Slater Hogg & Howison 50 years -

## Countrywide

# Shared Equity Scotland

SALES, MORTGAGES & MARKETING SERVICES

### **Estate Agency Specialists** in Shared Equity

#### WHY CHOOSE US





400+ Shared Equity units sold<sup>\*</sup>

End to end service from application stage to sales completions.



We provide valuation, surveying and mortgage support teams.



36 branches across Scotland, through our Slater Hogg & Howison and Countrywide North brands.

#### SALES AND APPLICATION PROCESS

## We will handle the complete process for you, from start to finish:

- 1. Advertise your development through all branch network and social media platforms.
- 2. Take all enquiry calls directly and provide an early indication to the potential buyer of the qualification procedure.
- 3. Complete an enquiry form and pro forma with all buyer details to send to the dedicated new homes team and New Shared Supply Equity (NSSE) specialists.
- 4. Our new homes team and NSSE Specialist will work with eligible buyers to complete a full NSSE application.
- 5. Full application process is completed by the specialist NSSE financial advisor and new homes team.
- 6. All applications are thoroughly checked by our teams before submission.
- 7. Once the application has been accepted, our new homes and specialist NSSE teams contact the buyer for you, to book in any reservation or planned appointments on your behalf.
- 8. Deposit process will be aligned with Housing Association terms.
- 9. We monitor the full buyer journey at every stage, including reservation through to sales completion.
- 10. New home Demonstration appointment will be carried out by the new homes team.
- 11. Completion/ Key Handover and snagging process completed by the new homes team.

\*Sold by Countrywide since 2022.

## **The Application Phase**

We take care of all the processes and documentation required, ready for you to make your application decision:

- 1. New Supply Shared Equity (NSSE) Application Form.
- 2. Anti-Money Laundering (AML) Personal Documentation form relating to the application.
- 3. Proof of name certified by the financial advisor/ solicitor (passport or photo driving licence).
- 4. An additional document supplied for proof of name.
- 5. Copies of the most recent 3-month pay slips, directly prior to the month of application.
- 6. Copies of the most recent 3-month bank statements for all accounts including credit cards, debit cards, PayPal, Klarna, savings accounts, Crypto currency accounts and any other accounts.

- 7. Proof of Deposit showing the money in the account (gifted deposits require a letter from the giftee, proof of money in the account and proof of the giftee identification).
- 8. Agreement in Principle from a lender and a Summary Letter, which provides the buyers reasoning for purchasing a NSSE property.
- 9. 3 x mortgage quotes supplied, known as Key Facts Illustration (KFI) from known lenders (who lend on NSSE schemes).
- 10. A letter from the financial advisor providing a supportive summary of the buyer's need to purchase a NSSE property.

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lain and his team at Countrywide managed the disposal of our 18 New Supply Shared Equity flats at Maryhill.

The team were excellent and managed the process with great professionalism and efficiency. They successfully sold all the flats pre handover. Nothing seems to be an obstacle for Countrywide and it removed this onerous sales burden from the Association.

Countrywide kept the Association involved and updated at every stage. I wouldn't hesitate to recommend Countrywide for sales in future.







To find out more about our services contact:

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as part of

Countrywide Land & New Homes