The Cambridge Seller's Handbook

COOKE CURTIS & CO

Everything worth knowing before you put your home on the market and everything that decides what happens after.

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Start where you are.
If you are months away from selling, read it in order. Parts ❶ and ❷ are where the money is made, and, as counter-intuitive as it sounds, they are the parts almost every seller skips. If your home is already on the market, jump to Part ❺. If you have accepted an offer and are waiting, go straight to Part ❹ — that is the section that keeps the sale alive. There are four worksheets. Print them, or write into them on screen. The paperwork checklist in Chapter 3 is the single most useful page in this book, and it is worth completing before you speak to anybody.

A note on who wrote this
We are an estate agency, and there is a chapter at the end about what we do and, importantly, how we do it. Everything before it is written to be useful whether you instruct us or not — including the parts that make our own job harder, such as getting three valuations and asking your agent uncomfortable questions. A guide that only told you what suited us would not be worth reading.

Worksheet One
Define your own success

The number I NEED to walk away with is

The date I NEED to be out by and why

My motivation, One to Ten

Of PRICE, SPEED and CERTYAINTY, the one I will not compromise on is

Did you know:

Most sellers describe success as a price. It almost never is. A price is a headline; what matters is the money that reaches your account, on a date that works for you, without the sale collapsing along the way.

1 Success, Worth, Paperwork, Is your property leasehold? + What you'll keep.

What success actually means
Most sellers describe success as a price. It almost never is. A price is a headline; what matters is the money that reaches your account, on a date that works for you, without the sale collapsing along the way. Those three things – the number, the date, the certainty – pull against each other, and the whole process of selling is essentially about deciding which one you will not compromise on. Be honest with yourself before anyone else asks. A seller who needs to be out by August will take a different offer from one who can wait until spring, and there is nothing wrong with either. What causes issues is pretending price is the only priority, then accepting a weaker buyer because the clock has run out.

The motivation scale
Rate how much you want to move, from one to ten. One means you are curious. Ten means you have somewhere to be. Write the number down and show it to your agent. It is the most useful thing you can tell them, and the thing most sellers hide. Below seven, you are testing the market. That is a legitimate position, but be aware that a property which sits unsold for months develops a reputation, and reputations cost money. Above seven, your job is to remove every obstacle between you and a completed sale before you list – which is exactly what the next three chapters are about.

What your home is really worth
Cambridge has an average house price, and it will tell you almost nothing about your home. Prices on two streets a mile apart can differ several times over. Averages describe a market; they do not describe a property. What does describe your property is comparable evidence: homes of similar type, size and condition, on similar streets, that have actually completed in the last six months. Importantly, not asking prices – completed sale prices. Asking prices tell you what sellers hoped for. Land Registry completions tell you what buyers paid.

Building your own evidence file
Before any agent visits, find five completed sales you consider comparable. Note the price, the date, the floor area in square metres, and one line on why it is or is not a fair comparison to yours. This takes an evening and changes every valuation conversation you will have, because you arrive with evidence rather than blind optimism. Pay particular attention to price per square metre. It is the most honest way to compare two dissimilar homes, and the figure most sellers have never calculated for their own. Price per square metre, or per square foot, can vary dramatically from village to village, and even from one end of a street to the other. Compare like with like.

You're looking for the agent whose reasoning you trust, the one who shows you comparable evidence rather than a glossy figure, and who is willing to tell you something you don't want to hear.

Get three valuations
Three, from three different agencies, and do not tell any of them what the others said. Remember, you are not looking for the highest number. You are looking for the agent whose reasoning you trust – the one who shows you comparable evidence rather than a glossy figure, and who is willing to tell you something you do not want to hear. Be wary of the outlier. If two agents say £650,000 and one says £720,000, the third is either seeing something the others missed, or buying your instruction with a number they intend to reduce in six weeks. Ask them to justify the gap with evidence. A good agent will welcome the question.

[redacted]

The paperwork chapter
This is the chapter nobody wants to read, and the one that saves the most sales. More than a quarter of agreed sales in this country collapse (26% in 2025), and a large share of them die not because a buyer changed their mind about the house, but because a document could not be found, a certificate did not exist, or an alteration turned out to have no permission behind it. Every one of those problems is solvable. Almost none of them is solvable quickly once a buyer is waiting and a chain is forming. The seller who gathers their paperwork before listing buys themselves weeks of goodwill and removes the most common cause of renegotiation.

