

TIME TO SELL? CHOOSE DPSH FIRST TIME 0413 2533 888



Our Promise

At Yorkshire Movers, we make moving easy. Our experienced team and dedicated drivers can handle both international and local moves effortlessly. With our expertise, your moving day will go smoothly.



Based in Leeds, but cover nationwide & international.

We also provide waste clearance Call us for a quote





Pack up your worries and let us handle the bubble wrap and boxes! Our careful packing services ensure your items are cozy and snug for their journey to your new home.

MOVING



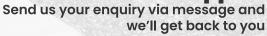
Our friendly team of movers takes the heavy lifting off your shoulders, so you can focus on the excitement of settling into your new space.

STORAGE



Need a safe spot for your belongings? Our secure storage solutions offer a temporary home for your stuff, guarded like it's our own.

WhatsApp us





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Welcome to DPSH, the home of MORE FREE; MORE FREEDOM

Thank you in advance for taking the time to read our welcome message.

We hope that our passion for selling property and providing you with a fantastic service is as evident as it can be in just a few short paragraphs.

MORE FREE;

Following a free valuation, we include as standard; free professional photography, free Rightmove Featured Property listings, free 'unique to your property' Facebook adverts if your property hasn't sold in 5 days, free EPC and free accompanied viewings.

MORE FREEDOM.

No sale, NO FEE NO contract tie-in

ABOUT DPSH ESTATE AGENT

Our powerful team of experts have been brought together to provide you with a comprehensive service when selling your property via traditional sale or modern method of auction.

From your very own dedicated sales negotiator who will introduce themselves to you once your contract is signed, through to our knowledgeable and super professional valuations manager and in-house marketing powerhouse; we know that you are in the very capable hands of great people.

Along with listing your property on Rightmove and Zoopla, we guarantee that your property will gain more targeted online exposure via social media than other agents, and that's a promise we uphold.

"Our vision for DPSH is to add genius ideas which require hard work following their inception, and then to make sure that they're effective once launched. At the end of the day, if a new way or additional service doesn't improve the experience for customers, it needs shelving or adjusting. We don't want to waste time, we want to make us better for all the people who use or speak with DPSH." - Sam Davis & Mark Canning.

"We also believe that there are ways we can make passers by smile; where simple things like our messages on the For Sale boards can make people feel positively energised. We want the office in Morley to look special, feel special and become something of a must-see-spectacle all year round."

We hope to become your estate agency of choice.

From all of us here at DPSH.



SCAN HERE FOR VIDEO



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WHY SHOULD YOU CHOOSE US?

Selling your property is one of the most important financial events of your life, and so it is only right that you choose an estate agent that has your best interests at heart. At DPSH we will personally invest in the sale of your property and therefore deliver the best possible outcome for you. Everything we offer is designed to achieve the best possible price for your home and we will not settle for anything less than what your property deserves.

Our friendly, professional staff will be with you from start to finish, bringing years of experience to the table and ensuring that your sale goes through smoothly and promptly.

Take a look further into our brochure to see all the great things we offer to vendors who choose DPSH The Estate Agent.

FREE IN-DEPTH PROPERTY VALUATION:

Our professional and dedicated valuations manager will visit your home at a time that works for you and on the preferred day of your choice.

Prior to visiting your home our valuations manager will carry out a truly in-depth study of your property, the area you currently live in and then produce a set of comparables relating to properties like yours which have sold/been purchased over recent months and, in some cases, recent years.

No matter how many questions you may have, we will answer each one and provide as much detail as possible.

FREE PROFESSIONAL PHOTOGRAPHY:

The use of high quality photographs is vitally important for us to ensure that your property appeals to as many viewers as possible, professional photos will make sure that your home stands out from others on all property websites and across social media.

After viewing a property, buyers often return to view the online listing and so it is important that positive first and lasting impressions are made through crisp, well-lit photos that enhance each room's potential. As an estate agent, we continually invest in the latest equipment and software to ensure that your property is marketed at its best. We pride ourselves on attention to detail and our ability to advise on how to prepare your property for its photoshoot.

