



COOKE & CO

A MOVE IN THE RIGHT DIRECTION

# Selling due to a **divorce or separation**

**Come Live By The Sea**

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## Welcome,

Hello, my name is Damien Cooke and I'm the Managing Director of Cooke & Co Estate and Letting Agents.

Since 1992, we've been serving the people of Kent and we've helped hundreds of clients who are selling due to a divorce or separation.

Our experience means we know just how emotional, stressful, and draining this period can be for people.

Divorce or separation is often, when it comes to selling a home, a difficult thing to go through.

However, there are specific steps you can take to help you embark on a fresh chapter of your life.

We aim to help and guide you during these times and to become your support partner for the property's sale.

We're here to help you get through what can be a very challenging period of your life. We cover many aspects of selling due to divorce or separation in this guide.

After reading this, you may find it beneficial to have a no-obligation, confidential chat with us about your situation.

We're experienced in giving people sensitive and expert support when they are moving due to a divorce or separation.

**Thank you for your time, and please get in touch with us if you have any questions whatsoever.**



**Damien Cooke MNAEA MARLA**  
**Founder and Managing Director**  
**Cooke & Co Estate and Letting Agents**

**PS. In this guide, we will refer to divorce, but the same approach, processes, and tips apply to a separation.**

## Preparing Properly for a **new start**

There are many things to consider during a divorce. Whether it's family finances, property or even pets, it pays to prepare properly. Addressing the points below will make the experience easier to navigate through.

### **First Steps:**

When getting a divorce, it's wise to contact a solicitor to seek legal advice. They should be able to advise you on any legal implications you need to consider. A good solicitor will also give you guidance on the financial aspect of any settlements.

**If you have a mortgage, it's worth making your provider aware of the situation to see if they can offer help and advice.**

**For example:** If you need to reduce the mortgage payments for a short period while the property is being sold.

### **Agreement:**

Once you have instructed a solicitor, it's time to contact an estate agent.

Every agency is different and even though legally we only need one signatory on our sales agreement, we do prefer and advise on having two signatures.

This helps a sale to be successful and far less stressful for both parties.

A good estate agent understands there needs to be a high level of agreement and transparency.

### **Communication:**

The easiest way to pour fuel on an already highly emotional situation is to allow a breakdown in communication to happen. It's so important to involve both parties once a property is up for sale, even if that is through mediators.

By keeping both sides fully updated around viewings, feedback, offers and progress, we reduce the risk of sales falling through and making an often stressful situation even more fraught.

**Having these foundations in place will help enormously when it comes to selling and moving on.**





## The five **do's & don'ts** to moving on successfully

### **1. Do seek advice and help**

We often see people who are dealing with selling a home for the first time. This may be because their ex-partner had dealt with it all in the past.

**The paperwork, processes, and preparations can seem daunting to the uninitiated, so don't try to do it on your own**

We're always happy to sit down, go through and help with any issues or questions you have. Moving home is an emotional experience at the best of times, and we understand and empathise with what you're going through.

### **2. Don't sell to quick home buying companies**

Many companies offer a quick buy service, where they will under offer on your property but do the deal quickly. This is the last resort rather than a first choice.

You'll get considerably less than if a good estate agency properly markets your property.

### **3. Do your research**

When putting your home up for sale, invite a couple of leading local agents to advise you on how they would achieve the best possible price for you. You'll be able to gauge who you have a rapport with and who you feel you can trust.

The last thing you want when selling due to a divorce is an agent you don't trust implicitly. Check out their reviews, their standard of marketing, and ask for testimonials.

### **4. Don't be swayed by high numbers or cheap fees**

Something we often see is people who are going through a divorce that end up instructing an agency which has overvalued their home to win their instruction. Usually, this leads to the property sticking on the market at a time when people want/need a swifter sale.

And it's worth considering why some agencies fees are a lot cheaper than others. Often personal service and care, the very things you'll need most during this chapter of your life, are sacrificed by the cheap agent.

### **5. Do relationships**

Look for an agent who values the relationship with you over the transaction your property offers.

**We've built our business on establishing long-term relationships with our clients. This is because of our focus on service, listening, empathising, and simply being there for our clients.**



## Your **FAQs** answered...

### **Things to think about:**

#### **Does one party want to buy out the other?**

If this is the case, it would be worth exploring your financial options. We can put you in contact with an independent mortgage broker.

#### **Do you both want to sell?**

This is often necessary, as there needs to be mutual agreement around the price and marketing strategy applied to the property's sale.

