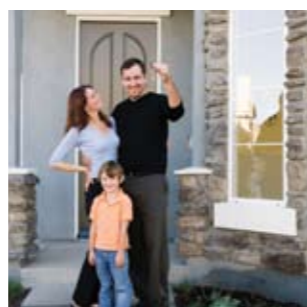


With over 45 years experience and knowledge of the industry, Cleary Doyle has established a reputation for quality in the new-homes market.

The cornerstone of Cleary Doyle's success in all its projects is the attention to detail, both in terms of construction and landscaping. This is clearly reflected in the quality of the finished product. Cleary Doyle pays particular attention to the design of landscaped areas to ensure that new developments complement the existing setting.

The quality of build and design associated with Cleary Doyle homes speaks for itself and is one of the main reasons for the success of the company's developments and for the strong capital appreciation enjoyed by purchasers of our homes.

www.clearydoyledevelopments.com



Designed & Produced by maria.ie 051 845430



STEP BY STEP

Guide to purchasing your new home

Congratulations, you have now booked your new home with Cleary Doyle Developments Ltd and your future starts right here.

This step-by-step guide details exactly what is involved in purchasing your new Cleary Doyle home from the moment you book to the first time you will turn the key in your new front door.

STEP 1 Selection & booking



- Our selling agent is on hand to assist you in choosing your new home.
- Once you have selected your new home, you will be required to pay a booking deposit (usually €3,000) to the selling agent.
- This booking deposit is paid subject to contract/contract denied.
- On payment of this deposit you will be required to furnish your name, address, contact details and details of your solicitor to the selling agent. If you have not yet appointed a solicitor you will need to do so immediately.
- At this stage you should inform your solicitor that you have booked a new home and that contracts will be issued shortly.

STEP 2 Arranging your mortgage and signing contracts



- Now that you have made a decision about your new home, it is time to get things moving. You will have 21 days from the date of booking to sign and exchange contracts, so the first thing you need to do is arrange your mortgage.
- Consult a mortgage advisor in relation to making an application for formal loan approval. It is important to ensure that your mortgage advisor receives all the documents required to submit your application within a few days of your booking being made.
- The formal loan approval stage is crucial as a solicitor will not allow you to sign contracts without first obtaining written loan approval.
- During the coming weeks your solicitor will require certain information from you and it is important that you answer all requests promptly to avoid any delay in purchasing your new home.
- On receipt of your loan approval, you should immediately arrange an appointment with your solicitor to sign the contracts.
- On signing of the contracts you will be required to provide the contract deposit (generally the balance of 10% of the purchase price) and this is to be paid by draft to your solicitor.
- Once this has been completed, your solicitor will be able to exchange contracts. Please note that your new home is not secured until contracts are signed. It is imperative that contracts are signed and returned within 21 days.

STEP 3 Updates on completion of your new home



- During the construction of your new home, please feel free to contact our selling agent with any queries you may have or for updates on the completion of your home.
- Closer to the completion date, Cleary Doyle will advise you on the anticipated closing date.

STEP 4 House inspection (Snag list)



- A snag list is a list of items that need attention in your new home. A snag list can be carried out by you personally or you can employ a suitably qualified person to carry it out on your behalf. We recommend that you appoint a suitably qualified person.
- Cleary Doyle will write to you five weeks in advance to advise you of your closing date and a date for the inspection/snagging of your new home.
- You should ensure that you inform both your solicitor and mortgage advisor of these dates.
- Please contact Cleary Doyle to arrange an appointment for an inspection and carry out a snag list.
- Once you have compiled your snag list, please issue it to Cleary Doyle immediately.
- Cleary Doyle will then carry out the works and write to you confirming a date for re-inspection.
- On receipt of this letter, please contact Cleary Doyle to arrange an appointment to re-inspect.
- On re-inspection, if you are happy that the work is satisfactory, you will be required to sign off the snag list as complete. Please note that snag lists must be carried out and signed off within the 14-day completion notice.

STEP 5 Finalising paperwork and sale closing



- Your written loan approval will include a number of conditions, which must be satisfied before the lender will release your loan.
- The standard conditions will include a satisfactory life-insurance policy, house insurance or a valuer's final inspection. You should contact your financial/mortgage advisor and ensure that these are in place and that they have been forwarded to your solicitor and lender.
- Contact your solicitor and ensure that he/she is in possession of all the necessary documentation to close the sale.
- On completion, the mortgage cheque will be sent to your solicitor who will then transfer the

funds to the solicitor acting on behalf of Cleary Doyle and the sale is closed.

- Please note if the sale does not close within 14 days from the issue of the closing notice, interest may then be applied on the balance outstanding. It is therefore imperative to follow the advice in Steps 4 and 5 to ensure the sale closes on time.
- Transfer of ownership is now complete and you are now the proud owner of your new home.

STEP 6 Handing over keys & house demonstration



- Once Cleary Doyle's solicitor is in receipt of the balance, you are free to contact Cleary Doyle and arrange an appointment to collect your keys and receive a house demonstration.
- At your house demonstration, an ESB meter reading will be taken and you will be asked to sign off on this reading.
- You now have the keys to your new home.

STEP 7 Settling into your new home



- The contracts are signed and the keys handed over: however, there are a couple more items to finalise. Please contact the ESB to ensure that they have the correct contact details on the account.
- If you require a telephone or television connection, please contact the relevant service provider to arrange connection.
- Having moved into your new home, should you have any further queries, please do not hesitate to contact Cleary Doyle's representative on site.
- Congratulations, you are now ready to settle into your new Cleary Doyle home.