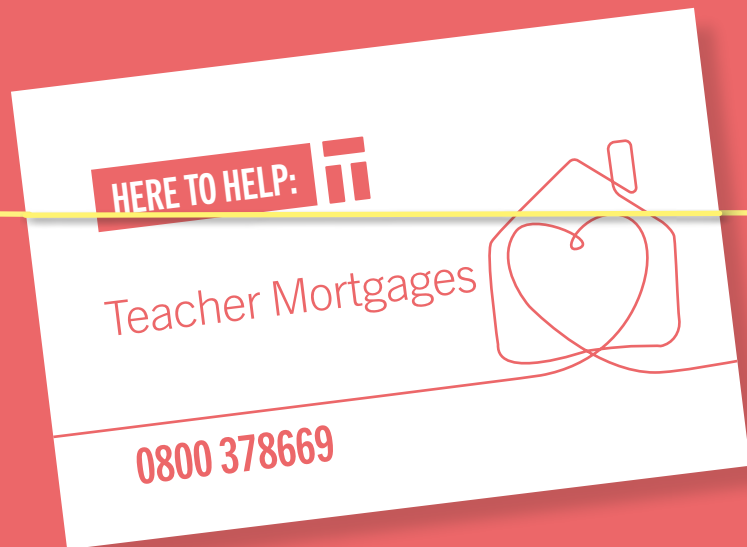
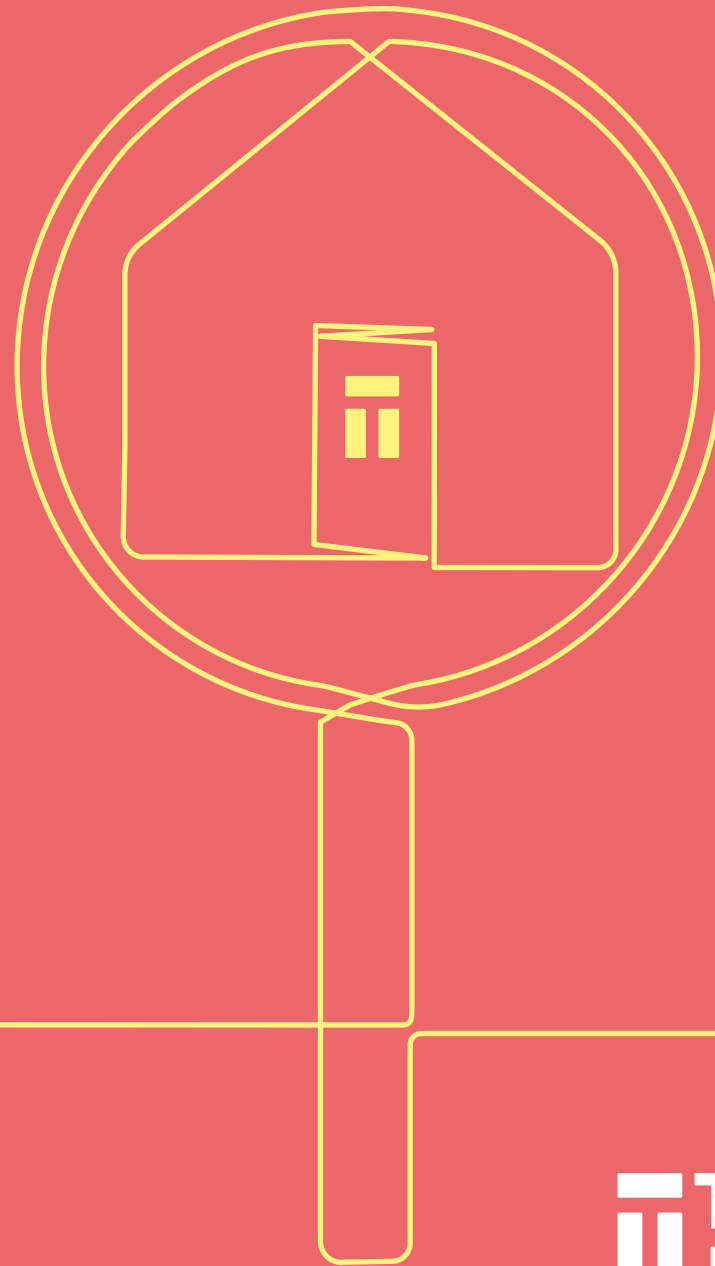
