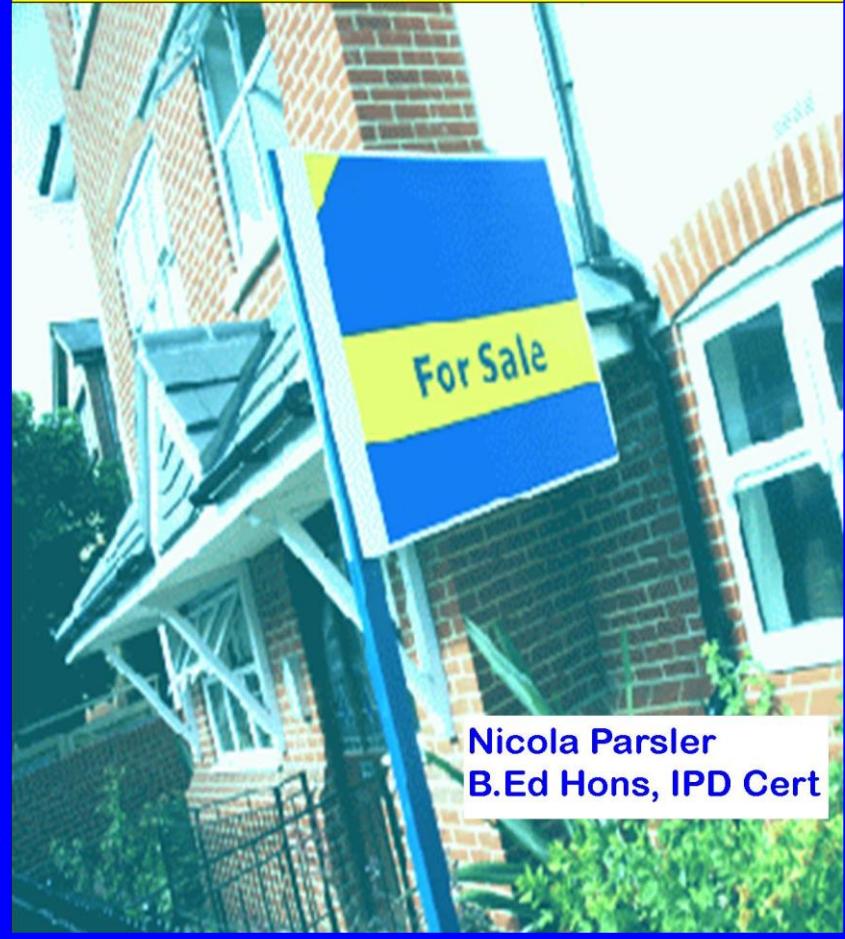


20 Top Tips to Help you Sell your House Fast!



Written exclusively for the UK market.

Find out how to sell your house, quickly,
for the best possible price, even in a down turn.

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Selling Your Home -- Is This You?

99% of all home sellers list their home as follows:

- 1. Choose the local Estate Agent with the lowest commission, most central offices, biggest adverts in the local paper or whatever.*
- 2. Settle on an asking price.*
- 4. Wait for the Estate Agent to organise an inconvenient time for somebody to view your home.*
- 5. Hope and Pray that the people viewing are really in a financial position to buy.*
- 6. After 2-3 weeks, if no offers come in, lower the asking price a few thousand pounds.*
- 7. Then repeat Steps 4 & 5.*
- 8. If no offers come in, then repeat Step 6.*
- 9. Go back and repeat Steps 4 & 5. Continue until house is sold or repossession occurs.*

It doesn't have to be this way! Read our 20 Top Tips to help you sell your house faster even in a down turn.

Top tip 1 - Evaluate Your Position

So, you've got to sell your home but there have been very few viewings and no offers on the table. Three houses down the road have been up for sale for ages and they aren't shifting either. You're at your wits' end and desperate to sell – and the credit crunch is not helping. So what do you do?