A selection of our professional property photos have been used throughout this brochure.

FREE RIGHTMOVE FEATURED PROPERTY LISTINGS:

Again, at no further cost to you, we include a Rightmove Featured Listing to each and every vendor that chooses to sell a property with DPSH. This enables your listing to benefit from preferential positioning when people are searching for a property like yours. A great addition that improves exposure.

FREE FACEBOOK ADVERTS IF YOUR PROPERTY HASN'T SOLD IN THE FIRST 5 DAYS:

Our marketing department is blessed with 14 years of experience and expertise with regards to online exposure and digital advertising. This knowledge is at your disposal when you choose DPSH.

So, if your property has not sold in the first 5 days of being live on Rightmove, Zoopla and OnTheMarket; we use unique adverts to create 5x more exposure across Facebook and Instagram.

Furthermore, prior to your free adverts going live we organically post your property on Facebook, Instagram, Google and more once your property is visible on all major property websites.



FREE ACCOMPANIED VIEWINGS:

It's obvious that homeowners know more about their property, the areas that surround its location and anything that may have happened locally that benefits the inhabitants.

Although we approve of vendors doing the viewings, we do provide the option of accompanied viewings available at no further cost to our customers. Don't be afraid to ask us even if you have originally stated that you would do them.

NO SALE NO FEE; NO CONTRACT TIE-IN & A COMPETITIVE FEE:

As standard we only charge a fee when the sale of your property has completed and adding to that, we offer all vendors a 'no contract tie-in' solution.

This means you can list your property free of charge across all property portals with professional photos and huge social media marketing exposure without laying in bed at night thinking 'but will they be actively marketing my property if it doesn't sell quickly?'

The truth is; we have to pour every effort into marketing your property. We wouldn't put ourselves in this position without believing that your property will sell.

We're not saying that all properties sell quickly, but we are saying that nobody will give your property as much targeted exposure online, and don't forget, all that exposure is free.



Our strong local knowledge and our even stronger customer relationships mean no detail is overlooked. We are proactive throughout the entire sales process from start to finish, working together with our clients to achieve their goals and aiming to exceed client expectations.

THE VALUATION

We visit your property and carry out market research to formulate a realistic valuation marketing price on your home. A recommended chartered surveyor will then be instructed to carry out a Home Report (if required).

FIRST IMPRESSIONS

Creating the right first impression is very important when selling your property. We can give you advice and guidance on how to create the best ambience within your home.

PHOTOGRAPHY

The best agents will only use the highest quality images to present your home. First impressions do count, therefore, we want to ensure the photographs leave a lasting impression with potential buyers.

MARKETING YOUR HOME

Marketing your home well is essential to us. A variety of property brochure styles are available if this is something you are interested in, and details of your property will be placed in our office window display.

FLOOR PLANS

We create individual floor plans for each property to allow buyers to visualise the layout of your home and envisage how they would live there.

SALE BOARDS

We understand that the 'For Sale' board still proves itself as a strategic way of advertising your home. It generates interest through word of mouth from neighbours and passers-by to potential buyers.

EMAIL MARKETING

We have a database of our clients and are able to match potential buyers with your home. This proactive approach ensures each prospective buyer is contacted by a personal call or email to let them know your property is on the market.

ACCOMPANIED VIEWINGS

All viewers are screened before they view your property to establish their name, contact details and buying position. Viewings are arranged in advance and at a mutually agreed time and will be followed up for feedback.

OFFERS

Whether the sale of your property is negotiated with a single buyer or it sells at a closing date, we will guide you through every step of the process. When we receive an offer from a potential buyer, we will let you know immediately and will negotiate on your behalf to reach a price that is acceptable to you. We will always give you our honest recommendations on each offer made.

ACCEPTING AN OFFER

When an offer is accepted, respective solicitors are then notified and will begin the conveyancing process. If you do not have a solicitor, we will be happy to make recommendations.

COMPLETION DAY

From having your offer accepted to the date of completion usually takes several months. Within that timescale, lawyers perform their searches, and then the bank finance can all be put in place, if a mortgage is required.





