



Kinnear &  
Falconer  
PROPERTY



A Guide To Moving Home

# ALL ABOUT KINNEAR & FALCONER

Kinnear & Falconer are based in Stonehaven and have been serving the local community for over 160 years. In 2010 they merged with James & George Collie, a large Aberdeen firm whom themselves have been in existence for more than 150 years.

We specialise particularly in home purchases and sales, civil, family and court matters, accident claims and employment law. We also pride ourselves on providing a friendly, approachable and fully professional service for all our clients whatever their requirements.

There are a host of reasons why you should choose Kinnear & Falconer. Longevity, knowledge, experience, skilful management and above all we have enviable local knowledge.

# WHY CHOOSE KINNEAR & FALCONER?

## Style and Substance

Kinnear & Falconer is built upon a successful combination of combining a modern day and proactive approach to selling property. This is at the heart of everything we do and together with innovative, market leading services we ensure the best for our clients.

## Enthusiasm

Along with our passion for property, we employ the powers of listening, understanding and empathy and combine this with energy, ambition and drive to achieve our client's goals.

## Local Presence

With our landmark office in Stonehaven and our extensive first hand local knowledge, there is no one better placed to represent you and promote the sale of your property.

## Buyers

We manage a comprehensive database of buyers who have given us their search criteria and matching this with your house very often results in success.

If you are considering selling your house, please contact us to see the difference we can make.



# WHICH TYPE OF MORTGAGE SHOULD I CHOOSE?

Today there is more choice than ever when it comes to choosing a mortgage. Fixed rate, variable rate, capped rate the list goes on and on, but which one is right for you?

A mortgage is probably the largest financial commitment most of us will make in our lifetime and it is vital that we take professional advice before committing to any one mortgage deal.

A mortgage is in reality a loan from a financial body or institution to you in order that you may secure the purchase of a property. This loan is generally secured against the property and is repaid over a period of time, usually twenty five years.

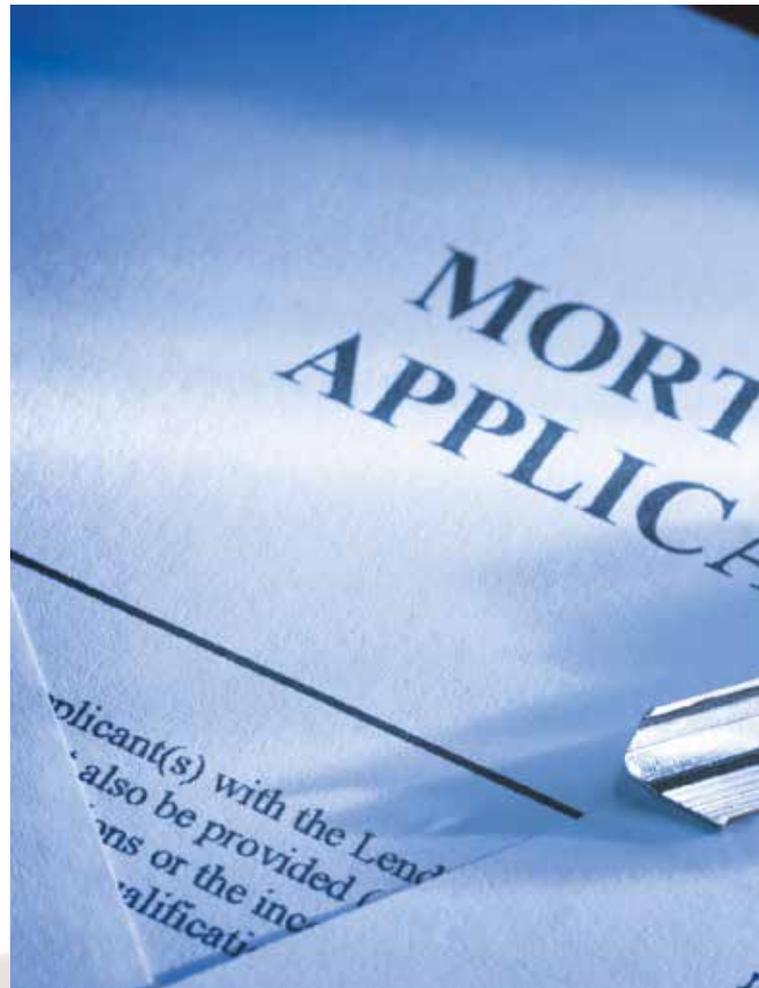
But how do we decide which type of mortgage to go for? The good news is that along with the extensive choice of mortgages available there is a huge choice of companies wanting to lend you money.