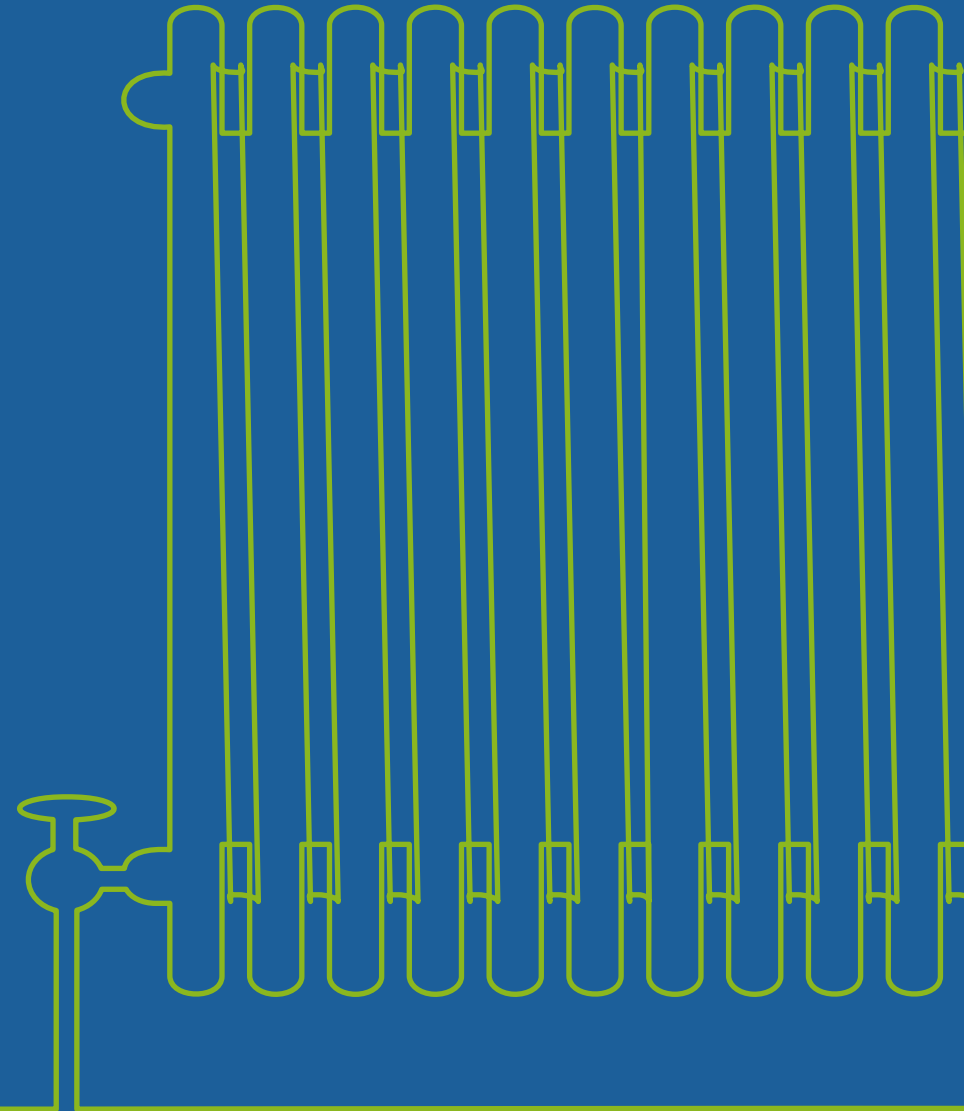


