



# Welcome To Your New Home

*A Guide for Home Buyers*



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## INTRO

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# We Are Urban Union

*Thank you for reserving a new Urban Union home, which has been innovatively designed and built with great care to give you many years of comfort and satisfaction.*

Urban Union has been building new homes and regenerating communities since 2013 and we have established a strong brand throughout Scotland.

Spirit, innovation, honesty and personal association with our clients are the underlying values behind everything that we do. We believe that you have chosen well and we wish you many years of happiness in your new home.

Urban Union Home Buyers Guide has been designed to assist and guide you through the process of buying an Urban Union home – something we aim to be as straightforward as possible.

Even if you have moved home on many occasions before, we would ask you to carefully read through this document as it contains a lot of useful information regarding Urban Union's procedures which may be new to you. If at any time, you have questions regarding the purchase of your Urban Union home then please do not hesitate to contact your Sales Advisor who will be happy to help you.



**With Urban Union –  
It's always great to be home!**

# Who's Who

**At Urban Union, we make sure that each development has a dedicated team responsible for ensuring your satisfaction. Your key contact, leading up to legal completion, is your Sales Advisor, who will have a wealth of information regarding the local area, schools and leisure activities. Your Sales Advisor is highly trained and experienced in handling most situations that can occur and is always available to help.**

*Team Work* - The Site Manager is responsible for building your new Urban Union home and leads a team of skilled craftsmen to ensure that Urban Union's high standards of construction are met. At various stages in the construction process, your new home will be independently inspected by the building industry's "watchdog", Premier Guarantee, who ensure the highest standards are achieved on completion.

Urban Union appointed Solicitors will liaise directly with your Solicitor to ensure that all legal points are covered.

Urban Union's Customer Care Team provide an after sales service. Urban Union will provide you with a name, address and contact number for their Customer Care Team. The address for the Customer Care Team and guide to our systems and procedures will be provided on legal completion.

SALES ADVISOR
MARKETING SUITE ADDRESS
TELEPHONE NUMBER
FAX NUMBER
EMAIL ADDRESS
CUSTOMER REFERENCE NUMBER
URBAN UNION WEBSITE <a href="http://www.urbanunionltd.co.uk">www.urbanunionltd.co.uk</a>
SITE MANAGER
PLOT NO.
HOUSE TYPE

NOTES
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# What Should I Do Now?

I've just reserved my new Urban Union home, what should I do now?

**Buying a new home need not be a difficult process. If you follow the simple steps outlined, you will be moving into your new Urban Union Home quicker than you ever imagined possible.**

In choosing to buy a brand new Urban Union home, you can be confident that you are dealing with a house building company which prides itself on its professional standards and work practices and is recognised for doing so.

In this respect, we are pleased to reserve your new home exclusively for you. We will not sell your new home to anyone else during the agreed reservation period, subject to you satisfying the conditions as detailed on the reservation form.

The reservation fee you have paid will be deducted from any balance due at legal completion. In the unlikely event that your reservation does not proceed to completion, a proportion of this may be retained by Urban Union to cover administration costs.

Please note that any special conditions will be noted on the reservation form and it is important that you conclude missives for the purchase within the required deadline in order that these special conditions can be met. Your Sales Advisor is there to help you so please feel free at any time to contact them for assistance.

All Urban Union Sales Advisors have been carefully selected and are highly trained to provide you with the highest standards of service possible. You will receive regular telephone calls to keep you up to date with progress and to advise what you/we need to do next to ensure agreed deadlines are met.



# Our Fast Track Guide to Buying a New Home

*Timescale from Reservation*



## Day of Reservation >

Appoint a Solicitor to act on your behalf, preferably in writing.

## Within 48 Hours >

Make an appointment with your mortgage company or broker. Your mortgage application must be submitted. You should provide all relevant information related to the progress of your mortgage application to your Sales Advisor.

Your proposed mortgage lender will instruct a Surveyor to inspect your new Urban Union home and give them a valuation for lending purposes.

Your employer, bank, existing mortgage lender (if applicable) and others often receive letters from your proposed mortgage lender asking for confirmation of the information you have given. N.B. A useful tip is to forewarn your employers and ask them to reply as soon as possible.

Your mortgage lender will issue you with a mortgage offer which you should discuss with your Mortgage Advisor, then sign and return as requested.