There are very strict rules that all financial companies must adhere to when they offer us a mortgage which is designed to ensure you receive the best of advice.

Do not accept the first deal you are offered, shop around and be sure the deal on offer meets your work and lifestyle commitments. Choosing the wrong mortgage can be a costly mistake and is definitely an experience you can do without.

There are banks, building societies, loan companies and independent mortgage brokers all ready to help you, take their advice, but do not rush into a decision.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**



# CONVEYANCING IN SCOTLAND

The first stage in all purchase/sale transactions is for a formal offer to be made by the purchasers' solicitor to the sellers' solicitor. That offer will then be accepted by the other party and on an exchange of letters there is a legally binding contract.

It is very important to realise that this happens at the very beginning of the whole transaction and both parties are legally bound as soon as the offer and acceptance letters have been exchanged.

Unlike other systems, the property is not sold/purchased subject to contract – the contract in Scotland occurs at effectively day one. It is therefore, essential that your solicitor is in control of matters at this time to ensure that no commitment is made without all the details of the transaction having been agreed.

All the formalities involved in the conveyancing are designed to protect your interests and to ensure that, so far as possible, you have all the facts in front of you before the transaction completes.

Nothing can be worse than to move into your new home to find that there were matters which, had you been aware of them at the time, would have prevented you proceeding.

The conveyancing process may sound fairly simple but in fact is very complex.

It does require meticulous attention to detail and, of course, up to date knowledge of not only the conveyancing process but how local authorities and lenders operate.

All financial aspects are taken care of and it is the remit to ensure that your funds are available in time for settlement and that completion takes place on the agreed entry date.

There is a great deal more to buying a house than you may have at first appreciated and there are many areas which need expert attention.



# Allied Surveyors Scotland

Allied Surveyors Scotland plc has, since its formation some 20 years ago, become the largest firm of Chartered Surveyors in Scotland. With 30 offices, around Scotland it is the only firm which covers all post code areas in the country. Providing an unparalleled level of expertise and experience whether in busy urban cities or in remote rural locations, the firm has RICS qualified fully regulated valuers with the necessary experience to address whatever commission is required.

Providing Home Reports for sellers which are recognised as an authoritative and unbiased opinion of the value and condition of houses and flats is one of the core services provided. The firm is on the panel of virtually every important mortgage lender and regularly provide reports on all types of property at the banks request.

In addition to residential valuation, they provide a wide variety of different specialist services in many different property areas, from commercial valuation, building surveying, commercial agency, quantity surveying, rural practice, domestic and non-domestic energy performance certificates (EPC's) and for larger commercial properties, Section 63 Action Plans.

The Aberdeen office covers a large part of North East Scotland, from Montrose and Brechin in the South, westward to Braemar and Strathdon, and beyond to Huntly, the Banffshire coastline, to Fraserburgh and Peterhead to the North of the city.

Over the years Allied Surveyors have built up a successful and close relationship with James & George Collie, providing an efficient and complimentary service for their clients based on an established level of trust and understanding, which smooths the path to a successful conclusion to whatever property issue that needs to be addressed, whether a simple house sale, providing assistance in the settlement of a complex executry or offering expert witness evidence where a property based dispute requires negotiation or eventual litigation.

Allied Surveyors are ready to provide you with whatever property advice you require, offering the peace of mind necessary for what may be the most important transaction you make.



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Aberdeen, AB11 6JE

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# WHY PAY

# MAIN DEALER

# PRICES?

Sometimes when you walk into a business, you just know you have made the right decision and that you are going to be treated properly.

**Eastmains Garage Services** is one such place. The business which can be found at Eastmains Farm House is very typical of what you might expect.

Right from the start you get the impression that this is a garage you can trust, somewhere which really cares about their customers and the work they carry out for them.