#### **Will you both be living at the property during the sale?**

If the answer is yes, your estate agent would need to discuss the presentation of your property when it comes to viewings (who will do the tidying up?). We don't offer accompanied viewings as standard, but we do offer them if required, meaning no one needs to be home when a potential buyer views.

#### **Are children involved?**

Again, this is to do with viewings. It's often a good idea to take them out whilst a viewing is happening.

#### **How would you like to be contacted?**

We are always happy to use the method of communication preferred by our clients, be that by phone, text messaging, emails, in-person or WhatsApp.

#### **Are we meeting at the property or away from it?**

You may not feel comfortable meeting at your current property, so we can meet you and discuss anything regarding the sale away from it, if that suits you better.

#### **What to tell potential buyers if they ask why you are moving?**

Our advice and recommendation is to be honest and open with any potential buyer should that question be asked. It is not likely to affect someone's buying decision about your home and there will be plenty of other positive points to highlight about the home, should this question be asked.

#### **Does the divorce solicitor need to handle the conveyancing aspect?**

Most of our local solicitors are experienced in both conveyancing and divorce and it should be more cost-effective to let one of them handle both.

Compare prices from a couple of leading local solicitors who specialise in both conveyancing and divorce. We can help you with this if you need assistance.

Please ask about conveyancing times but note these have increased significantly due to Covid restrictions.

## **Six tips** on moving on due to a divorce

### **1. Finalise your divorce before moving out**

The general advice given by most divorce solicitors is not to move out before your divorce is finalised. It can be a natural reaction to wish to leave as soon as you can. It's worth checking this out with your legal expert.

### **2. Take stock, not things**

Once your divorce is agreed, list what items are yours and what you want to take with you. If you are unsure who owns what, discuss it with your ex-partner if possible and come to an agreement. Try not to take sentimental things that will remind you of the relationship. The cleaner the break, the fresher the new start.

### **3. Book your removal company**

Good removal companies get booked up quickly, sometimes months in advance. So, plan and get quotes as early as possible. Usually, it's a good idea to get recommendations or to get different quotes from three different removal firms.

### **4. Packing starts now**

Packing can be made easier if you give yourself plenty of time and start chipping away at it daily. Make sure you begin with packing items you don't use much and leave the essential everyday stuff until last.

Keep essential items like keys, passports, and medicines in a bag which stays with you during the move. Remember not to overpack boxes, try not to use bags as they can't be stacked upon and label everything to make your life easier when you get to your new place.

### **5. Moving day**

Remember you'll probably be very emotional, so be kind to yourself and try to have a friend or family members with you. Make sure your mobile phone is charged up and give the number to the removal people so they can contact you if necessary.

### **6. Home sweet home**

You've got the keys to your new place, and everything has been moved in. Treat yourself to a takeaway on the first evening in your new home because you deserve a break and a chance to relax. The unpacking (cutlery, plates, and kettle excluded) can start tomorrow, when your new chapter really begins.



**As with all the tips and pointers in this guide, the above doesn't constitute legal advice. If you have any questions or things, you'd like to discuss with us, please do not hesitate to get in touch.**

## Why **we can** help you

Selecting the best agent to help you sell your property is a big decision, especially with so much already going on in your life.

### **Here's why we like to think you'd be wise to choose us to work for you.**

#### **Experience**

We've been helping the people of Kent buy and sell their property for over 30 years.

#### **Reviews**

We are 5 Star rated on Google and 4.7 Star rated on Facebook and would be happy to put you in touch with some of our past clients so you can hear their experiences with us.

"I have just bought through Cooke and Co in Northdown Rd Cliftonville and would just like to say how amazing the team were..."

Every single person we dealt with from the viewing to the office was friendly and professional and always returned my calls/emails with all the answers to my questions. I just wish we had sold through them as well.

Thank you for making a stressful time much easier."

-Leigh Fossey

#### **Results**

- 94% of our new clients are recommended to us by past clients.
- 74% of our sales achieve asking price or above

#### **Always Looking Ahead**

We have invested heavily in virtual viewings, video tours, and a raft of other new technologies.

This means you know your property will be expertly marketed, which leads to achieving premium prices.

#### **You Focused**

We are focused on you. That means getting you the results you are looking for. And we don't just talk the talk, we walk the walk. We will be with you every step of the way to advise, support, and celebrate with.

We've built our reputation on the quality of our relationships rather than the number of transactions. This has led to most of our business coming from word of mouth.

Thanks for taking the time to read our guide. If you want to chat about anything contained in this guide or have any questions, please don't hesitate to contact your nearest branch.