



**quick sale
completions**



Our aim is to provide quick, hassle-free and effective solutions for people who need to sell their UK property.

Who are Quick Sale Completions?

Quick Sale Completions are a team of experienced professionals that provide ethical solutions for people who need to sell their property quickly. We have helped people who have experienced the following:

- ✓ Repossession and mortgage arrears;
- ✓ Needing to release the equity in their property fast;
- ✓ Divorce / Separation;
- ✓ Retirement / Early Retirement;
- ✓ Broken chains (buyer has pulled out);
- ✓ Difficulty in selling on open market;
- ✓ Difficulty in selling due to condition of property;
- ✓ A desire to avoid prospective buyers in and out of their property and the associated hassles / headaches;
- ✓ Relocation / Emigration;
- ✓ Difficulty in dealing with unsecured debts such as credit cards and personal loans;
- ✓ Require fast finance for business investment or development;
- ✓ Downsizing;
- ✓ Probate;
- ✓ Ill Health;
- ✓ Bereavement

"Very pleased with the service we received - would not hesitate in recommending you to people who need to sell."

"Thank you for all your help in our time of need - we couldn't have done it without you"

"We explored a number of similar companies but chose QSC as they had a friendly approachable service with the right experience."

Testimonials for the 'Quick Sale Completions' service.

Further examples and originals available by request



Our Services

Quick Sale Completions are a national home buying organisation that was set up by a team of experienced property professionals with over 15 years collective experience.

We are fully knowledgeable about the fast-sale process and have a team of in-house finance, mortgage and legal specialists to ensure that we can provide a first class service.

As you will see in the following pages - we are an ethical organisation that takes pride in offering a no obligation consultation where we discuss all our clients options before discussing any kind of sale. This means that we are always able to guarantee a solution - even if that means that we do not buy the house.

Should you choose to accept our offer, you can rest assured that we will cover all legal and transactional costs and there will be no Home Information Pack (HIP), Energy Performance Certificate (EPC) or Estate Agency fees to pay.

We would also encourage you to request your **FREE** Hometrack report from our Property Consultant - this will enable you to gain a detailed insight into your property using the most up-to-date information in the marketplace.

Thank you and we look forward to serving your needs...





'As experienced property professionals, we pride ourselves in providing a proven quick-sale process.'

CODE OF PRACTICE & CHARTER

Document Contents

		Page number
1	What is this document	5
2	Our promises	5
3	The initial phone call	5
4	The second phone call	6
5	Once you decide to sell	7
6	What about the background of the Quick Sale Completions Property Consultant?	9
7	Post-sales service and your feedback	9
8	Complaints & Grievances Procedure	10

1. What is this document?

This Code of Practice will explain how we work should you choose to discuss the sale of your property through the Quick Sale Completions organisation.

2. Our promises

- ✓ **To offer you confidential, honest, no obligation help;**
- ✓ **To provide a fast and hassle free service;**
- ✓ **To pay for all the expenses involved in the transaction;**
- ✓ **To provide a friendly and thorough post-sales service.**

3. The initial phone call

It is most likely that you have completed our online form which asks some basic details about the property.

The Property Consultant will call you to have a no-obligation discussion about your property situation and clarify a few more details. This call will take between 15-20 minutes so if you do not have the time please let him/her know and we will schedule a convenient time to ring back.

Quick Sale Completions take pride in outlining all the options available to a homeowner prior to discussing any kind of sale. These options include – but are not limited to – the following:

- ✓ **An open market / auction sale of the house;**
- ✓ **The possibility of a further advance / re-mortgage from your mortgage company;**
- ✓ **A 'payment holiday' and/or payment plan from the your current mortgage company and secured loan lender(s);**
- ✓ **Conversion of mortgage from repayment to an interest only;**
- ✓ **Taking on a lodger who would be able to help contribute towards the payments;**

What if I'm facing repossession?

We appreciate the sensitivity of the situation and will guarantee to treat the case with confidentiality, fairness and honesty.