If your house has been on the market for a while, and you've had no new viewings for some time and no offers, it might well be worth taking it off the market for a month, sorting yourself out and starting again. This may seem counter productive but it will give everyone, including you, the chance to take a fresh approach to marketing the house.

If you're about to try to sell your home in a flat market, don't even take that first step until you've read our tips below.

Top tip 2 – Make sure that **you** are Ready to Sell

OK I know this probably sounds obvious but getting yourself 100 per cent sale ready in advance is a must if it is to proceed smoothly once you have an offer. Around 30% of sales are failing to complete at the moment. Have a plan for how, when and where you will move. What will you do if the buyer needs to move in quickly? Check out removal firms and find out about storage options.

Preparation is key, so it's a good idea to instruct a solicitor to do your conveyancing early. Ask them to prepare a draft contract and apply for the title deeds, while you pull together all your own paperwork on the property - that is, all building certificates for any structural building work carried out, and any valid work guarantees for wood worm, damp, etc.

If you are also planning to buy a new house to move into, appoint a mortgage broker to get your own mortgage position and finances organised. If you are planning to move into rented accommodation instead then check out a few local letting agents and ensure that you have all the paperwork etc in place that they will require.

Top tip 3 – Get the **house** 100 per cent sale ready.

Sofie Allsopp, presenter of BBC1's The Unsellables says 'No home is ready for sale unless it's been thoroughly cleaned and decluttered. Buy a sack of heavy-duty bin bags, throw away junk, give unwanted items to a charity shop, pare down your belongings to the minimum and scrub your house from top to bottom.'

Don't spend out on fancy decor which new owners may well want to change. **Do** spend money on basic repairs, ensuring your home is in good working order, and if any of your colour schemes are glaringly bright, redecorate them with neutral shades.

If you can't stretch to re-tiling in the bathroom, re-grouting should bring it up new. The same effect can be achieved by installing matching chrome fittings; replacing broken light bulbs; ironing sheets in the bedroom; taking down any heavy dark drapes; installing up-lighters in the living room for subtle lighting; and strategically placed flowers. Give the front door a new coat of paint if necessary. Cheer up the garden with some instant 'potted colour' from the garden centre. The garden is now seen as an additional room, so be sure to make your garden feel like a great space for entertaining and relaxing.

In the current economic downturn buyers are more reluctant to take on even minor refurbishment work. People have tighter budgets, and lenders have even tighter loan restrictions, so buyers don't necessarily have the extra £2,000 out of pocket to put into a new home. This means that homes which look like they're in "move-in" condition will be more appealing and will sell faster.

If you'd rather not re-decorate, it is still essential that the house be clean and tidy throughout. Consider putting some pieces into storage to make the house look bigger. When cleaning pay special attention to the kitchen and bathrooms, which need to be inviting and hygienic. Watch out for over-stuffed wardrobes - yes, people do look in them to check the amount of storage space - so clear them out.

Don't forget that a double bedroom has more value than a single, and a single bedroom has more value than a study, so show the rooms off to their best use to maximise their appeal.

Not sure what needs fixing? When the estate agents come round to value your property, ask them for a brutally honest appraisal of what to get rid of or change, and whether there are any major flaws. You might be able to improve some easily.

Top tip 4 – Appraise your target market

In order to sell your property quickly and painlessly it is important to consider your target market. Who do you think might buy your property? Try not to pre-judge based on your own personal circumstances. A chat with a local estate agent or letting agent should give you an idea about the best type of purchasers to target – retired, family or young couples.

Try to tailor your space to appeal to the main target group without alienating other possible purchasers that might be interested. So if you feel a professional couple would be ideal, then turn the 2nd bed/office back into a bedroom and make a space for a workstation elsewhere in the house. This will ensure that the house would still appeal to a young couple with a small child.

Find out about local amenities, such as schools, good commuter links, hospitals, play centres, a local swimming pool, shops etc. that might be important to your target buyer. Enthuse about the plus points of living in your area!

