



CASH BUYER

NO CHAIN. NO MORTGAGE. NO
COMPLICATIONS.

You're a cash buyer. Here's why that changes everything.

A short guide from Mowatt.




mowatt.uk/buyers



The strongest position in the **market**

- *No mortgage approval to wait for. No chain below you. **A clean cash offer can beat a higher mortgaged offer.***
- *Offering the seller their preferred Date of Entry **costs you nothing and can win you the property.***
- *Make your position known **from the first conversation.** Most buyers don't have it.*

Use your position. Most buyers don't have it.

Read the Home Report. Nobody else will.

- Without a mortgage lender reviewing the Home Report on your behalf **there is no safety net.**
- Condition ratings, specialist reports, non-standard construction, private drainage – **these matter more when nobody else is checking.**
- If anything gives you pause, **instruct your own surveyor.** The cost is trivial against the risk of not doing so.

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Clean position. Simple process.

- **Instruct a solicitor before you view seriously.** *Note interest and make your offer when ready – making your cash position explicit in the offer.*
- **Proof of funds required immediately** *after acceptance. Source of cash must be fully documented. Photo ID and proof of address within 12 weeks to your solicitor without delay.*
- *Buildings insurance from your Date of Entry. Check all working systems on or before entry. One week to flag anything not working. Minimum £400 claim threshold.*