

Your Journey Explained

A GUIDE TO HELP NAVIGATE THE
STAGES OF PURCHASING YOUR NEW HOME



Mandale Homes 
TOGETHER WE BUILD A HOME



The purchase process

The following is a step-by-step guide to the purchase process. If this isn't your first home purchase, it may look like there are more stages than normal, but don't worry, there isn't much more you need to do than for a second-hand home purchase, plus, the additional steps are the exciting parts!



RESERVATION:

Prior to reservation you will have gone through financial qualification and full details of the home you are purchasing on your Pre-Reservation checklist.

The reservation form itself is a legal document and sets out key information with regards to your purchase, such as the property address, price, if any incentives have been agreed, solicitor and financial advisor details, deposit required upon exchange of contracts and the exchange of contracts deadline. Once this form is completed and your reservation deposit is paid, your new home is reserved for you and taken off the market.



INSTRUCT A SOLICITOR:

To complete the purchase of your new home you will need a solicitor to act for you - If you have a solicitor in mind that's great, but if not then we can help. On each site we have a panel of reputable, independent legal firms that specialise in new build purchases; we always encourage buyers to use a solicitor from our panel as they already have knowledge of our developments enabling them to meet set deadlines. We will even contribute £500 towards your legal fees if you chose one of our panel solicitors. Your choice of solicitor will be agreed at reservation as their details are required to complete the reservation form.

After your reservation appointment, you will need to contact your chosen solicitor immediately and formally instruct them to act for yourself; you can call or email them to do this.

Once instructed you will need to:

- Complete and return your initial legal documents as soon as possible following receipt.
- Make payment for your searches to be applied, searches can take 3 weeks or more to come back.
- Provide your solicitor with verified ID. It is required to complete the conveyancing process.

Congratulations on reserving your new Mandale home!

We understand that buying a home can be a significant and life-changing commitment. Whether this is your first home or your next step on the property ladder - buying a new build property can be a slightly different process to navigate.

This guide is designed to contain all the information you will need to progress through the various stages of purchasing your new home. It explains the entire process from first qualification through to handover, including notes on each stage, essential contact details and information regarding your new home warranties. Your Sales Advisor will also be on hand and happy to help every step of the way, if there is anything you need assistance with, please don't hesitate to get in touch.





ARRANGE YOUR MORTGAGE:

If you are financing the purchase of your new home with a mortgage, we have a recommended panel of independent financial advisors we can put you in touch with that specialise in new build purchases.

Whilst it may be tempting to visit your local bank to discuss mortgage options, this can drastically narrow your lending options and you could be missing out on the best deals and rates.

Our recommended IFA's have access to thousands of mortgage products from numerous lenders and are committed to finding the best product personal to you and your situation. They also have in-depth knowledge of available new build schemes and offers. Another benefit of using a panel financial advisor is that they can complete the application paperwork for you, freeing up your time and helping speed up the process.



DESIGN CONSULTATION:

Your Sales Advisor will be in touch to arrange your design appointment once the legal process is underway.

With Mandale Homes we have many options for you to put your own stamp on your home including flooring, kitchens, tiling and more.

There is an impressive range of upgrades and extra choices available alongside our standard specification; any upgrade costs incurred will be confirmed when you make your design choices. Payment is to be made at the point of signing off your design pack in order for us to install your choices in your home.

*Availability of design extras is dependent on the build stage of the property.



EXCHANGE OF CONTRACTS:

This is the point that the agreement to buy or sell a house becomes legally binding and should be achieved within 30 working days of the contracts for your new home being issued to your solicitor. Exchange of contracts can happen once your solicitor has carried out the necessary searches, you have received your mortgage offer or provided proof of purchase funds and contract terms are signed. A deposit is required at exchange of contracts – your solicitor will confirm this amount with you.

If the purchase of your new home is dependent on the sale of another property, you will only be able to exchange contracts once the sale of your current house is ready to do the same. Upon reservation your Sales Advisor will record details of your current sale and they will be able to keep in touch with agents to ensure that the chain is progressing smoothly and on target with the contract exchange deadline.