Think about what extras you can offer that would have value to the purchaser. For example – if you're showing your home to a family and there's a decent climbing frame in the garden that you'd be happy to throw in as part of the asking price, make sure you tell them. Same thing goes for first time buyers and curtains – they're unlikely to have any of their own yet, so might be grateful for yours.

Top tip 5 – Timing

February to July is still the best time to market your home. The longer days mean more natural light, so house and garden will both look their best. Many buyers would like to move in the spring and summer months – when the weather is good. Those with kids at home are often interested in moving over the summer to get the family settled before a new school year starts. The market begins to cool off in the later section of the summer, but has a brief pick up in Autumn. The late months of the year, November and December, are the slowest months for sales, and the few buyers around are typically looking to find a bargain.

Top tip 6 – Get the right valuation

The first thing to realise about valuation is that there is a difference between list price and sales price. The list price is usually the stated price of a piece of property and is really just an estimate of what the homeowner is hoping to sell the house for. This is the price which you will see houses listed at on the internet and in Estate Agents windows. The sale price means the price that the house truly sells at. Several factors, such as market conditions, condition of the property and even the owner's situation will affect how closely the list price is reflected in the final sales price. An accurate valuation based on the sales prices of similar properties to your own is very often the key to a successful sale.

So how do you go about getting a realistic valuation?

Valuing property is not an exact science and many factors are taken into consideration. Agents don't charge for valuations, so try to get 3 as a minimum. However it is important to realise that the estate agent will, quite rightly, factor in a degree of optimism about the property. It is very difficult for an estate agent to raise the price of a property once on the market, much simpler to reduce it. Also, estate agents need to factor in possible value growth whilst a property is being marketed. Finally, most buyers expect to haggle and offer under the asking price, usually agreeing a figure less than the asking price. For all these reasons an estate agents asking price will usually be greater than open market value.

Once you've got some Estate Agents valuations, research the market yourself for similar properties nearby, either through agent windows, local property supplements or property websites and find out what price they are on at. If a similar house to yours in your street is on at £350,000, marketing yours at £345,950 (for example) might well get you more viewers and a quicker sale.

Also, ask your solicitor to fully explain all costs associated with selling and find out from your mortgage lender whether you will be hit with any redemption penalties. Then you'll know at what price you can afford to sell.

It is important to remember that your home must really be priced based on the market conditions as they now stand. The housing market is constantly in flux and this flux has a direct effect on the value of property, so you must use the most up to date information you can get hold of. The best way to get a feel for the true value of your house is to find out the actual selling prices of properties similar to yours in your area.

One way you can do this is to ask for a Hometrack valuation report. [Hometrack](#) have been compiling information from the Land Registry records for the last ten years and a valuation report created using their service will give you vital information about the local property market as well as a list of the actual sold prices for similar properties in your local area. Hometrack is an independent information service and it is the system most commonly used by mortgage lenders and surveyors to value property for lending purposes. These reports cost £19.95 which is a small investment compared to the loss of time and money caused by a poor valuation.

Top tip 7 – Choose the right Estate Agent

Although it's tempting, don't just pick the one offering the highest valuation or lowest fees. Don't necessarily go for the one that you may also buy through - this is an old trick used to win instructions. Instead, ask what they are offering, check testimonials and, importantly, check the contract - many agents will try to tie you into a 12-week exclusive contract. If you want to change agents in this time you will still be legally bound to pay their fee. Bear in mind that if you go for multiple listings, you will be liable to pay more than one fee, so check the contract fine print.

You'll want someone you can relate to personally; someone who is very active in the local market; and someone who is keen to sell your property and has fair agreement. Check that the agency your home is on with deals with other, similar homes. Buyers who know an area well will concentrate on targeting estate agents whose properties suit their pocket and style.