10 THINGS TO LOOK FOR WHEN VIEWING A PROPERTY



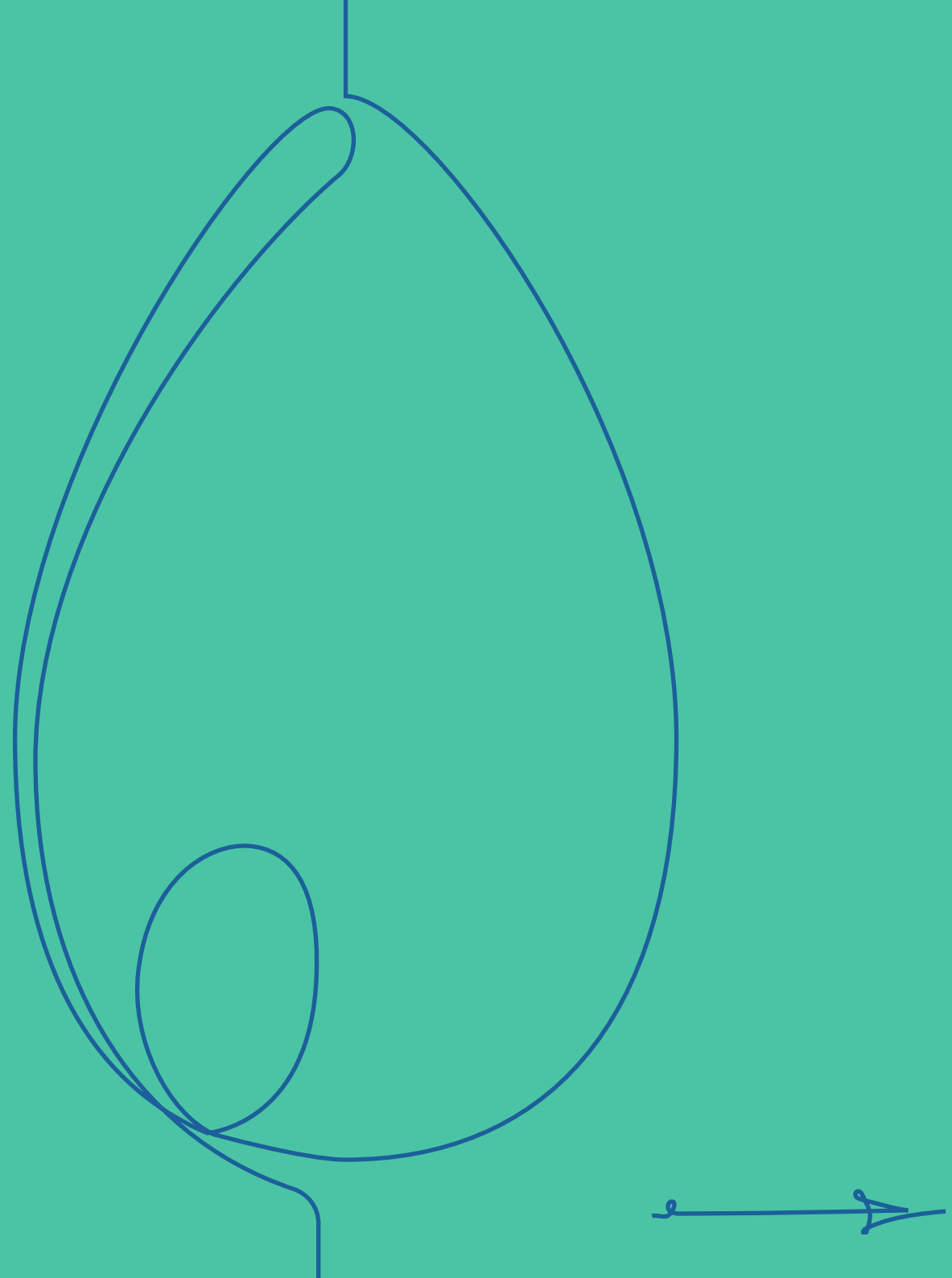
1. DOES THE PROPERTY REQUIRE ANY UPDATES THAT COULD BE COSTLY?

Have a good look round at windows, doors, the kitchen, the bathroom, the radiators (or heating system) the electricals and lighting – is anything in obvious need of a major overhaul? You should specifically look at things that need more than a lick of paint!



