

Your Local
Property Expert



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Six top tips

To help with your mortgage appointment



- **Think ahead—get your finances in order**

Think about your monthly outgoings. It could affect your chances of being offered a mortgage if the lender thinks they are excessive. Cut out any luxury spending or review items that you could really do without, from monthly magazine subscriptions, spa treatments or even gym memberships you never use.

- **Improve your credit rating:**

Check to see what monthly payments you are committed to and if you could reduce them. To improve your credit rating, think about setting up direct debits on any regular outgoings such as credit cards and utility bills. Make sure you are on the electoral roll too, as this is key to helping lenders when conducting checks like this.

- **Think about saving (and do it!)**

Along with your deposit and monthly mortgage payments, you'll also have to consider the additional costs of owning a property, so now is the time to either start saving a touch more or getting used to having additional expenses coming out of your bank account each month. The best way of doing that is to set up a savings account that restricts access to savings, it's great as a way to stop you spending and also helps to make you more aware about what you spend your money on.

- **Book a mortgage appointment ASAP**

It's important to book a mortgage appointment even before you have seen a property you want to buy, because getting a decision in principle can take several weeks. As part of this consider going to a company who can offer professional mortgage advice and who have access to a range of mortgage deals. Going direct to a mortgage lender itself might cost you more!

- **Be prepared**

In advance of the appointment, you'll also need to gather together a whole range of documents to support your mortgage application, as well as an array of other information. Make sure you check with the advisor you have booked to see, exactly what they will need to see.

- **Think about the future**

It might help you in deciding what type of mortgage you need, how long you are planning to live in the property you are mortgaging or if you would be looking to find another mortgage on another property in a few years time. Think about how you would like to budget for your mortgage, a fixed amount each month, or perhaps one that offers variable amounts each month, and of course, don't forget about Government schemes which you may be eligible for.

“Get your finances in order!”

Antony has been involved in property for over two decades, in development, sales and rental. With an inherent love of property and a comprehensive knowledge of Northampton and the surrounding area, he is well placed to deal with all aspects of the sales process, from sourcing, valuing, marketing and sales progression.

Six home selling myths debunked



- **Spring is the best time to sell**

While homes do sell in the spring, they also sell in the summer, autumn and winter. The truth may be that people can't be bothered in the winter, and would prefer to Wait a few weeks until the days are lighter and the weather is brighter. However overall, there isn't a best time to sell your home.

- **You can do it alone**

Whilst estate agent fees may make your toes curl up, going solo can actually be much more difficult, more stressful and more expensive. Selling your home is more than just a fancy looking advert, you also have to organise viewings, market your home through all of the best channels, establish relationships with potential buyers, and filter the offers. Estate agents may have a bad reputation across the UK, but ultimately they are the professionals at selling homes.

- **Noisy locations are a turn off**

Houses near main roads and Train stations are actually very popular these days, as they indicate a closeness to transport. In addition to this, window glazing is so advanced in today's society that it means you can barely hear the traffic, once inside a property.

- **Upgrades need to be big**

People massively overspend on DIY projects in the kitchen and bathroom, when in reality as long as it isn't too out-dated and appears clean and tidy, potential buyers do not care! Simple improvements often have the best result, so tidy up the front garden, revamp the front door and give the living room a fresh lick of paint!

- **Start high and reduce price**

This is one of the most common mistakes homeowners make. Price your home too low and you will leave money at the drawing table, but price it too high and you could miss out on the perfect buyer! Instead of pricing your home with room to negotiate, price your home at the real-life market price.

- **Make the buyers wait**

When you receive an offer, you should move swiftly! When a buyer makes an offer, they are ready to buy your home! Moods can change and you do not want to lose because you delayed replying. Some people believe that delaying puts you the seller in a better position, but that just isn't the case.

“Get your house sold!”

With core skills in Social Media and Digital Marketing, a passion for attention to detail and customer service, Antony ensures that his clients will always receive the professional service that they would naturally expect from Fine & Country.

Selling your home

the process