Given Estate Agents' fees, it's cheaper to sell sole-agency rather than multi-agency, so it is usually best to stay with one agent for the first 4 weeks, and give them the best chance and motivation to sell your property fast. Always try to negotiate on agents' fees, and ensure you have the final fee agreed in writing. Keep your agent working hard for you by negotiating a short, four-week contract. They'll need to stay on their toes to ensure they get your commission and if you are not happy with the service, you can change or go multi-agency.

Top tip 8 – Manage the viewing

Everyone knows that first impressions count, and you'll want the house to appeal to as many people as possible; the more people there are who like the property, the higher the selling price should be. So sweep up, and make sure the front garden and hall to your house are tidy and inviting.

It's all about staging on the day. It goes without saying that the house should be spotless, but there are a few other things to consider that are easy to fix. Turn the lights and heating on; air out the house; and don't smoke or cook a curry before viewings. If you've got parking, leave the space free for the buyer - this will add to the whole experience. Got lots of family photos on show? Your buyer needs to visualise themselves living there, not you, so put them away in a drawer for the viewing. Get some fresh flowers for the dining room. Need ideas? Developers spend thousands of pounds 'dressing' show homes, visit a couple of local developments for some ideas of how you can display your rooms to the best advantage. Don't forget these show homes may be your competitors.

If you're desperate for a sale, desperate measures are called for, so if you've got pets, ban them from the majority (if not all) of rooms while the house is on the market, make sure you neutralise their odour (even if you can't smell it, others will and it can be very off-putting). Thoroughly clean up any cat or dog hair in particular, as many people are allergic to animal hair. Most importantly, turf the pets, kids and other half out for the duration of the viewing – there's nothing worse than trying to view a house that's full of people and noise.

Try to ensure that it will be an experienced agent, who can really sell, who shows your house to potential buyers. It's no good a junior with no real knowledge turning up, and if this is unavoidable on some occasions, you should be there to market your house yourself. Remember, no one knows your home better than you do to show off its strengths.

Be business-like during the viewing. Never point out problems or issues, although obviously, if there are major problems, such as subsidence or damp, you will have to be honest. Do feel free to highlight the odd positive point, like a south-facing garden, or very convenient parking. Finally, invite viewers to take another tour round the property on their own... but don't go off and make a phone call - be somewhere nearby, on hand to answer queries. If at all possible, before buyers leave, have a relaxed chat to discreetly find out about them and their circumstances.

Phone your agent after every viewing for feedback, which, if you can action, be sure to do so (i.e. if someone thought the plumbing problems in your bathroom were a real turn-off, get them fixed).

Top tip 9 – Actively market your home

Ask your agent about how you can actively get your house in front of as many suitable potential buyers as possible – make sure your home is constantly prominent in their window, on their website, will they set up an 'open-house' day to get lots of people through the door on one day.

Ask to see the property details so you can check the photographs are of a high standard and the details about your home are correct. Could the pictures be better – for instance, if your house first went on the market in winter, are they still using wintry pictures, which are clearly out of date? Are they selling the house's best points, including nearby amenities.

Ninety per cent of buyers start their search online so make sure your agent is advertising your home on at least one of the top property search sites, such as primelocation.com or rightmove.co.uk. Your property details should also be in national and local newspapers and magazines, sent through the post on flyers and even via mobile phone alerts. The more people who see it, the faster your house will sell.

Top tip 10 – Consider selling your house yourself

With the ever increasing fees demanded by Estate agents to sell a property, it comes as no surprise that people are now turning to selling their own property.

Can you sell your car? Yes ... well there's no reason why you cannot sell your home! After all who's lived in the property for all these years, who knows the area, the schools, and the neighbourhood better than anyone else? ... YOU DO. Your enthusiasm and your in depth knowledge of the house will easily satisfy potential purchasers, and reassure them that the house is right for them.

Always have a board up, and tell your neighbours - word of mouth is a powerful tool. You never know who might live just round the corner, waiting for your house to come to the market.

There are numerous companies offering you the opportunity to buy professional "house for sale" boards to display and many websites where you can advertise free or for a very low fee.