Floor plans are just as important as images, if not more so. A floor plan is a fact that potential buyers can rely on. Images of rooms can be altered, enhanced, taken in flattering light or taken at good angles to make the property appear more attractive or spacious than it actually is. Because of this, buyers may be more inclined to view a property if they have had sight of a floor plan and therefore this is preferable when marketing a property.

Potential buyers want as much relevant information as possible when they are looking for a property and giving the dimensions of a floor plan can be essential. Floor plans showing room measurements, window and door placements allow potential buyers to imagine where their own furniture will go, and how they would use the space. Once they have started envisioning their life in this home, an emotional attachment to the property is more likely to form, making the decision one step closer!

Floor plans with dimensions are not only useful in the viewing stage, they can be useful once the property is purchased for furnishing.



FIRST IMPRESSIONS COUNT

The front of your home is the first thing that buyers will see when they arrive. Buyers will immediately start assessing the property, starting with your kerb appeal; this includes your front door, front garden, right down to the gutters and pointing on the exterior.

The initial reaction is probably one of the most important. It sets the tone for the viewing and will have an effect on how buyers perceive the rest of the property.

If the first impression of the property is a negative one, the rest of the home will be tarnished with the same brush!

MIRROR IMAGE

The condition of the exterior usually mirrors the interior. This means that if you have an unmaintained garden with long grass and weeds, the interior decoration, such as paint, is most likely faded or peeling and the plaster most likely cracking. The maintenance gives the buyer an idea of the type of person that has been living in the house before them and whether they have been taking care of it or neglecting it.

DEAL BREAKER

There will be buyers that will not even bother entering a property to see the rest of the home if they aren't happy with the kerb appeal. If the exterior is unimpressive then the buyers are likely to assume that the interior will not be worth seeing.

STAND OUT FROM THE CROWD

If your kerb appeal is bland then it will make the property forgettable. However, if your kerb appeal looks great with vibrant landscaping and a freshly painted exterior then it will stand out from all of the other listings.

INCREASED VALUE

It's the small details that can reduce the perceived value of a property, so don't overlook the weeding and the extra hanging basket that might just make all the difference. Buyers look at everything as they are walking up to the front door, so if the kerb appeal has any issues, you can bet that they will notice them! Any problems will register in a buyer's mind as reducing the value of the home.







When buyers are looking for a new home, you want to do everything you can to show them your property's potential.

Helping buyers to picture themselves living in your home not only means you receive better offers, but that you sell more quickly too. Here we share our top tips to prepare your home for sale:

DECLUTTER

Buyers can often struggle to see past furniture and personal items, and these things can make rooms feel small. Consider renting some external storage space to house items until you move, but try to strike a balance – remember, people often buy into a lifestyle. Try and show them your home life at its best.

A FRESH LICK OF PAINT

Creating the right first impression is very important when selling your property. Giving your walls a fresh lick of paint is all it takes to brighten up your room and can make all the difference when it comes to creating the right first impression.

FIRST IMPRESSIONS COUNT

Buyers will often drive past a property to rate its kerb appeal before they express any interest. Tidy up the garden or driveway, clean the windows, and give the front door a spruce with some fresh paint.

FIX, FIX, FIX

Small outstanding repairs can be easy to ignore when you see them every day, but when a buyer comes to look around your property they can make the place look quite tired. Look around every room in your home, make a list of quick-fixes and get them sorted.



Many people get so intimidated when it comes to cleaning when preparing to sell a home. Here, we will help you remember what to clean and where to clean, including those places that are so easy to overlook because buyers will look everywhere.

Don't forget to make sure you have all the cleaning supplies you need. You'll quickly lose motivation if you have to stop to find supplies or go out and buy them.