The business has been established for many years and some of their services include:

- Servicing
- MOT's
- Repairs
- Tyres and Exhausts

The workshops are adequately equipped with all the latest technology, tools and ramps, the staff are experienced and knowledgeable and are ready to come to the aid of the motorist.

They work towards a very simple philosophy which is, to offer the very best in service to their customers.

As with most garages, they are able to offer the full range of services you would expect, however, the business has been taken to another level and insists that the customer and their needs must come first.

All the staff at Eastmains Garage Services are properly trained and supervised. They work very hard and are all motivated and happy. Everything about the business tells you that you are dealing with a totally professional company. That alone is a reason to use their services.

If you are wanting a job done correctly and at a reasonable price, give Eastmains Garage Services a visit and let them take care of you.

The logo for Eastmains Garage Services features the word "Eastmains" in a bold, black, sans-serif font with a red vertical bar above the 'i'. Below it, the words "garage services" are written in a red, lowercase, sans-serif font.

Eastmains Farm House, Drumoak, Banchory,  
Aberdeenshire, AB31 5AN

Tel: 01330 811 887

Mobile: 07923 085 283

Email: [cathyshergold@outlook.com](mailto:cathyshergold@outlook.com)

[www.eastmainsgarageservices.co.uk](http://www.eastmainsgarageservices.co.uk)



# *A Passion for Precision*

If you are looking for something a little bit different, unique even, then look no further than [Atlantis Bathrooms, Bedrooms & Kitchens](#) who are based in Aberdeen. Built up over the last 16 years they have a reputation as a friendly and reputable supplier of quality fitted bathrooms, bedrooms and kitchens.

Their designers and craftsmen work together to combine style and individuality with traditional skills and painstaking attention to detail. They believe in teamwork with the most important player being you.

Your ideas and tastes give them the inspiration to create a unique room which is built to the highest standards of design and workmanship, specifically for you. Everything is installed by highly trained and experienced installers with many years experience.

When you buy a bathroom, bedroom or kitchen from Atlantis you gain much more than an efficient and effective space, you gain a room that is tailored to your lifestyle.

They offer a free consultation, CAD design and planning service and will listen carefully to your requirements before giving their honest thoughts and opinions of how to achieve the most from your available space.

After the initial consultation, they will draw up a design that will incorporate all your wishes, needs and specifications. They will produce plans to show you how your room will look, with a view to achieving your aims.

The company is an honest, professional business who thrive on making sure each and every one of their clients are thrilled with their new rooms.

Anyone looking to improve their new home (or to even spruce up their old one prior to selling) should look no further than Atlantis Bathrooms, Bedrooms & Kitchens. In this world of mass production it is refreshing to find a company that reminds us that quality is still available. Give them a call or visit their impressive showroom today.

*Atlantis*  
*Bathrooms. Bedrooms & Kitchens*

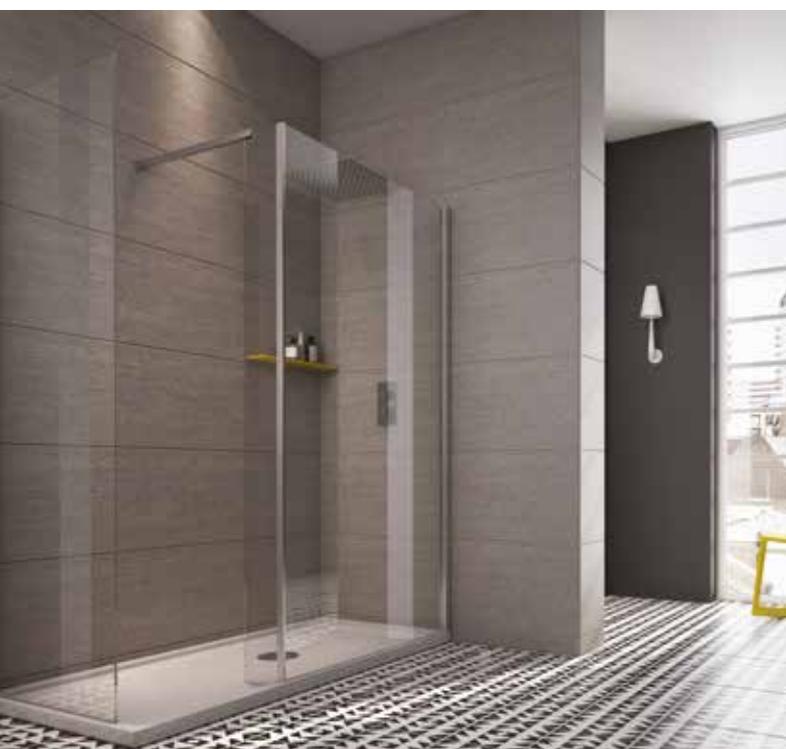
281-283 Rosemount Place, Aberdeen, AB25 2YB