Organise an "open house" and advertise it in the local paper. Having several potential buyers round at once will increase the perceived demand and saves you time.

If the family next door and the people down the street have houses on the market, suggest hosting a combined open house on the same day. A combined open house can draw more people while also giving buyers a glimpse of how well neighbourhood residents get along. If the interactions are positive, it reflects well on the sellers.

Top tip 11 – Choose the best buyer

The person who offers the highest price is not always the best choice. Listen to your agent's advice on buyers, and push your agent to find out as much about the buyers' circumstances as possible. First, how are they financing the purchase? Cash buyers are great if you can get one, but if they are raising a mortgage ask to see a mortgage 'decision in principle' letter from their lender. Have they already organised their solicitors. Are they first-time buyers? If so, they will need some handholding by the agent and this could extend the sales and conveyancing process. Do they have a related transaction? If they have something to sell, then it should be under offer before you take your property off the market. Also, find out about any forward chains that could complicate agreeing completion dates further down the line.

Additional purchasers and buyers returning to the market are usually good news - as long as their finances are in place, then there should be less potential hurdles here. A buyer who is represented by a professional property search consultant or agency is also very good news, as the consultant will push the deal through on their side of the fence, too.

Is the offer subject to any conditions, perhaps that the buyer's current home truly sells? Any offer, even when it is the full asking price, is not nearly as attractive when there are restrictions involved. In this case, a lower offer might actually be better for you than the offer at full price which also possesses conditions of another sale. Having an accurate idea of the market value and knowing how low you are prepared to go for a sale in advance will help you make a decision when you do get an offer.

Top tip 12 – Be prepared to negotiate

Market conditions, competition and how much the buyer loves the property will determine what the buyer is prepared to offer. Similarly, the price you will be prepared to accept will depend on market conditions; how quickly you need to sell; and the size of your moving budget.

Compromise on both sides is often the key to securing a deal. Also, know whether you want to keep all your furniture, curtains and white goods, as many of these items may not suit your next home, and can be used as effective bargaining tools to get the price you want.

Never start a negotiation by asking the price you want, since the buyer will just assume they have to negotiate you down from there. Don't dismiss a low initial offer out of hand, either, even if it is far too low. Instead indicate the price range you want to be talking about and wait for the buyer's response.

You should be aware that in England and Wales (the system is different in Scotland) even if you have accepted an offer you are under no obligation to take your house off the market. Whether you do so or not is up to you, but you must advise the estate agent as to what you want to do. The estate agent is legally obliged to tell you of new offers, right up to the point when you exchange contracts, though if you try to increase the price at the last minute you risk upsetting

your buyer as he or she will have already paid out for legal and valuation/survey fees. Morally this is not good practice and the time lost usually means it is not financially worthwhile changing buyers once the sale has begun to progress. However, leaving your home on the market does offer you important protection against difficulties such as chain breakdowns and buyers failing to get the mortgage offer they had hoped for.

Top tip 13 – Keep on top of the paperwork to hold the deal together

After a successful offer, don't dally on getting the move underway. Contact your mortgage lender, organise your survey, notify utilities and arrange final readings, arrange mail redirection, and book a removal service.

Keep on top of your solicitor to ensure the process progresses smoothly and speedily. Don't let a sale fall through because of delays you've caused. This is where the hard work starts, and the longer it takes to reach exchange of contracts, the higher the chances of the deal falling out of bed or of the buyer gazundering (i.e. dropping their price). So keep in weekly contact with your solicitor and agent to ensure that channels of communication stay open. You need to be kept informed of where the conveyancing is at, and how your buyer is feeling about the progress of the transaction - you need to know whether they are still highly motivated, or off looking at other things to keep their options open.