ENTRANCE / HALLWAY

- Make sure the door and all hardware are sparkling clean
- Fingerprints (which are quite common in this area)
- Check for scuff marks along the walls or the bottom of the door. If there is too much dirt and too many marks, a good idea would be to repaint the door or walls
- Clean your welcome mat or get a new one
- · Make sure lighting fixtures and light bulbs are all in working condition and that you clean and dust them
- · Pack away unused items so there is extra room, making it look spacious







KITCHEN

- Wipe down all the cabinets. You will be amazed just how much food splatter and grease can get on the doors and hardware
- Clean all appliances, inside and out. This includes the entire interior of the refrigerator, dishwasher, and oven/stove
- Don't forget to clean the cooker hood, both on top and underneath. Make sure that the grill is clean, and the light bulb is working
- Pull out the refrigerator and clean behind it and remember to clean underneath it too
- Don't forget to clean underneath the sink. Take out everything and wipe down the entire inside, including any pipes
- Wipe down any blinds or shades and wash any curtains or throw rugs
- Find somewhere to temporarily store any pet food, dishes and other supplies

BATHROOM

- Commonly missed areas include behind the toilet and underneath the sink. Make sure that any pipes and fittings are cleaned thoroughly
- De-cluttering your bathroom is essential. You should only have absolute necessities on display
- Clean out under the vanity and make sure that it is organised and that you removed any unnecessary items when de-cluttering so that it appears spacious
- Scrub the floors and clean the grout lines
- After de-cluttering, you should have removed all personal items, but make sure that any that remain are neatly stored or organised. You might want to invest in a shower caddy to keep everything in one place
- Make sure that there are fresh, or ideally new, towels on display, neatly folded
- Clean the fan and ensure that it is functioning

BEDROOM

- Buy new sheets, blankets, and comforters, or wash your existing ones
- Wash or dry-clean curtains and rugs
- Remove any stains on any fabrics
- Wipe down all furniture
- Clean the walls and floors



It is normal practice for a buyer to offer 5-10% less than the advertised asking price, so don't be surprised if initial offers are a little low.

There is no need to accept or reject an offer straight away, it is perfectly normal to think things over for a day or two.

It is a good idea to find out from your estate agent the buyer's position first before making any decisions as there are other important factors to keep in mind when deciding who to sell your house to:

WHAT IS THE FINANCIAL POSITION OF THE POTENTIAL BUYER?

- Do they have to sell a home in order to move?
- Are they a cash buyer?
- Do they have a mortgage approved in principle?

WHAT ARE YOUR BUYER'S TIMESCALES FOR MOVING?

- Do they need to move guickly?
- Are they part of a chain?
- Are they flexible on a move date?

ALSO CONSIDER YOUR OWN POSITION

- Do you have to move quickly in order to secure your next house? If so, then you may be more interested in accepting an offer from buyers who are not part of a chain
- If you are in no hurry to move, then you could hold out for a higher offer

A buyer who is not part of a chain and who already has a mortgage approved is a more favourable purchaser than someone who needs to sell their own home in order to fund the purchase, and who hasn't yet got a mortgage approved.

ACCEPTING THE OFFER

If you do accept an offer, it is usually 'subject to survey or engineers report,' which means as long as the survey doesn't throw up any surprises, the buyer will keep their offer.

The accepted offer is not legally binding until contracts are exchanged.



ARRANGING YOUR MORTGAGE

Before you begin the search for your ideal property, it is recommended that you speak to a mortgage advisor to obtain information on what price range you can search. We can recommend a local broker to help you with this.

ARRANGE VIEWINGS ON SUITABLE PROPERTIES

Once you have decided what type of property and the price range you are searching for, you can then start arranging to view some properties you are interested in. You may wish to second view the property before making an offer to ensure it is the right property for you.

MAKE AN OFFER

Once you have decided which property you want to buy, you can then make an offer to the estate agent. The estate agent will most likely require information from you, including your mortgage details. If you have sold your property, you may be asked for details regarding your sale.

INSTRUCT A SOLICITOR

Once you have had an offer accepted on a property, this is the stage you instruct a solicitor to act for you. We can recommend a couple of local solicitors to help you with this if needed. Once both the buyer and seller have instructed a solicitor, the estate agent will then send a memorandum of sale to all parties involved to initiate the start of the sale.