Our Property Consultants are trained to understand the legal processes behind repossession and will be able to deal with your case based on its individual merits.

Who will be buying the property?

Quick Sale Completions operate as a professional sourcing company with a large database of investors who use our tried-and-tested quick buying system to acquire long-term assets. We have investors operating in all parts of England, Wales, Scotland and Northern Ireland so you can rest assured that we will be able to complete the transaction within a 28-day time-period.

If, after looking through the options, you would still like to discuss the sale of the property - we will continue to explain exactly how we work and answer any questions you have. We will need to ask some further questions so we can undertake our research and come back to you with an offer - please be as accurate as possible with the description. The Property Consultant will arrange a convenient day and time to get back in touch with you.

4. The Second Phone Call

The Property Consultant will have done his or her research around your house (including a detailed examination of comparable values, market rents and the local neighbourhood) prior to making the second call. You will be able to access your free 'Hometrack Report' and request to see any other research that has been done.

Should your financial circumstances permit, the Property Consultant will offer you a choice of options of how you would like to conduct the transaction. We always take a fair view of our client's property situations and will state other options if we deem them to be the most appropriate (even if that means that we do not buy the property).

The Property Consultant will allow you some time to make your decision and will not oblige you to sell your property unless you are fully certain.

It's important that you are comfortable with the relationship with Quick Sale Completions - if you would like to talk to our Senior Management Team please leave a message via our Head Office on [0845-257-7549](tel:0845-257-7549) (24 Hours) or email info@quicksalecompletions.co.uk.

You will also receive a letter explaining the full terms of the offer and can request a personal meeting with the Property Consultant.

Subject to discussing all the above options, should you wish to proceed with the sale of your property, the purchase price will be subject to all your total secured loan amounts owed being viewed in full by Quick Sale Completions (including any redemption penalties). We may also have a separate arrangement to clear any unsecured lending and/or to undertake refurbishment work to the property.

What is a 'Hometrack' report?

As part of our service, we offer anyone who requests a free report on their property published by our trusted partners at 'Hometrack'. In the document you will find a wide range of data and information including recent sold data, estate agent sentiments, differences between sales and asking prices and other indicators of market activity.

5. Once you decide to sell

Please refer to the flowchart on [page 11](#) which will explain our process.

Quick Sale Completions will take the lead throughout the transaction to ensure it proceeds quickly and efficiently whilst keeping you regularly updated. We will pay for all the costs involved in the transaction unless a separate arrangement has been made.

Please note, it is important that when you agree to sell the property through Quick Sale Completions that you are absolutely sure that you want to do so. The company will be spending money on surveys, searches, solicitors and related costs which will not be refunded to us should you decide to pull out. We will request for you to sign a sales agreement and, if after agreeing to proceed you pull out of the transaction, Quick Sale Completions will reserve the right to seek re-imbursement of any reasonable costs incurred.

Upon agreement of sale, Quick Sale Completions will instruct a surveyor to visit the property and the Property Consultant will explain the very simple procedure to you. The Property Consultant may also wish to visit the property as the survey is being conducted and/or with the buyer.

Quick Sale Completions have a tried-and-tested panel of solicitors and legal experts that are experienced in processing transactions quickly and efficiently.

You are welcome to use your own solicitor should you so wish - however - Quick Sale Completions will not be able to guarantee that we will be able to cover the cost and that you will receive the fastest possible completion.

What is a test valuation?

At Quick Sale Completions we base our valuations on similar properties that have sold in the local area. There are times, however, where it may be very difficult to find a true market value of a property, particularly if there have been no recent sales. For this reason, we may need to instruct a professional surveyor to examine the property's value - the result of which can be used to move forward with the transaction.

I would like to stay in my property and rent it back - would this be possible?

