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INTRODUCTION

The process of buying and selling a home is probably the single most important activity undertaken by individuals in their lifetime. The money and effort involved means that it is a process that must be carried out effectively and with a clear knowledge of the elements involved.

When buying or selling a home, particularly buying, you will liaise with a whole number of people, professional or otherwise: solicitors, estate agents, finance brokers, surveyors, banks and building societies and so on. All of these people play a vital role in the house purchase/sale transaction.

All of these parties involved will have many years experience of property and not all of them will be acting in your own best interests.

Very often, the person who owns the property or who wishes to purchase a property is the one with the least knowledge of the process and is the one who stands to lose the most. When initially looking for a property, wrong decisions are made. The price paid for a property is quite often too high, with disastrous consequences later on. The condition of the property may leave a lot to be desired. There are many stories of people losing out on this single most important transaction.

Unfortunately, it is a fact that if mistakes are made at the outset then you might spend the rest of your life recovering from the consequences.

Like all areas of life, knowledge is a precious asset and can help you make informed decisions. This book will go some way to assist you in being able to make informed decisions and to understand more about the processes involved in buying and selling a home.