APPLY FOR MORTGAGE

Once you have instructed your solicitor, you will then need to arrange another visit with your mortgage advisor. This will be to apply for your mortgage. The mortgage company will instruct a valuation survey on the property you are purchasing.

CONVEYANCE

While applying for your mortgage, your solicitor will begin the conveyance process. Once your solicitor has completed the relevant paperwork and they are happy with the purchase, they will ask you to sign the contracts. The conveyance process can vary dramatically in regards to time frames due to every purchase being different.

EXCHANGE OF CONTRACTS

Once your solicitor has received your mortgage offer and both solicitors hold signed contracts, they can exchange contracts. A moving / completion date must be agreed before exchange of contracts. Once you have exchanged contracts, you will be in a legally binding contract to buy the property.

COMPLETION

This is the day that you legally take ownership of your new property. You will generally collect the keys for your new property from the estate agent.



SELLING COSTS

SELLING COSTS	SALE PRICE	£	ESTIMATED COSTS
Solicitors Fees			£
Estate Agents Fees			£
Marketing Fees			£
Pre-marketing work / storage /	cleaning require	d	£
Home Report Survey Cost			£
TOTAL SELLING COSTS			£

BUYING COSTS (INITIAL)	PURCHASE PRICE £		ESTIMATED COSTS	
Deposit			£	
Stamp Duty / LBTT / LTT			£	
Mortgage Lender's Valuation			£	
Homebuyers Report or Build	ding Survey		£	
Solicitors Fees			£	
Legal Searches			£	
Mortgage Lender Fees (if ap	oplicable)		£	
Land Registry Fee			£	
Mortgage Advisors Fee			£	
Buyers Protection Insurance			£	
Removals Costs			£	
Additional Dwelling Supplement			£	
Other			£	
TOTAL BUYING COSTS			£	

ONGOING COSTS (MONTHLY)	ESTIMATED COSTS
Mortgage Payments	£
Repayment Plan (interest only mortgages)	£
Personal Insurance, Including Life Assurance, Critical Illness Cover	£
Family Protection and Income Protection Benefit	£
Building & Contents Insurance	£
Childcare	£
Council Tax	£
Travel Costs (car, petrol, rail, other)	£
Utility Bills: gas, water, phone, broadband, electricity, loans & credit cards	£
TOTAL ONGOING COSTS	£



Moving your life into a new home can be stressful, making it hard to remember all of the important tasks that need completing before the big day. Our moving checklist will hopefully relieve some of that stress, helping to make your move the enjoyable experience that it should be.

2 - 3 MONTHS BEFORE YOUR MOVE:

- Book time off work for before and after your move
- · Ask your employer if they offer relocation assistance
- Look for a new school and transfer your children's records
- Conduct research on removal companies obtain quotes from at least 3 companies
- Start decluttering go through each room one by one and identify items to sell, donate, or throw away
- Create a folder with important documents company quotations, contact information, contracts, significant dates
- Check your life and home insurance policies to make sure you are covered

5 - 6 WEEKS BEFORE YOUR MOVE:

- Decide on a removal company
- Arrange for a home survey
- Gather packing materials from the removal company or from alternative sources
- Make a complete inventory of your belongings
- Begin packing, working room by room start with items that are not immediately necessary
- Check for parking restrictions in the area of your current home & new home

1 MONTH TO GO:

- If you are renting, inform your landlord of your moving date
- Make arrangements for childcare and pet care during your moving day
- Start emptying your fridge, freezer, and pantry strategically – create a meal plan
- · Confirm the moving day with your removal company
- Inform people such as utility companies, banks, friends, and family, of your move
- Register to vote and pay council tax in your new area
- Clean your home or book professional cleaners

2 WEEKS BEFORE YOUR MOVE:

- Cut off certain services such as television, telephone and internet to avoid extra charges
- Look at potential new utility providers at your new home for better deals
- Pay outstanding bills and cancel or relocate your subscriptions: newspapers, magazines, etc.
- Redirect your post
- Continue packing as much as possible don't be afraid to ask friends and family for help
- Return any items you have borrowed