## Within 7 Days >

Urban Union Solicitors will forward the offer to your Solicitor. You should have met with your Mortgage Advisor. At this meeting, you should take with you the following:

(N.B for both parties if you are buying the property jointly):

1. A copy of your UK driving licence or full UK passport showing your signature.
2. Details of your place of residence for the past five years together with a Council Tax bill, bank statement and utility bill.

3. Your P60 and original pay slips for the past three months. N.B If you have been employed with your current company for less than three years you will need to supply the name and address of your previous employer(s).

4. If you already have a mortgage you will need to supply the name and address of the mortgage lenders together with your account number and last mortgage statement.

5. If you are currently living in rented accommodation you will need to provide the name and address of your landlord together with a rent book, where applicable.

6. If you currently have any hire purchase agreements, you will need to provide details of the agreements. You may also be required to provide a copy of the original loan agreement and proof that all payments have been made.

7. Certain personal details will be required such as your National Insurance Number, your tax code and tax office.

8. Payment of the survey fee may be required.

9. Your mortgage lender will carry out credit checks on your financial status over the past five years and it is therefore imperative that you advise your Mortgage Advisor if you have been in arrears on any financial commitment, including mortgage, council tax, HP agreements etc.

## Within 14 Days >

Your Solicitor should have concluded missives for your purchase and have paid any balance of the deposit.

Please note: - Conclusion of missives deadline periods may vary according to the reservation conditions.

**Congratulations! - You have concluded missives on your brand new Urban Union home!**

**There are now two main areas we all must concentrate on. [Legal & Financial >>>](#)**

# Legal & Financial

## Legal - why do we have a timescale to conclude missives?

We are happy to give our commitment that the Urban Union home you have chosen will not be offered to anyone else and the FIXED PRICE will not increase during the agreed reservation period.

As already mentioned, it is a condition of our reservation agreement that you conclude missives within the agreed timescale. You will receive regular phone calls from your Urban Union Sales Advisor to confirm that you have carried out certain requirements and to update you on the progress of your new home.

It is very important that we both act quickly during the first few days after reservation. Your Sales Advisor will advise Urban Union Legal Representatives of your particulars, so that they can send your Solicitors the offer. We must know at the time of reservation the name, address and telephone number of your appointed Solicitors, together with the name of the individual who will be looking after your affairs.

### Concluded Missives.

On receiving the missives, your Solicitor should contact you to discuss and thereafter deal with the legal aspects of the purchase on your behalf.

Your Solicitor will liaise with you regarding the payment of the required deposit which is payable within 3 working days of conclusion of missives and will discuss arrangements for suitable funds to be made available to complete the purchase.

Your Urban Union Sales Advisor will call to advise you that the survey has been carried out. Shortly afterwards you should receive your mortgage offer. You should check this over then sign and return your mortgage offer to your lender as soon as possible. Most mortgage offers vary in timescale. If your new Urban Union home is not going to be ready within the timescale stated in the mortgage offer you should advise your lender accordingly. You must advise both your Solicitor and your Urban Union Sales Advisor of the details of the mortgage offer.

At Urban Union, we will make all reasonable efforts to build your new home within the indicative timescales whilst maintaining our high standards of construction.

### Financial

Most people buying a new home require a mortgage. To assist our customers, Urban Union will put you in contact with our approved independent Mortgage Advisors who help hundreds of our purchasers every year. Nowadays, banks, building societies and other lenders carry out extensive financial checks on their applicants and this can take some time. It is therefore very important that you complete a mortgage application form within 14 days of reserving your Urban Union home – sooner if possible. At your first appointment with the Urban Union approved independent Mortgage Advisor, or with your own mortgage broker, you will be required to provide the information as detailed on page 8.

Your Urban Union Sales Advisor will contact you for confirmation that you have applied for your mortgage. You will be asked which lender you have applied to, the address, telephone number and the name of the person handling the application. You will also be asked to confirm the amount of the mortgage you have applied for and other key information. It would therefore be helpful if you keep a copy of your mortgage application form handy so you can provide these details to assist your Urban Union Sales Advisor.

Your lender may require written answers from your employer, bank, previous lender (if applicable) and other parties and they will also instruct a surveyor to inspect your new Urban Union home. A survey will normally be carried out to establish the value\* for lending purposes.

**\*N.B.** This figure is not necessarily the “market value” of your Urban Union home – every lender has a different lending criteria and the survey is part of their process to ensure your new Urban Union home meets their own criteria. The valuation is for security purposes and is sometimes below the “market value”.