Now at this stage you may be thinking that all these steps take time and you need a faster solution. Perhaps you are going through a divorce, the property has been inherited and is a long way from you, you need to move for work, your new baby is due in two months time or maybe you are just finding the mortgage payments too much. There are all sorts of reasons why people like you find themselves needing to sell more quickly than an Estate Agent can usually manage. If you are in this position, or even if you are not, then the following tips on more creative property sales will definitely be of interest.

Top tip 14 – Don't ignore the risk of repossession

If you have been having difficulty making your mortgage payments on time then your home is at risk of repossession. Ignoring this possibility will not make it go away but taking some timely action may do so.

Talk to your mortgage provider. Property repossession is likely to be seen as a last resort by your mortgage company. If you can work out a schedule of payments with them, then you can stop repossession in its tracks.

If you are on a repayment mortgage then changing to an interest only mortgage can reduce your monthly outgoings considerably. To help your negotiations with your mortgage provider regarding the repayment of your mortgage arrears, have a schedule of income vs. expenditure with you so it is clear to them (and to you) just how much in the way of repayments you can afford.

If you need help with this then the Citizens Advice Bureau has trained financial advisors who can assist. This help and advice is free of charge but more importantly it is impartial – they are not going to try to persuade you to join a scheme or sell them your house for far less than it is worth.

Even if you have been served with notice of intent to repossess, if you can prove that you have a definite buyer in place it is often possible to persuade the bank to hold off until the sale goes through. However, they would need to be convinced that your buyer is in a position to proceed immediately and in this case it is likely that a professional property investor with a proven track record would be considered a safer bet than, for example, a first time buyer. (see Top tip 18 on dealing with investors)

Top tip 15 – Sale and Rent Back

In a rent back scheme, the property was bought direct from you and rented back to you by a private company specializing in providing rent back solutions to their clients. In 2010 the UK's Financial Services Authority (FSA) regulated rent back activities in order to prevent abuses of this system. However by 2012 it reported that all 22 regulated firms were either not working to the appropriate standards or had ceased to operate the scheme. It therefore stands to reason that any company offering such a scheme in 2016 is not properly regulated and should be avoided at all costs.

However, sale to a family member who then rents the property back to you is not covered by the regulations and this option may assist you if you have a relative who is in a position to buy the property.

Generally selling in this way will involve accepting an offer well below market value in order to make it an attractive proposition to your relative, and you should be aware that your tenure is only guaranteed for the initial term of tenancy which is agreed. When you rent back your home you become subject to all the usual obligations of a tenant and if you fail to pay the rent on time the landlord is quite within his rights to evict you.

Top tip 16 – Sell your house at auction

Auctions are becoming more popular with all types of buyers and so it stands to reason that selling at auction can therefore be a sensible option. If you look through any auction catalogue these days you will see a wide range of property types and they are not all in need of major work or under repossession. As well as traditional auctions there are specialist online property auction sites where you can advertise your property and surprisingly even E-bay has a section for house sales!

Traditionally houses which sell at auction do so for a lower price and of course this is what attracts the buyers. However there are several advantages of selling at auction ...

- Immediate exchange of contracts gives you a no 'If's or But's' sale .
- Cash purchase / funding in place - minimum 10% deposit paid at auction
- Market exposure - Auctioneers data bases often contain 1,000s of potential buyers.
- Fixed completion date of 28 days after the auction.

There are of course costs involved with selling this way as the Auctioneers will require a commission in much the same way as an Estate Agent does. You will still have to pay legal costs and you will need to be ready to move out very quickly as the completion date is not negotiable.

Top tip 17 – Rent your house out until the market picks up

If you need to move urgently for reasons other than financial ones then renting your property out, instead of selling it, can be a good option. The rent paid by the tenant should cover the basic costs of the property such as the mortgage, buildings insurance and maintenance. This leaves you free to move on and put the property back on the market at a better time.

This book is not the place to discuss all the ins and outs of how to rent property but a good letting agent should be able to advise you of the basic legal requirements and the likely rent you can achieve. As with Estate Agents it is advisable to interview several Letting Agents before making a decision. There are also independent agents such as [NSP Resources](#) who may be able to offer a more cost effective and tailored service for your local area.