1 WEEK BEFORE YOUR MOVE:

- Confirm the final details of the moving day with your movers
- Create a list of boxes corresponding with rooms match via colour labelling your boxes
- · Clean and defrost your fridge and freezer
- Do as much laundry as possible
- Arrange a time to collect the keys to your new home with your estate agent
- Pack your most important documents in a safe, accessible place – this includes passports, driving licenses, birth certificates and insurance papers
- Pack an essentials box for your first few days at your new home

1 DAY BEFORE YOUR MOVE:

- Take a thorough walk around your house take your time and check all areas
- Pack a few lunchboxes for when you get hungry during your moving day
- Pack a box with tools you need to unpack such as box cutters, scissors, and pens
- · Make sure your phone is fully charged
- Get a good night's sleep to be in the best shape for your big day

 Create an information packet for the new owners – include instructions for appliances, contact information for utility companies, rubbish collection schedule, etc.

ON YOUR MOVING DAY:

- Strip your beds and pack your linen in clearly marked boxes
- Record your meter readings to ensure that you are not charged for usage that is not yours
- · Be present when the movers arrive
- Take one last look around your house for forgotten items and to make sure all appliances are switched off
- Give your movers emergency contact information and make sure they know the location of your new home

ONCE YOU ARE IN YOUR NEW HOME:

- When the movers unload your valuables, check for damage
- Open up your moving tool box and essentials box
- Start unpacking your belongings, starting with items you immediately need
- Reference your inventory list to assess any damage and missing items
- Take note of the utility meter readings in your new home
- Make sure all keys to your property work properly
- Plug in all appliances and electronics
- Make your beds so that you can quickly go to sleep on your first night
- Check that the hot water and heating in your new home is working – it's incredibly important to have a hot shower after your busy day
- Introduce your children and pets to their new home

DAYS AFTER YOU HAVE MOVED IN:

- Replace the locks
- If you notice any damage or faults that did not previously exist or was missed, contact your removal company or surveyor immediately
- Involve your children in organising their rooms
- Meet the neighbours
- Take your time unpacking
- Explore your new area
- Relax and enjoy your new home!



REMOVAL CHECKLIST

Moving house can be considered one of your most stressful life events, one of the reasons being the packing stage. However, this doesn't have to be the case! There are steps that you can take to make moving day that little bit smoother and less frantic.

Take a look at our hints and tips across the page to help you on your way to a stress-free move.

WHAT DO I NEED?

- Small/medium/large boxes
- Heavy duty boxes
- Packing tape
- Bubble wrap
- Old newspapers
- Stretch wrap for furniture
- Marker
- Labels

BOX OF ESSENTIALS:

- Snacks, canned or boxed food
- Can opener
- Eating utensils
- Pots and pans
- Towels and dishcloths
- Toiletries
- Baby supplies (if you have one)
- Pet food (if you have a pet)
- Instruction manuals for any electric appliances
- · First aid kit and any medication that you need
- Tool Box

HOW TO PACK:

PACH EARLY: Take into consideration the size of your property when thinking of starting to pack. For example, for a large house, two months should be enough if you pack one box per day. For smaller properties, one month should do the trick.

START WITH ROOMS YOU LEAST NEED: It makes sense to pack the items that you need the least and do not use on a daily basis. For example, seasonal items that you currently do not need such as festive decorations, gardening tools or winter/summer clothing.

PACH ONE ROOM AT A TIME: This is important when it comes to packing and is something that people don't often abide to. By packing one room at a time it will help you stay organised and will make unpacking a lot easier.

DO NOT EXCEED THE LIMIT OF 30 POUNDS PER BOX: If

you pack the box too heavy then it may not be able to withstand the weight. Pack light items in large boxes and heavy items in small boxes. This will save you a great deal of back pain!

FILL EMPTY GAPS: Using packing papers, old newspapers or even tea towels to fill any gaps in boxes. This will make your items more secure when being moved.

LABEL YOUR BOHES: Write the contents of each box on the sides of the boxes; Try avoiding writing anything on the tops of the boxes as this will be difficult to see if the boxes are stacked. Try to use a different colour marker for each room.