# Financial Checklist

Listed below are the various documents you will need to bring with you to your appointment with the Urban Union approved independent Mortgage Advisor or your mortgage broker (if you are buying the property jointly then both parties will need to bring the following):

- ✓ A copy of your UK driving licence or full UK passport showing your signature.
- ✓ Details of your residence for the past five years together with a Council Tax bill and bank or credit card statement.
- ✓ If you already have a mortgage, you will need to supply the name and address of the mortgage lender together with your account number and last statement.
- ✓ If you are currently living in rented accommodation, you will need to provide the name and address of your landlord(s) for the past 3 years together with a rent book where applicable.
- ✓ Your P60 and original pay slips for the past three months. N.B. If you have been employed with your current company for less than three years you will need to supply the name and address of your previous employer.
- ✓ If you currently have any hire purchase agreements or outstanding personal loans you will need to provide details of the agreements. You may also be required to provide a copy of the original loan agreement and proof that all payments have been made.
- ✓ Certain personal details will be required such as your National Insurance Number, your Tax code and tax office.
- ✓ If you have any savings with which you are planning to finance the purchase of your new Urban Union home, then please bring bank statements/building society pass book confirming the availability of these funds.
- ✓ Payment of the Survey fee may be required.





# Choices & Selections

Your Urban Union home already has a superb specification as noted in our site-specific brochure but we recognise that you may wish to personalise your new home. Subject to the construction stage and type of property you are buying, it may be possible for you to choose certain items to be included within your new Urban Union home.



Externally, it is not possible to make any changes. Urban Union's architects will have carefully planned the development to create an appealing yet distinctive look which has been approved by the relevant planning authority.

When you reserved your new home, you would have been provided with a standard Extras List from which you may wish to order to personalise your home. This list is subject to the construction stage of your new home. The advantages of reserving a new Urban Union home at an early stage of construction is the opportunity to choose several items internally (not available on all plots – please ask your Sales Advisor for details). On most of our developments we offer a choice of kitchen units\*, worktops\* and kitchen\*, bathroom\* and cloakroom tiles\*.

It is important that you make your selections quickly to ensure our team has as much time as possible to order your selections and install them into your new Urban Union home.

\*Subject to construction stage.

On many of our developments, we have showhomes which will have been furnished with items from the range of kitchens and bathrooms available. If you are in any doubt as to which selection to make, talk to your Urban Union Sales Advisor who has a lot of experience helping other clients and will be only too pleased to assist.

If a plot remains unsold after a certain stage of construction, Urban Union will need to make colour selections, although the most popular combinations will always be chosen. At the time of reserving your new Urban Union home, please ask your Sales Advisor which selections have already been chosen, or if you can make your own selections and standard colours.

It is important to plan as far ahead as possible for the moving day. If you have not been given a fixed completion date, Urban Union will try and give you as much practical notice as possible of your home being ready\*, so you should start thinking about the moving day shortly after reserving.

Your Urban Union Sales Advisor has helped many clients move into their new home and you should call upon their experience to assist you. Your Solicitor will be advised when the property has been passed by the local authority and a cover note has been issued by Premier Guarantee which is the trigger to your move in date.