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# DENTISTRY AT ITS BEST

Arduthie Dental Practice opened its door in Stonehaven on the 17th January 2004 amidst a blaze of publicity highlighting the dental crisis existing in the local area.

The practice offers state of the art surgeries, three dentists, a visiting specialist, a dedicated dental hygienist and a highly trained team of support staff all conveniently located close to the local train station and bus routes. A large car park is available for patients including disabled parking bays and easy wheelchair access.

Arduthie Dental Practice are forward thinking, always looking to improve the service they provide, investing in technology and training to enhance the patient's experience. They use a hi-tech digital x-ray system providing instant computer imaging, minimising radiation exposure and have recently installed the area's first 3D scanner.

Evidence is conclusive now that oral health is a window to your overall health. The team at Arduthie Dental Practice believe prevention is the key, visiting nurseries, schools, nursing homes and health centres within the local community promoting oral health education to the young and old alike.

They aim to treat their patients conservatively to ensure optimal oral health by offering a wide range of treatments including;

- Silver and White Fillings
- Root Canal Treatment
- Extractions
- Dentures
- Crowns and Bridges
- Mouth Guards and Anti-Snoring Devices
- Hygienist Visits

Restoring and improving your smile with a range of cosmetic treatments:

- Cerec - Same Day Crowns
- Six Month Smiles Orthodontics
- Tooth Whitening
- White Fillings

Sedation or hypnotherapy is available however, it has been proven that their friendly and relaxed approach has been successful in treating many patients with dental anxiety.

The practice extends a warm welcome to all patients and aims to ensure your visits are calming, comfortable and confidence inspiring.



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BEAUTYLAB  
LABORATORY

Mi

ENTITY BEAUTY

CACI  
NON-SURGICAL SOLUTIONS

purition  
fuelled by nature

Natural  
Elements  
cosmetics

# Revive. Rejuvenate. Reenergise.



Whether you are looking for a full body exfoliation to take the stress away while you are house hunting, or you need a specialist treatment for that perfect look, then look no further than **Harmony Health and Beauty**.

At HHB they take each client and personalise their experience to suit them, whether this is an eyebrow shape or specialist skin analysis to combine any of their facial ranges.

Harmony Health and Beauty prides itself on its fantastic team of dedicated therapists. Each therapist has been chosen to be a part of Harmony Health and Beauty due to their passion, knowledge and enthusiasm.

Since 2013, the business has transformed into a total mind, body and health retreat. They have on hand a HCPC registered podiatrist and chiropodist who goes by the name of Linda Todd. Making HHB not just a beauty salon but a health salon.

For those of you who prefer a more relaxing treatment, the clinic offers a tranquil haven with a wide variety of alternative therapy such as reiki, reflexology and aromatherapy. .

With an interior that is vibrant, Harmony Health and Beauty is a high quality clinic with a blissfully relaxed atmosphere, making it the perfect place to relax and unwind.

Whatever your personal requirements, Harmony Health and Beauty are more than capable of satisfying them. You will want to visit them time and time again.