Due to changes in legislation as of the 1st July 2009, Quick Sale Completions are no longer able to offer sell-and-rent-back transactions. New laws governing the process have been implemented to eliminate the 'unscrupulous' practices that were happening in the industry and are therefore to be welcomed. Should you wish to remain in your property and rent it back, Quick Sale Completions will be able to offer the following options:

- **Refer you to a partner property-buying organisation that complies with regulation;**
- **Refer you to an Independent Financial Advisor (IFA) to discuss a home equity release or reversion policy;**
- **We are in regular touch with 1000's of landlords across the UK and may be able to find you a property to rent according to your requirements.**

You will be required to fill in the following documents:

- ✓ **Checklist of the evidence of ID;**
- ✓ **Sales Questionnaire;**
- ✓ **Fixtures, Fittings & Contents Form;**
- ✓ **Property Information Form**
- ✓ **Additional Enquiries;**
- ✓ **Leasehold Information (if applicable);**
- ✓ **General Form of Authority**

You will also need to send 2 forms of identification for each person named on the deeds of the property. This should be sent via Special Delivery and will be returned to you via courier by your solicitor (please inform the Property Consultant of the cost of doing this and we will reimburse you).

You will have all the contact details of the Property Consultant who will be at hand to assist with completing these forms, should you need it. Alternatively, simply leave a message via our Head Office on **0845-257-7549 (24 Hours)** or email info@quicksalecompletions.co.uk with your question or query.

From the point at which the sellers pack arrives back to your appointed solicitor, the transaction will be able to be completed within 20 working days. Quick Sale Completions will instruct the buyer's solicitor to commence their side of the conveyancing process in the first instance. Your solicitor may make contact you to introduce themselves and offer their services wherever needed. There are a number of external factors which may mean that the transaction could take a little while longer, these may include:



- ✓ **If your property is a leasehold, the solicitors for the buyer will have to check the details and contact the freeholder to get enquiries answered;**
- ✓ **If there is a discrepancy with the searches;**
- ✓ **Should the surveyor point out a structural defect with the property that will have to be resolved before the new mortgage can be granted.**

The Property Consultant will highlight such issues should they arise and inform of you of any approximate time-scales for the transaction to complete. We will assist in any way possible should such a situation arise.

6. What about the background of the Quick Sale Completions Property Consultant?

As you will be speaking to the Property Consultant on a regular basis throughout the transaction, we understand that you may be concerned about his/her past experience. If you would like to find more information please leave a message with our Head Office on **0845-257-7549** or email **info@quicksalecompletions.co.uk** with your concern and you will be contacted within 24 hours.

7. Post-sales service and your feedback

Quick Sale Completions have years of experience of completing the sales and understand the transition of moving home can be a stressful process, particularly if the property has been lived in for some time. For this reason, the Property Consultant will be at hand to provide any assistance they can (you will have their contact details). You are also very welcome to contact us on **0845-257-7549** (24 Hours) or email **info@quicksalecompletions.co.uk** with your request and we will do our utmost to help.

We will also send you a feedback form after the transaction has been completed. As an organisation that strives for continual improvement, any comments about the service would be greatly appreciated.

Please also feel free to write to the management of Quick Sale Completions at the following address:

Quick Sale Completions Head Office
Enterprise House,
197 - 201 Church Road,
Hove,
East Sussex
BN3 2AH

8. Complaints & Grievances Procedure

We would be extremely concerned if there be any aspect of your dealings with the Quick Sale Completions organisation that you are not happy with. We will take your concerns and complaints very seriously and will ensure that the management will contact you to discuss any poor experience you may have had.

If you are still not satisfied with the response of Quick Sale Completions, other points of contact are:

Citizens Advice Bureau

Myddelton House, 115-123 Pentonville Road, London, N1 9LZ Tel: 020-7833-2181 - Please note - this is the administrative head-quarters and no advice is available here, but they will be able to point you to your local office.

Shelter

Head Office, 88 Old Street, London, EC1V 9HU Tel: 0808-800-4444

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14-9SR

Tel: 0845-080-1800 / complaint.info@financial-ombudsman.org.uk

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4 week sale with Quick Sale Completions