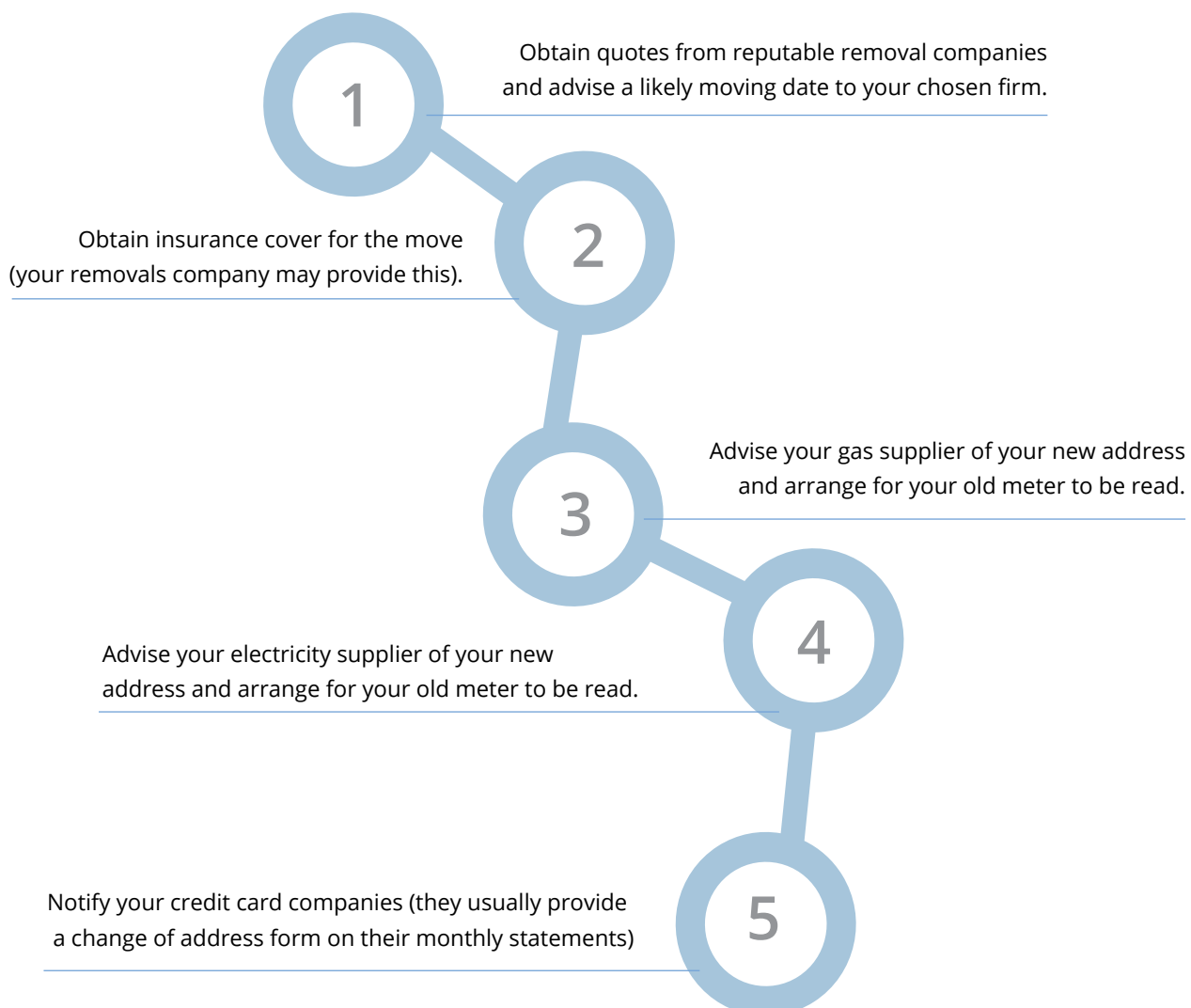
# Getting Ready

It is important to plan as far ahead as possible for the moving day. If you have not been given a fixed completion date, Urban Union will try and give you as much practical notice as possible of your home being ready\* so you should start thinking about the moving day shortly after reservation.

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## Move Planner

Within two weeks of reserving your Urban Union home:



# Move Planner

Continue your moving preparations and inform the following companies of your change of address.

- ✓ Insurance company
- ✓ Employer
- ✓ Bank
- ✓ Hire Purchase Companies
- ✓ DVLA
- ✓ Private medical company
- ✓ Doctor
- ✓ AA/RAC
- ✓ Post Office
- ✓ Inland Revenue
- ✓ Dentist
- ✓ Opticians
- ✓ Local Council/ Council Tax
- ✓ Magazine Subscriptions
- ✓ Children's School
- ✓ Societies/clubs
- ✓ Family
- ✓ Friends

#### Confirm arrangements with

- Gas Supplier
- Electricity Supplier
- Telephone Company
- Removals Company

#### Make Things Easy:

- Make moving day easier by throwing away items you no longer require or donate clothes etc you no longer require to charity shops.
- Start packing all non-essential items. If you have pets, organise kennels/cattery or arrange for a friend to look after them on moving day.

#### One Week Prior To Moving:

- Cancel delivery of newspapers.
- Cancel delivery of milk.
- Defrost fridge freezer.

#### One Day Prior To Moving:

- Complete packing apart from bedding and overnight items.
- Decide where to place important documents and valuables during the move.
- Confirm final details with your removals company.

#### Moving Day:

- Ensure your cash, cheque book and credit card are close to hand.
- Pack bedding and nightclothes.
- Turn off water, gas meter, boiler and electrical appliances.
- Disconnect the cooker.
- Make a note of reading on your gas and electric meters.
- Check you've left nothing behind and lock all doors and windows.
- Arrange for keys to be left with estate agents or solicitors for the new occupants.