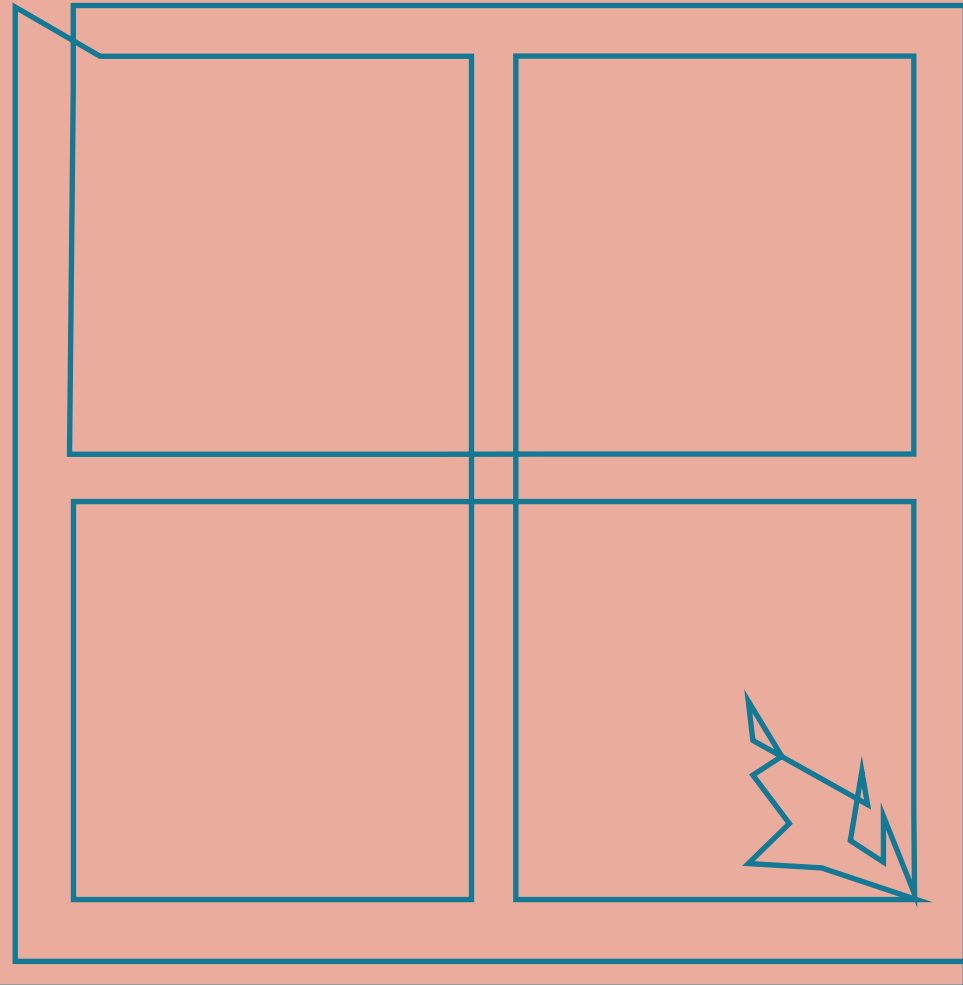
2. IS THERE ANY DAMP?

Damp usually has a distinctive smell, so pay attention. Check around windows, around walls and near the roof. Feel the walls with your hands. In older homes the floors can also indicate damp.



3. ARE THE ROOF, WINDOWS AND DOORS IN GOOD CONDITION?

A visual check will show if there are any severe problems. On UPVC windows check for condensation between the panes of glass. Check the windows and doors open and close properly and are lockable. Look on the outside as well as inside.