BUILD COMPLETION:

Upon reservation you will have been given an estimated build completion window - please be aware that this is our best estimate based on the stage of build at the time. The site team will be working hard to achieve this date range but sometimes delays can be experienced due to circumstances beyond our control – this could be weather related or delays to service connections, materials availability etc. Throughout the construction of your home, your Sales Advisor will be in touch with regular progress updates and if for any reason we do have to amend your estimated completion window, you will be informed as a priority. As we are nearing build completion on your new home, we will be in touch to arrange provisional dates for your home demonstration and legal completion appointments.

Once the build is finished and we receive all the final warranty certification for your home, your appointment dates will be confirmed and notice to legally complete will be served via your solicitor. This notice period is typically 10 working days but can vary depending on whether you are using a purchase scheme. Both your Sales Advisor and solicitor will be in regular contact with you regarding dates and timescales.

When receiving build progress updates, remember that the build completion date is different to the home demonstration and handover dates – please don't get these confused. Mandale Homes cannot agree to a legal completion date until your new home is ready and cannot be held accountable for any arrangements made by purchasers based on estimated timescales.



HOME DEMONSTRATION:

Once the build of your new home is complete and has been professionally checked by Mandale Homes and the warranty provider, your Sales Advisor will be in touch to arrange your home demonstration - this is when you will first get to view your completed home!

The home demonstration will take approximately an hour to complete and only the homeowners themselves are permitted to attend or if you are buying by yourself, you may bring a family member or friend along with you. At this appointment, our customer care team will demonstrate the basic functions of your new home and provide lots of information and handy tips on caring for it once you move in.

We will also give you advice on aftercare and general maintenance for the future, plus you will have chance to check for any minor defects that may need attention, such as paint touch ups.

Rest assured that by this point your new home has been thoroughly inspected a number of times to ensure that we hand over a well finished, high quality product - so we anticipate any defects will be minimal. If any items are found during the home demonstration, we will always endeavour to rectify these before you move in. If this is not possible for any reason (such as a delay waiting for a part), then we will be in touch to discuss this with you.

We understand this is an exciting time and don't expect you to remember everything that you are told during your home demonstration, therefore we will give you a Moving In booklet as a reference too.



LEGAL COMPLETION AND HANDOVER:

In the run-up to legal completion, your solicitor will prepare your completion statement, outlining the balance of any monies which are due for completion and contact your lender to draw down mortgage funds. Your Sales Advisor will also be in touch to arrange the handover of your new home.

Your handover appointment will be arranged in advance and usually takes place the same day as legal completion. If you would like to legally complete in the morning, you will need to discuss this with your solicitor - they may be able to request the funds from your lender the day before to avoid any delay.

At the handover appointment you will meet again with our customer care representative and be given the opportunity to check that the home is up to the exceptional standards we set ourselves. As with the home demonstration, we request that only the homeowners themselves are present for this appointment. We will complete your handover checklists with you and take meter readings - all of this information will be documented, and you will be provided with copies. Meter readings will also be sent to utility suppliers and accounts signed over you. We recommend waiting until you receive confirmation from suppliers that your new home accounts are fully registered before considering switching providers.

Once funds are received, we will hand over all of your keys and fobs; Congratulations – you are now the 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 arrange a 4-week courtesy visit. This appointment is entirely optional – if you feel that you don't require this visit, please just let us know.

As each home is built by hand, it is normal to encounter minor defects once the property has been lived in and household items have been used regularly. If they aren't urgent, we ask you to note things down to discuss with our customer care team when they visit; this gives time for all items to be discovered and dealt with at once rather than arranging multiple appointments between yourself and trades. Of course, if they are urgent, please don't hesitate to call us.



Your forms

RESERVATION FORM & RESERVATION CHECKLIST:

Upon reservation of your new home, your Sales Advisor will review all aspects of the property with you, to ensure that you are making a well-informed purchasing decision. As there is a lot of information and various plans to go over, all of the details discussed will be recorded for you on the reservation checklist.