It is recommended that on moving day you keep to one side, various items which you are likely to require such as;

- Kettle
- Mugs and teaspoons
- Tea, coffee and sugar
- Biscuits
- Dustpan, brush and mop
- Detergent

# Familiarisation Visit

Prior to legal completion you will be invited to a familiarisation visit of your new home.

The Sales Advisor and a representative of the construction team, usually the Site Manager, will accompany you and we would therefore ask that you set aside approximately two hours to allow this exercise to be fully undertaken. Familiarisation visits are carried out between 10.30am and 3.30pm Monday, Thursday and Friday by appointment. To help you understand what standard to expect, we will, prior to legal completion, send you a copy of the Premier Guarantee publication "Homeowner's Handbook". We strongly recommend that you read this prior to your Familiarisation Visit. During this visit, we will demonstrate the workings of the central heating, hot water system, kitchen appliances, windows, locks and all other relevant aspects of your new home.



## Moving into your new Urban Union home.

To assist you in settling into your new home, we would recommend that you read the Premier Guarantee, "Homeowner's Handbook". The handbook contains details of the Premier Guarantee 10 years Warranty and valuable information on the management of your new home during the early months following completion of the construction.

To ensure that our customer care service operates efficiently and to your benefit, it is important that you direct all after sales enquiries in writing to our Customer Care Department. This is a Premier Guarantee recommendation and it will safeguard your interests in the future. Please do not pass any notification of defects to either the Sales Advisor or Site Manager.

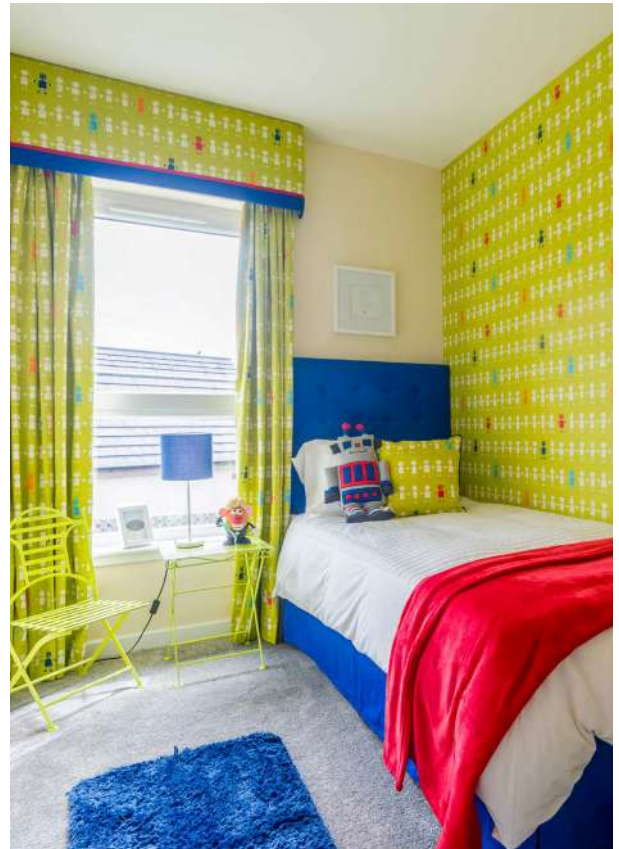
During the first 2 years of your ownership, any defects which you may encounter will be considered upon receipt of your written notification. The Customer Care Department will communicate with you on the points you raise. After a settling in period of 14 days our Customer Care Advisor will be in touch and will answer any questions you may have. They will also record any non-urgent issues, which may have arisen since your move in day. In line with our commitment to you, we will do our best to complete any agreed issues within 28 days.

If you have at any time, queries relating to your new home following legal completion, then please contact the Urban Union Sales Advisor who will be delighted to assist you.

# Handover & Moving In Day

*On the day of legal completion your Sales Advisor will receive confirmation that completion monies have been received and the keys to the property can be given to you.*

On the moving day, your Urban Union Sales Advisor and Site Manager will accompany you to inspect the property and ask you to sign our Handover Certificate confirming that you are satisfied with the condition of your new home. You should allow yourself at least ONE hour for this process. In the unlikely event that there are any minor matters outstanding, these will be identified on the Handover Certificate and you will be advised as soon as possible as to the date that they can be rectified. It is especially important that you take the time to thoroughly inspect the kitchen units, worktops, appliances, taps, showers and shower fittings, sanitary ware, vanity units and glazing, as any such issues relating to these noticed following the handover will be your responsibility.