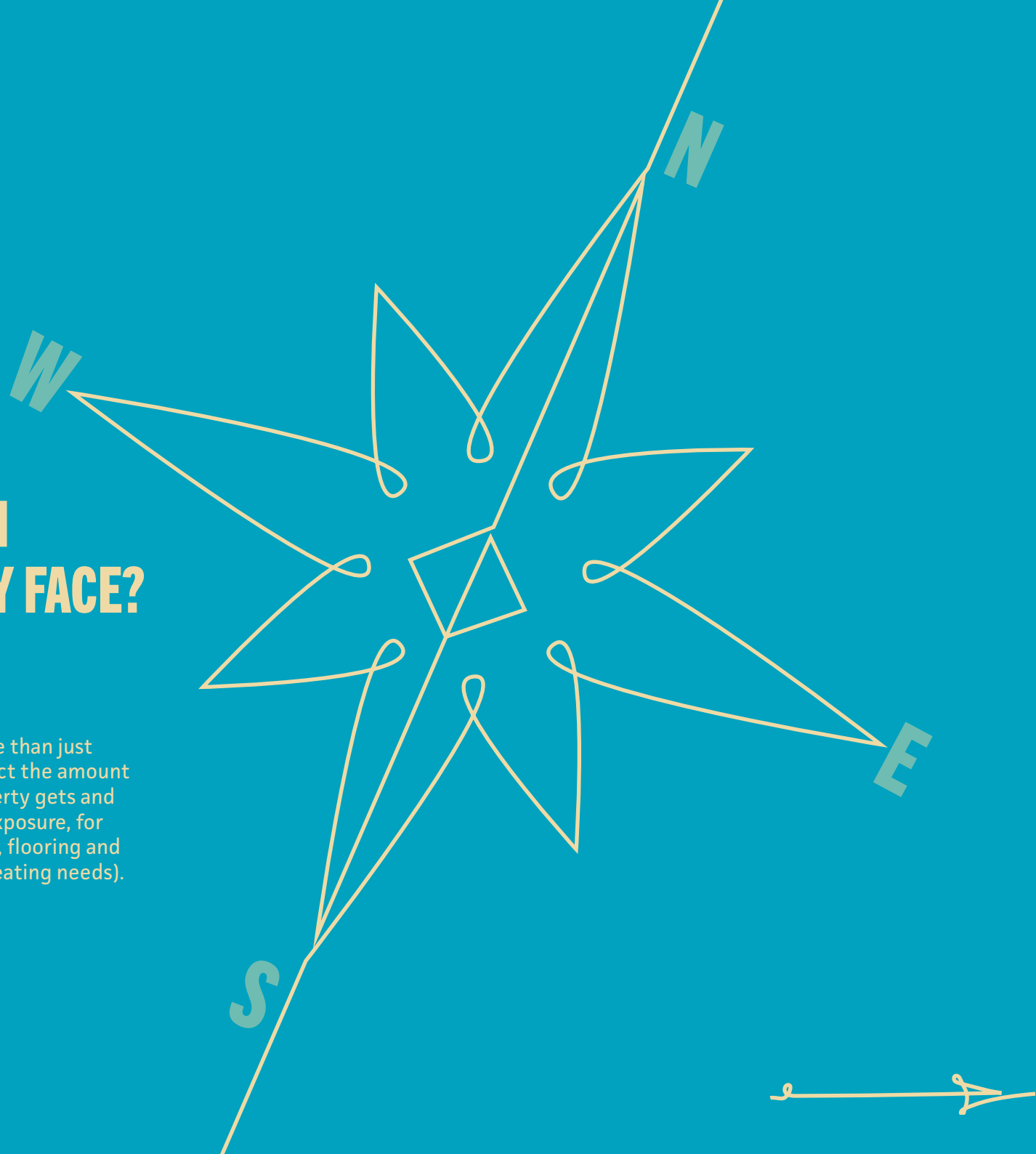
4. HOW OLD IS THE BOILER? WHEN WAS IT LAST SERVICED?

Ask the agent or owner how old the boiler is and when it was last serviced. If they don't know they should be able to find out for you. Often a boiler will have a 'service' sticker on it indicating when it needs to be checked.