At the same time, your reservation form will also be completed, this outlines important details of your purchase and will be copied directly to your solicitor and IFA to confirm purchase details – you will be given a copy too for your reference.

HEALTH AND SAFETY REGULATION NOTICE:

During your reservation appointment, your Sales Advisor will inform you of our safety procedures. We ask you sign our Health and Safety Regulation Notice in agreement with our practices.

These regulations are put in place for the safety of both our customers and staff and we thank you for adhering to them.

YOUR DESIGN PACK:

Your design pack will be completed as you go through the choices and finishes to your new home. Once you have made your decisions, this pack will be finalised and you will receive a copy. It's a good idea to keep this handy when shopping for home furnishings.

HOME DEMONSTRATION FORM:

This form comprises a checklist to ensure we have covered all the basics when explaining how your new home works. There is also space to note down any items that you spot requiring our attention during your home demonstration. You will get a copy of this form and we will revisit it on completion to check that any items have been completed to a satisfactory standard.

PROPERTY HANDOVER CERTIFICATE:

The property handover certificate has all the information that you need for completion: service provider details, meter readings and some important checklists. It also provides brief explanations on the reverse about how our customer care process works and some helpful tips for home upkeep.

Your mortgage checklist

Below is a list of items your financial advisor will likely need from you to complete 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:	Bank statements	<input type="checkbox"/>	<input type="checkbox"/>
	Loans/credit card balance details (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
	Car finance (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
	Any other finance agreements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>

Your safety is our priority

At Mandale Homes we take particular care in the health and safety of our customers and staff. Site safety can be a concern, not only during the building of your home, but hazards will remain if you are one of the first to move into a new development as construction continues on site.

We understand that buying a new home and seeing the progress is a very exciting time. However, until the house is ready to be viewed during your home demonstration, we will not permit any access to the property. Walking around an unfinished house can be dangerous and we want you to see your new home for the first time at its best.

Never trespass in any construction area at any time or allow children under your care to do so.

i As discussed during your reservation appointment we always ask that you follow these key points for the safety of yourself, your family, and any other visitors, particularly young children. During this appointment you will have also signed our Health and Safety Regulation Notice to confirm that you will adhere to our safety procedures.



- Children, by nature, are curious therefore constructions sites can be seen as large playgrounds. Please educate your children on the very serious dangers that building sites pose, including site traffic that may be using the access road.
- Where possible, we will avoid using residents access roads for heavy site vehicles, but sometimes logistics just don't allow for this. Please take extra care on access roads, and make sure that the driver of any heavy machinery has seen you.
- Heavy plant machinery is not easy to manoeuvre 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 your safety.
- If you have pets, please be extra vigilant of their whereabouts as they can easily become trapped in the construction area or be involved in an accident.
- Footpaths and designated walkways must be kept clear of any obstructions. Please do not park in these areas.

i If you have any concerns, please always call our customer care team direct, they are always on hand to help – If you contact site staff directly, it is possible that your query won't be recorded and could result in the issue not being rectified as swiftly as possible.



Your warranty

Every Mandale home comes with a 10 year structural warranty, the first two years of which, are covered by us. This means that any defects are dealt with by Mandale within the first two years before being passed to your warranty provider (NHBC or equivalent).

The structural warranty covers you as the homeowner against any critical structural defects that may occur in your property. If you would like any clarification on this, please speak to your Sales Advisor or Customer Care Manager.

If you experience a defect issue during your first two years of warranty, 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 let you know.

The 10-year warranty period commences from the day that the warranty certificate is issued on your property, not the day of legal completion. This is because this certificate is issued to confirm final build inspections have taken place and your home is classed as fit to dwell in by the insurers. The warranty cover period always lasts for 10 years; for example, if you purchase a home that has been build complete for 3 months, you will receive 9 years 9 months of structural warranty and 1 year 9 months of defects warranty.

The 10-year warranty comes at no cost to the homeowner, and you are not required to agree to any terms and conditions upon purchase. Once your purchase is complete the benefit of the warranty automatically transfers to you and is applicable to your home only.