The keys cannot be handed over before confirmation has been received from our Solicitors that legal completion has taken place and all handover paperwork (including meter readings) has been signed by you following your inspection of the property with the site team.

On legal completion, you will be given a copy of our Guide for Home Owners and the contact name, address and telephone number for our Customer Care Department.

The following terms are often used with property transactions. If you are unclear about any aspects of buying a new Urban Union home or the meaning of these terms, please consult your Solicitor.

# Glossary Of Terms



## *Building Line*

Set by the local authority and beyond which the front of any new building or extension to an existing one may not project.

## *Burdens and Conditions/Covenants*

The various conditions which affect the property which are often imposed to properly manage the whole development and which require to be observed and adhered to by the owner.

## *Charge Certificate*

The name given to a standard security when registered in the Land Register of Scotland.

## *Common Charges*

Where a flat, for example, is one of a block, there are parts of the building that are used by all or many of the other residents. In such cases, it is usual for either the Property Manager or a company set up by all the common ground, etc. This charge is known as common charges.

## *Consideration*

This is the technical legal term for the Purchase Price.

## *Curtilage*

The technical legal term for the actual boundaries of the plot.

## *Deeds*

All the legal documents relating to the property.

## *Defect*

A part, component or construction failure which is the liability of Urban Union to rectify under the terms of the Premier Guarantee warranty.

## *Disposition/Transfer/Lease*

This is the signed title deed which is the document that gives ownership of the property after it has been registered by your Solicitor in the Land Register.

## *Emergency Work*

As defined by Urban Union in the Welcome Letter contained within your welcome pack.

## *Freehold*

In Scotland, the old feudal system of ownership has been abolished and a much more modern simpler principle of ownership has been brought in. So all owners will receive a Land Certificate confirming their ownership, showing the location of the home and the terms under which ownership is held. Scotland has no equivalent to English leasehold for residential property.

## *Frontage*

The front boundary of any property.

## *Land Certificate*

The document issued by the Land Register proving your ownership of your home.

## *Land Register of Scotland*

The public register where all house purchases in Scotland are recorded.

## *Legal Completion*

When we have received cleared funds in payment of the purchase price.

## *Lender (Mortgage)*

The person or association (normally a building society/bank) who grants the loan.

## *Borrower (Mortgage)*

The person who obtains a loan to purchase a home.

## *Main Services*

The general term used to cover the connection to the property of drainage, water, gas and electricity.

## *Missives*

The name of a purchase contract in Scotland.

# Glossary Of Terms



## *New Home Guide*

A Homeowner's Handbook publication prepared by Premier Guarantee explaining the "Do's and Don'ts" of your new home.

## *Premier Guarantee*

An independent body, approved by the Department of the Environment, which lays down standards for house builders who are registered with it. It is not compulsory for house builders to register, but those who do are expected to maintain certain standards and are subject to Premier Guarantee sanctions should they fail to meet the standards. The Premier Guarantee issues ten year certificates which allows for the remedying of any serious structural defects developing during that time. The certificate is issued to the owner of the property and protects the title holder and their successors in title for a period of ten years from the date of issue. It is most unusual for any lender to grant a loan on a new property without this certificate or equivalent.

## *Premium*

Either the monthly or yearly amount due on an insurance policy.

## *Property Manager/Managing Agent/Factor*

The company or person appointed to manage a block of apartments or common open spaces, etc. and is responsible for carrying out the maintenance and insurance of communal areas.

## *Qualified acceptance*

Part of the missives.

## *Right of Way*

A public right to use paths or roads over private land.

## *LBTT*

This is a government levy and payable by the purchaser of the property. The amount of duty is based on a percentage of the purchase price of the property. LBTT stands for Land and Buildings Transaction Tax.

## *Standard Security*

The document granted by a borrower in favour of the lender whereby the lender obtains security for the loan by having a fixed charge or security over the property. In the event that the borrower does not maintain payments of the loan, the lender, by virtue of the standard security, may be entitled to repossess the property and evict the borrower.

## *Titles*

The legal documents relating to your home containing all rights and obligations that attached to the property and by which a person has legal right of ownership to a property.

## *Vacant Possession*

Contractual terms meaning that the property will be empty when you get the keys.

## *Valuation*

An opinion, based on experience, judgement and knowledge of the market value of a property. Valuations for sale, for mortgage, confirmation for capital gains tax and for insurance can all be very different for the same property. If a valuation is required, the purpose for which it is required, is essential information for the valuer. It also varies so far as fees are concerned.