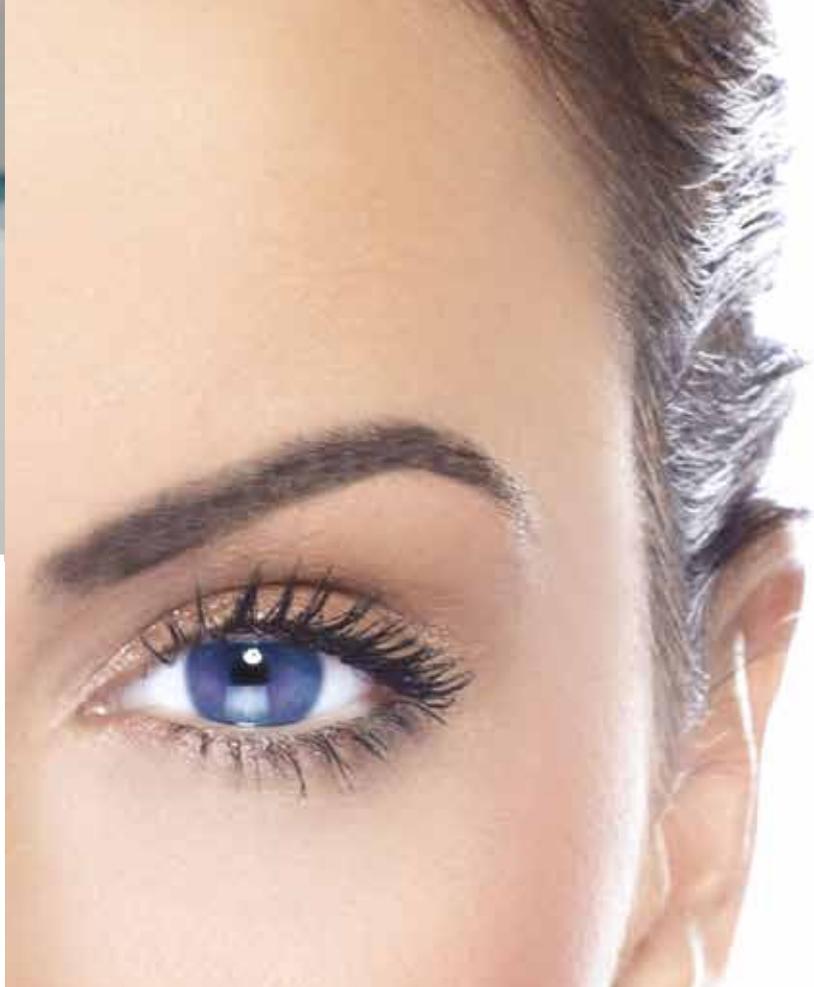
## Harmony Health and Beauty

45 Barclay Street, Stonehaven, AB39 2AX

Tel: 01569 767 755

Email: [harmonybeauty45@gmail.com](mailto:harmonybeauty45@gmail.com)

[www.harmonyhealth-beauty.co.uk](http://www.harmonyhealth-beauty.co.uk)



## Their services:

Manicure and Pedicure

Warm/Strip Waxing

Lycon/Hot wax

Tanning

Eyebrow and Eyelash Tinting

Mii Make-Up

CACI: non surgical face lift, For clients that are looking for a natural solution to the aging process, Do people really want to inject poison into their faces!

Beauty Lab Glycopeel/Anti aging facial ranges

Xanthe M.E.N facials

Organic Elements; Luxury facial oils are used to enhance your skins natural beauty

Entity Gel

Purition: Healthy eating wholefood nutrition

Alison McWhirter



Ade Adesina preview



Hilary Gauci



Alison McWhirter

Ade Adesina

Beth Robertson Fiddes

Emma S Davis RSW

Hilary Gauci

## Your Gateway to Fine Art

When your house hunting is over, the joy of transforming your new house into your new home begins; when you infuse your own personality into your living space.

Eion Stewart Fine Art is a family run contemporary art gallery based in Stonehaven, Aberdeenshire. With over 20 years' experience to call upon, they can help find the perfect piece of art for your home, be it a statement piece for a prominent spot or a small finishing touch to complete the look of a room.