Some local councils, housing associations and specialist agents also offer longer term leasing options. These can be attractive if you do not need to sell in the near future as they often offer guaranteed rent and cover all tenant damages so that you have fewer costs. For example, [MK Property Partners](#) has a specialist scheme where properties are leased for 5-10 years on a fully repairing basis (i.e. they undertake repairs) and used to house learning disabled adults who require supported living within the community.

If you prefer to look for a tenant yourself then [UPad](#) offer an excellent advertising service for a very low fee.

Your mortgage company will need to be informed of what you intend to do but generally, as long as the likely rent exceeds the mortgage payment, they will not seek to put unreasonable obstacles in your way.

Top tip 18 – Sell to a professional property investor

Property investors can be extremely helpful people to sell your house to if you need to move fast, want to keep your sale confidential or your property is not in the best of condition.

It is however important to remember that property investment is a business for them and that many investors regard their properties as a pension or college fund for the kids. Despite what some TV programs may have led you to believe very few are millionaires!!

What this means is that an investor looking to purchase your property will be interested in it as a financial proposition first and foremost. Any offer they make will be based purely on the figures and it is entirely reasonable for them to expect to make a profit on both the purchase price and the monthly rent. It is therefore unlikely that an investor will pay full market value for your house; but a reputable and honest individual should be able to explain to you how they have arrived at the offer figure. If you are straightforward and honest about your circumstances then you can expect the investor to be the same with you. The majority of investors will do their best to set up a deal which suits you both.

The big advantage of dealing with a purchaser like this is that there is no chain involved and their funding will already be assured. If they make you an offer they are very likely to have everything in place to move fast. Investor purchases do not generally fall through once a price has been agreed and can complete in as little as 4 weeks.

Another bonus is not having to worry about viewings. On average at the moment it is taking 15 viewings for houses to sell. Professional investors such as [MK Property Partners](#) will probably only need to visit once in order to confirm their offer to you.

You will probably also avoid paying estate agents fees and may even be able to negotiate for the investor to pay your solicitors costs. They will not reject your house because the kitchen is a bit old or the cat has scratched the stair carpet, so you can save money by avoiding costly redecoration prior to sale. All these things can help offset any reduction in sale price.

Selling to an investor is likely to suit you if.....

- You have some equity in your property and are prepared to accept a lower offer
- You would like a fast, low hassle, confidential sale
- Your property needs some work

Top tip 19 – Sell with delayed completion

This is a relatively new concept in the residential property market in the UK but it has been popular for a long time in Australia and the USA. It is also a well established practice in UK commercial property. It is also sometimes known by the name of “lease option”.

The basic principle is fairly straightforward. You agree a sale price with the purchaser and they take over the costs/maintenance of the property immediately, just as in a normal sale. However, as part of the agreement the final completion date is set well into the future – usually 3-5 years.

It is likely that the buyer will be an investor and you should take care to deal with one who understands how this system works – not everyone does! It is also vital that the contracts are drawn up by a solicitor in the same way as for a standard sale. As with the Sale and Rent Back schemes of the past there are unscrupulous operators in this market, but there are also some professional firms who will work hard to ensure the deal agreed works for both parties.

Top tip 20 - Get the right valuation!!

All right, so this is the same as top tip no. 6 but it is so vital that I think it needs repeating. If you don't know what your house is REALLY worth how can you assess what an estate agent tells you? How do you know if an offer from an investor is fair or a rip off? Do you even know if you are in negative equity?

The true value of your property is not what it was worth when you bought it, what the next door neighbour told you he sold for or even what the house up the road is advertised for. The value of your house is what someone will actually pay for it. Without a clear valuation on your property most of the tips and tricks discussed in this book will be significantly less effective.

Best of luck in selling your house whichever method you choose. If you would like more help selling your house please contact me at nikki@mkpropertypartners.co.uk

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