When you legally complete on your new home, you are provided with the certificates for work carried out by any subcontractors; this is your guarantee for the works completed and confirms that we have provided you with a house that meets building control standards.

These certificates are sent to your solicitor electronically before completion – please ensure you obtain a copy of these from your solicitor for your own records.

As the homeowner you will need to register any warranties for the appliances provided within your home as these are covered directly by the manufacturer and not under your structural warranty.

We highly recommend you register the warranties as soon as possible; 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 the instructions and manuals folder which contains the instruction booklets for your appliances - you will receive this booklet on handover.

i Please note that the policy does not cover initial minor defect items noted during the home demonstration, 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. Smaller cosmetic issues are not covered under your warranty, nor are any issues caused by wear, tear and misuse by homeowners.



You've moved in, now what?

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

Every Mandale home undergoes thorough testing, quality control and inspections. However, as each home is built by hand, it is normal to encounter some minor defects once the property has been lived in and household items are in regular use.

At your home demonstration you will be given a booklet called Moving In. We recommend that you read this and keep it to hand for reference. Within this booklet you will find important information regarding our after sales care, advice on how to maintain your home and what to do in case of an emergency. This booklet also outlines our defects procedure.



Feedback

It's great to talk! Feedback, positive or negative is always valuable to us and as part of our commitment to continuous improvement we would love to hear about your experience with us.

Our feedback process starts with you kindly taking the time to complete a review of our service on Trustpilot. Four weeks after you move in you will also receive a customer feedback form - by this point you will have had time to settle into your new home and surroundings and your journey with us will be nearing the end.

Once you have completed your Trustpilot review and returned your feedback form to us, as a thank you for taking the time, you will receive a £25 Marks and Spencer voucher to treat yourself!

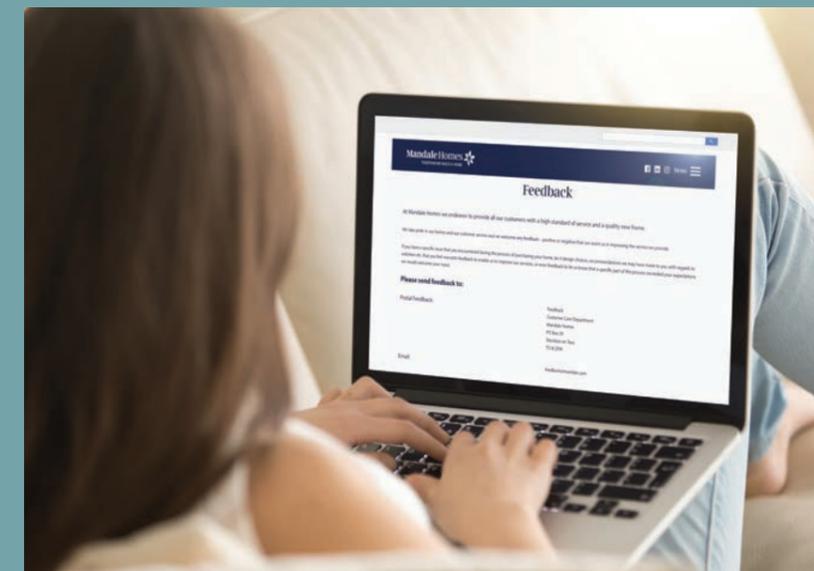
We pride ourselves on our high standards of build and customer service, however if there is anything that does not meet your reasonable satisfaction, we ask that you contact us to let us know.

To ensure queries are dealt with efficiently, please direct any correspondence to our customer care team who will log and manage the enquiry appropriately.

If you would like to make a complaint or 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 setbacks during the process but our team made everything possible, it's great to know how we are performing. All feedback should be directed to:

Customer Care Group Manager, Mandale Homes,
PO Box 29, Stockton-on-Tees, TS18 2XW, or via email to:
feedback@mandale.com

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



Tel: 01642 605514

Email: homesinfo@mandale.com

mandalehomes.com

*Information correct at time of going to print. Photography for illustrative purposes only.