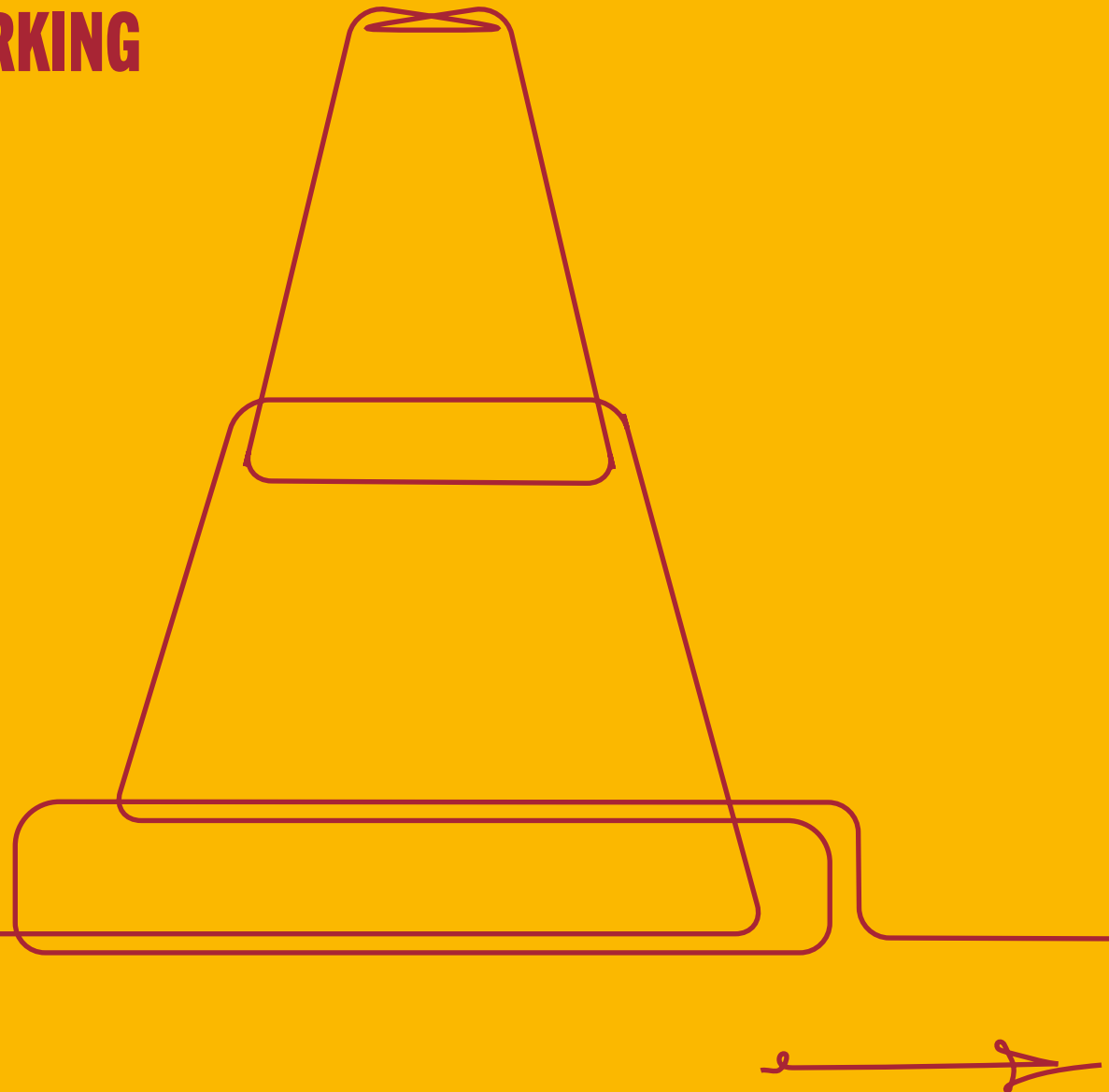
5. WHICH DIRECTION DOES THE PROPERTY FACE?

The direction a property faces is about more than just having a southerly sunny garden. It can affect the amount of natural light, how warm or cold the property gets and potentially home maintenance costs (sun exposure, for example, can cause faster wear to furniture, flooring and fabric whilst lack of sunlight can increase heating needs).



6. IS THERE ADEQUATE PARKING FOR YOUR NEEDS?

Use a viewing to ascertain what (if any) parking comes with the property. If you like the home try 'driving by' at different times of the day/week to check the parking situation, for example at evenings and weekends when more people might be at home. If you'll be reliant on public transport check the distance to the nearest 'stop' and the frequency of travel on your likely routes.