Instruct your solicitor before you list
Most sellers appoint a conveyancer after they accept an offer. Do it before. A solicitor instructed early can order your title documents, raise any defect while there is time to fix it, and have the contract pack ready to issue on the day terms are agreed. That alone can remove two to three weeks from your timeline, and it is free to start.

Where sales die
Building regulations (or regs, if you are in the game!). Replacement windows, a new boiler, electrical rewiring, a knocked-through wall, a loft conversion. Each should have a certificate or completion notice. If it does not, an indemnity policy often resolves it for a modest premium – but only if the issue surfaces early. Planning permission. Extensions, outbuildings, garage conversions, dropped kerbs and change of use all need checking. Work completed before 25 April 2024 is usually immune from enforcement after four years; for work completed since, the period in England is now ten years. Either way, a buyer' s solicitor will still want an answer. Leasehold. If your home is leasehold, order the management pack the week you decide to sell. Chapter ❹ covers the rest. Shared access and boundaries. Shared drives, private roads, rights of way and unclear boundary responsibility all need documenting. If you have an informal arrangement with a neighbour, it needs to become a formal one before it becomes a buyer's problem.

Guarantees. Damp proofing, timber treatment, cavity wall insulation, underpinning, new roof, boiler service history, FENSA certificates for glazing, electrical installation certificates. Find them now; a folder of guarantees is quietly reassuring to a buyer and their surveyor. If you really want to show off, add some of those little yellow arrow stickers. Your EPC. This is legally required before marketing. If yours has expired or the rating is poor, get it done early – the assessor's recommendations also tell you which efficiency improvements are worth making.

[redacted]

Document checklist
Tick what you have. Anything unticked is a conversation to have with your solicitor now, not in eight weeks' time.

Title deeds or Land Registry title register and plan	SOLICITOR ☐	YOU ☐
Property information form and fittings and contents form	SOLICITOR ☐	YOU ☐
Valid Energy Performance Certificate	SOLICITOR ☐	YOU ☐
Building regulations completion certificates for any alterations	SOLICITOR ☐	YOU ☐
Planning permissions for extensions, outbuildings or change of use	SOLICITOR ☐	YOU ☐
FENSA/CERTASS certificates for replacement windows and doors	SOLICITOR ☐	YOU ☐
Electrical installation certificate for any rewiring	SOLICITOR ☐	YOU ☐
Gas Safe certificate and boiler service history	SOLICITOR ☐	YOU ☐
Damp proofing, timber treatment or underpinning guarantees	SOLICITOR ☐	YOU ☐
Roof, cavity wall insulation or solar panel warranties	SOLICITOR ☐	YOU ☐
Lease, ground rent and service charge statements (leasehold)	SOLICITOR ☐	YOU ☐
Management pack from the managing agent (leasehold)	SOLICITOR ☐	YOU ☐
Details of planned major works or section 20 notices (leasehold)	SOLICITOR ☐	YOU ☐
Shared access, private road or right of way agreements	SOLICITOR ☐	YOU ☐
Boundary responsibility evidence, and any neighbour agreements	SOLICITOR ☐	YOU ☐
Party wall agreements	SOLICITOR ☐	YOU ☐
Septic tank or private drainage compliance documents	SOLICITOR ☐	YOU ☐
Indemnity policies already held on the property	SOLICITOR ☐	YOU ☐
Current mortgage account details and redemption figure	SOLICITOR ☐	YOU ☐
Early repayment charge figure from your lender	SOLICITOR ☐	YOU ☐
Photo ID and proof of address for anti-money-laundering checks	SOLICITOR ☐	YOU ☐

[redacted]

If your property is leasehold
Selling a leasehold flat is the same process with a second transaction bolted on: your buyer's solicitor must also be satisfied about the building, the freeholder, the managing agent, the service charge and the lease. Leasehold sales take longer and fail more often. Almost all of that risk can be managed, but only by starting early.