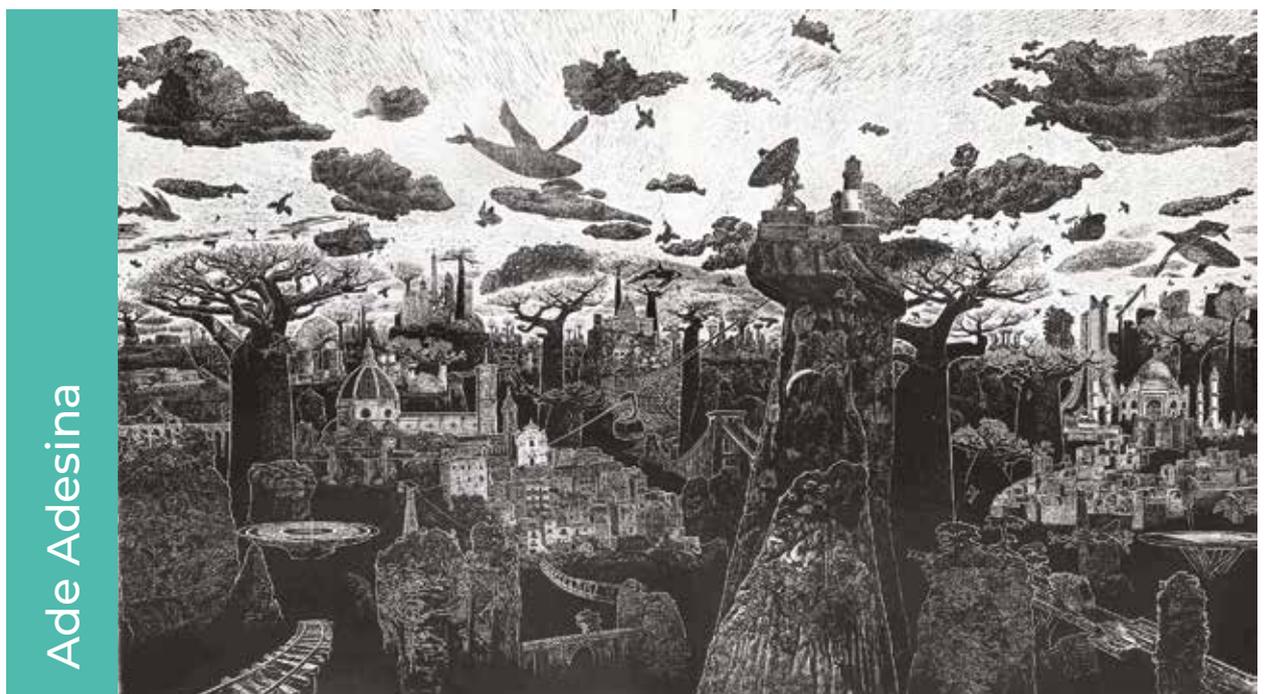
The gallery specialises in offering original art from some of Scotland's leading artists as well as introducing new up and coming artists into their regular exhibition programme, curating a mixture of solo and group shows throughout the year.



For those wishing to expand their existing art collection or taking their first steps in purchasing a piece of original art, the gallery assures a friendly welcome and informative service.

Eion Stewart Fine Art can also offer advice on all aspects of picture framing, undertaking framing projects in their in-house workshop, incorporating the additional ability to produce hand-finished frames for artists, galleries, museums and collectors.

Pop in personally or visit them online to see their current exhibitions and for more information.





## *Happiness is Homemade*

Situated in an old bakery on the high street in Stonehaven's historic Auld Toon, *Cool Gourmet* aim to make life a little easier for the times when you have had a long day at work or even if you have some unannounced last minute guests, whatever the reason they have you covered.

They offer a wide variety of meals which you can take away from their counter. They give you a choice of portion size, either standard or large and for those who have small appetites, they also offer half portions.

All of their food is cooked on the premises using only fresh, local and high quality ingredients. With their food being freshly prepared daily, all their meals are suitable for home freezing.

For those of us who have special dietary requirements, all of their counter labels contain allergen information. Their helpful staff are always on hand and happy to help answer any queries.





Cool Gourmet like to have their hands in many pots. As well as the takeaway counter meals, they also run a busy tearoom which can seat up to 30 people as well as catering for events outwith the tearoom and private functions within their tearoom throughout the year. They also create bespoke celebration cakes and sell a variety of freshly baked goods.

Cool Gourmet has won many accolades since opening its doors. In June 2016 they won the Best Stonehaven Business category in Scotland's Business Awards, in 2017 they won Eatery of the Year in both the national and regional categories at the Scottish Independent Retail Awards and in 2018 they won the regional category.

A visit to Cool Gourmet is a must if you want to sample cuisine whilst taking in the sights of Stonehaven... you will not be disappointed.