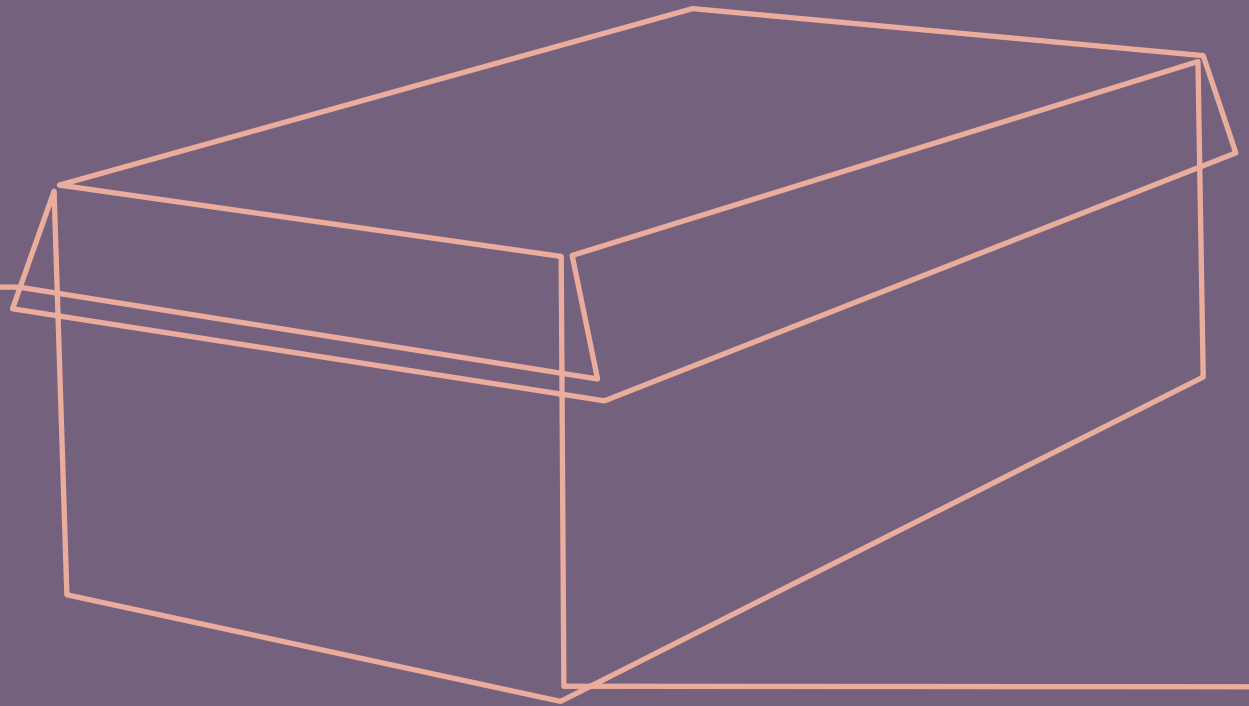


7. WHAT EXACTLY IS INCLUDED/ EXCLUDED FROM THE SALE?

Depending on the seller's plan a variety of different items could be included or excluded from sale, for example white goods, fixtures and fittings (like built in wardrobes, light fittings).



8. ARE THE ROOMS BIG ENOUGH AND IS THERE ENOUGH STORAGE SPACE?



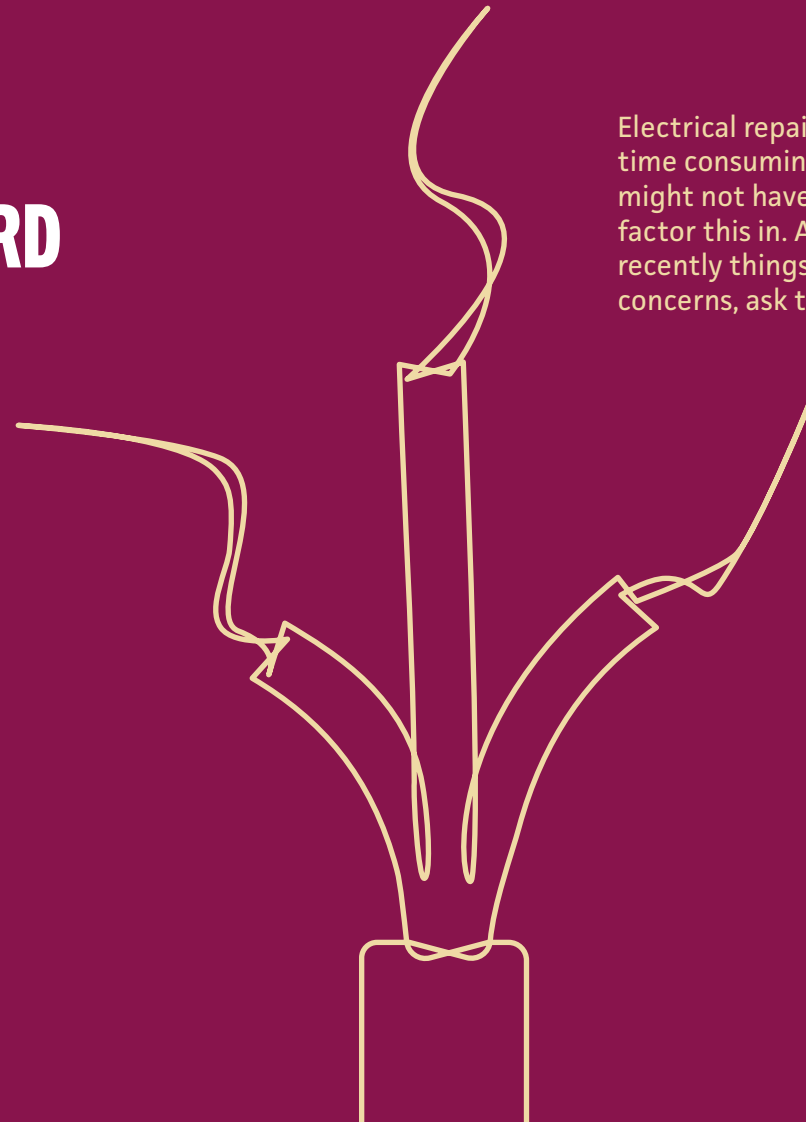
A good seller will dress the room to make it look lovely for sale, but take a closer look. Do the bedrooms have adequate furniture to store your belongings? Or is there space to put furniture in? Are there enough cupboards in the kitchen for your food and utensils?



