'Moving In'. We recommend that you read this and keep it to hand as a reference point should you have any basic queries. Within this booklet is important information regarding maintaining your home, home improvements and advice on how to make the most of your home.

This booklet also outlines our snagging and defects procedure. If you have any queries once you have moved in please refer to this book.

Feedback

It's great to talk! Feedback, positive or negative is always welcome and we encourage you to let us know how we did. Making sure each of our customers is happy is important to us.

We appreciate that despite everyone's best efforts things can go wrong. If there is anything that does not meet your reasonable satisfaction we ask that you contact us to let us know. Many complaints and comments can be dealt with quickly by talking to a relevant staff member who is able to take action directly to address the problem.

If you would like to take this further, your complaint is to be forwarded to the following address:

**Customer Care Group Manager
Mandale Homes
PO Box 29
Stockton-on-Tees
TS18 2XW**

Or via email to:
feedback@mandale.com

Additionally, if you have something great to say, we'd love to hear about it. Perhaps your sales advisor has been exceptional, or maybe you had a few issues during the purchase but our team made everything possible. It's great to know where our strengths are too, not just weaknesses.

For further information on our feedback and complaints procedure please visit our website.

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