# *Cool Gourmet*

23 High Street, Stonehaven, AB39 2JP

Tel: 01569 767 679

Email: [enquiries@cool-gourmet.co.uk](mailto:enquiries@cool-gourmet.co.uk)

[www.cool-gourmet.wixsite.com](http://www.cool-gourmet.wixsite.com)



## OPENING HOURS:

Mon - Sat: 9.30am - 4.30pm (5.30pm in Summer from May to October)

Sunday: 10.30am - 4.30pm (5.30pm in Summer from May to October)

Hours may vary due to functions

# WELCOME TO THE ROSE BOWL FLOWER SHOP

The Rose Bowl Flower Shop is situated in Barclay Street, just off the Market Square in the centre of Stonehaven, a popular seaside town in the North East of Scotland.

The Rose Bowl is owned and managed by Ray McBain who has many years experience as a florist. They employ qualified and experienced florists who will create individual floral designs to suit your requirements.

The business started off in David Street before moving to their existing shop at 22 Barclay Street in 2002. The shop was refurbished in February 2010, and they have now launched a new on-line shop for their customers who wish to order on-line.

They offer a local delivery service between Aberdeen and St Cyrus including Netherley, Auchenblae, Laurencekirk and Fettercairn and are currently the only Flower Shop in Stonehaven offering an Interflora service.

Being members of Interflora, they are able to send flowers nationally and internationally and also provide a local delivery in the Stonehaven area. Same-day and next day delivery assured when needed.

They have a wide range of bouquets to choose from through their on-line shop, or you are welcome to visit their shop at 22 Barclay Street, where their staff will help you choose the right flowers for weddings, funerals or special occasions.

In addition to flowers, they provide vases, a range of gifts, balloons and special birthday wrapping paper and their unique, high quality fruit baskets and chocolates are also popular gift alternatives.

Their attention to detail, quality of work and creative eye will ensure that your flowers will be beautiful and enhance your day completely.

For more information visit their website or pop into their store for a more personal experience.





  
**THE ROSE BOWL**

22 Barclay Street, Stonehaven, Aberdeen, AB39 2BJ

Tel: 01569 764 030

Email: [sales@rosebowlflowershop.com](mailto:sales@rosebowlflowershop.com)

[www.rosebowlflowershop.com](http://www.rosebowlflowershop.com)

# MOVING CHECKLIST

Mobile phone provider	<input type="checkbox"/>
Broadband provider	<input type="checkbox"/>
Telephone provider	<input type="checkbox"/>
TV provider	<input type="checkbox"/>
Gas and electricity provider	<input type="checkbox"/>
Insurance provider	<input type="checkbox"/>
Credit card provider	<input type="checkbox"/>
Bank and/or building society	<input type="checkbox"/>
Pensions and investment provider	<input type="checkbox"/>
Loyalty cards	<input type="checkbox"/>
TV Licensing	<input type="checkbox"/>
Vehicle registration – DVLA	<input type="checkbox"/>
Drivers licence - DVLA	<input type="checkbox"/>
Inland revenue	<input type="checkbox"/>
Electoral roll	<input type="checkbox"/>
Doctor	<input type="checkbox"/>
Dentist	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Vet	<input type="checkbox"/>
School	<input type="checkbox"/>
Nursery	<input type="checkbox"/>
Employer	<input type="checkbox"/>





# BUDGET CHECKLIST

## Buying your new home

Legal fees	£
Mortgage broker fee	£
LBTT (Land and Buildings Transaction Tax)	£
Deposit for mortgage	£
Arrangement fee to lender (if applicable)	£
Additional fees	£
Storage/removal company/ van hire	£
Bridging loan (if required)	£
<b>Total cost of purchase</b>	<b>£</b>

## Anticipated monthly cost

Mortgage payment	£
Life insurance/income protection	£
Buildings and contents insurance	£
Council tax	£
<b>Total monthly property costs</b>	<b>£</b>

## Settling in costs

Repairs, alterations and decoration	£
Telephone/internet	£
Gardening	£
Fixtures and fittings	£
Furniture	£
Curtains and carpets	£
<b>Total of settling in costs</b>	<b>£</b>

This Guide to Moving Home has been prepared for KINNEAR & FALCONER of  
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