9. ARE THERE SUFFICIENT PLUG POINTS, DO THEY LOOK IN GOOD CONDITION?

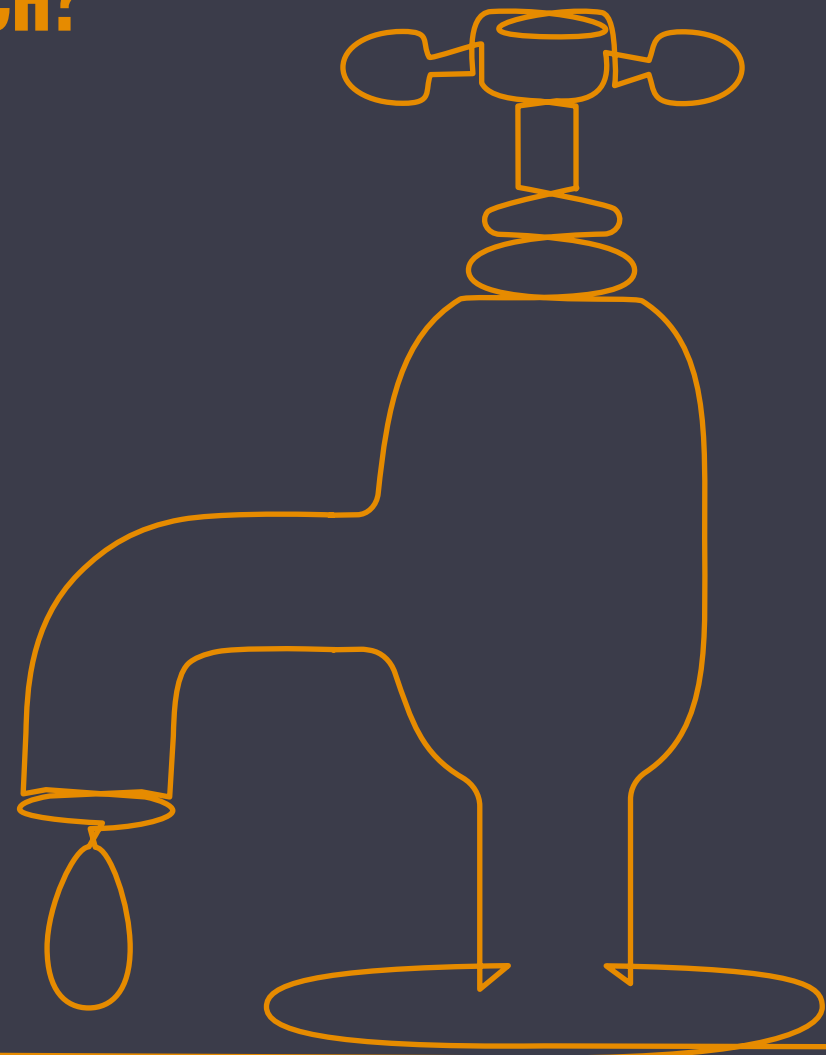
DOES THE FUSE BOARD INDICATE THE STATE OF THE ELECTRICS?

Electrical repairs and replacements can be costly as well as time consuming and disruptive. Older homes in particular might not have enough electrical outlets for modern living, so factor this in. A good look at the fuse box should indicate how recently things have been updated. If you're not sure or have concerns, ask the estate agent.



10. IS THE PLUMBING UP TO SCRATCH?

There's nothing more annoying than a shower with poor water pressure, so turn on the taps and shower to test things out. If you're viewing in winter and its cold outside touching the radiators will help you check if they're working properly or not.



THE SMALL PRINT

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

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