PUT HEAVIER BOHES ON THE BOTTOM: This may seem like common sense but it is important not to forget in the chaos of it all. By putting the heavier boxes underneath the lighter boxes, you are ensuring that no breakable items will be crushed during the move.

INDEX OF LOCAL BUSINESSES

BUSINESS NAME	BUSINESS TYPE
Yorkshire Movers	Removals & Storage - Household
Leeds Windows and Doors Limited	Windows & Doors UPVC
Artisan Fireplace Design Ltd	Fireplaces
Reach 4 Mortgage Solutions	Mortgage Broker
Instock Carpets and Flooring	Carpets & Flooring
Ison Harrison Ltd	Solicitors
Architecture 365	Architects & Building Design
Edison Ives Limited	Insurance Brokers



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LEEDS WINDOWS and DOORS





With over 30 years' experience in the home improvements industry, we offer the highest quality windows and doors, fitted by our own skilled tradesmen who understand that your home is precious.

Quote requests for windows and doors will be dealt with by the owner himself, we do not employ salesmen. A written quote will be supplied, and it will be entirely up to you if you wish to proceed, no sales calls.

- Doors
- Bespoke
- Windows
- Verandas
- Bi-Fold
- Car Ports



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Why use a mortgage adviser?



It can save you money, as advisers can search thousands of mortgages and multiple lenders.



Saves time - you'll only be shown mortgages that have a high chance of approval



Advisers will handle the application paperwork on your behalf



They'll chase your application without inadvertently causing issues and delay

AB 16376



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Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for mortgage advice. The actual amount you pay will depend upon your circumstance. The fee is up to 1%, but a typical fee is 0.3% of the amount borrowed.







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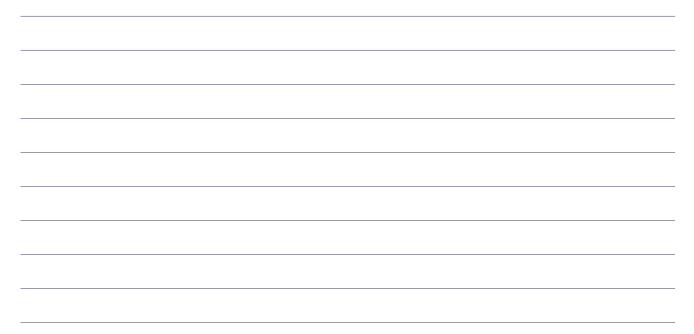








NOTES & REMINDERS

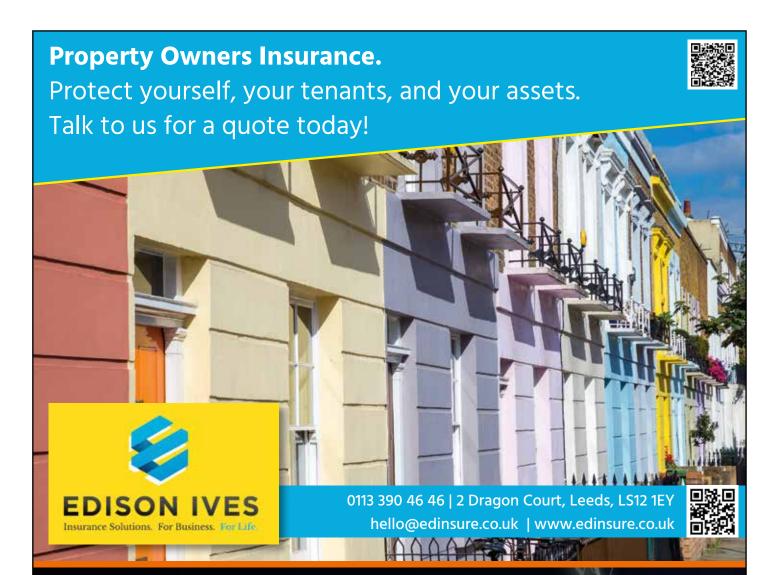


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