The management pack
Also called the LPE1. Your freeholder or managing agent produces it, and nothing meaningful happens without it. Expect to pay £200 to £500 and to wait four to six weeks. Chase it weekly, in writing.

Lease length
Find out exactly how many years remain; it is on your title register. Below roughly 80 years, lenders start to get nervous and extending becomes materially more expensive because of marriage value. Below about 70 years, many lenders refuse outright. If your lease is short, speak to a leasehold specialist before you list about whether to extend, pass the claim to your buyer, or price accordingly. The Leasehold and Freehold Reform Act 2024 will remove marriage value once the relevant parts come into force.

Everything else a buyer will ask
Your ground rent and its review clause, three years of service charge accounts, any section 20 notice for major works, any arrears, building safety information (an EWS1 form where the block needs one), and the freeholder's consent for any alterations or subletting. Every item on the checklist below is a question you will otherwise be asked mid-sale. Allow three to six weeks more than a freehold sale, then win most of it back by having all of this ready before your first viewing.

Leasehold checklist
Before you list a leasehold home

Management pack (LPE1) ordered from the freeholder or managing agent	☐
Exact number of years remaining on the lease, from the title register	☐
Advice taken on extending, if the lease is below 90 years	☐
Current ground rent figure, and the wording of the review clause	☐
Last three years of service charge accounts	☐
Buildings insurance schedule and certificate	☐
Any section 20 notice or planned major works, with written cost estimates	☐
Confirmation of nil arrears on service charge and ground rent	☐
EWS1 form or building safety information, where the block requires it	☐
Fire risk assessment and any remediation status	☐
Freeholder consents for any alterations you have carried out	☐
Consent for sub letting, if the flat has ever been let	☐
Managing agent and freeholder contact details for your solicitor	☐
Details of any residents' association or share of the freehold you hold	☐

Your net proceeds
Your sale price is not your money. Work out your net position before you list, because it determines what you can afford next, and because it will change how you feel about a £5,000 negotiation.

Expected sale price	£
Agency fee, including VAT	£
Conveyancing and disbursements	£
EPC	£
Removals and storage	£
Outstanding mortgage	£
Early repayment charge, if any	£
Any other costs	£
What I keep	£

What comes out
Agency fee, usually a percentage plus V AT. Conveyancing, typically £1,000 to £1,800 plus disbursements. An EPC if you need one. Removals. Your outstanding mortgage. And, if you are still in a fixed rate, a possible early repayment charge — check this figure now, because on some products it runs to thousands and can be avoided entirely by porting your mortgage or timing completion after the fix ends.

Please note

If you take one thing from this chapter, take this, order your management pack the week you decide to sell, not the week you accept an offer.

Tax, briefly
If you are selling your only or main home, you will normally pay no Capital Gains Tax — Private Residence Relief covers it. The relief applies for the period the property was your only or main home, but long absences, letting it out, using part of it for business, or very large grounds can reintroduce a taxable slice. If you are selling a second home, a former home you have let out, or an inherited property, CGT applies. For 2026/27 the rate is 18% on the part of the gain falling inside your basic-rate band and 24% above it, with the first £3,000 of gains each year exempt. Where tax is due you must report and pay within 60 days of completion, and missing that deadline carries an automatic penalty. Most sellers also overstate their gain: legal fees, agency fees, the stamp duty you paid when you bought, and capital improvements such as an extension are all deductible. Redecoration and repairs are not.

If you are buying next, budget for stamp duty. It is banded rather than flat, and surcharges apply to second homes, so ask your solicitor for the exact figure. None of this is tax advice, and your circumstances may not be typical. If any of it might apply to you, ask an accountant before you exchange rather than after.

❷ What's worth doing and what's not, Room by room + Survey-proofing your sale.

Worth doing

A deep clean and a proper declutter
A tidy, cut-back garden
Small repairs and touched-up paintwork
Presentation and staging
One EPC band, D to C: typically 3–4% on price*

Rarely worth it

A new kitchen
A full bathroom refit
Finishes above the norm for your street
Structural work close to the sale

Room by room

Buyers decide emotionally in the first minute and justify it for the next twenty. That first minute happens on your path, at your front door, and in your hallway – which is why those three places deserve more attention than the rest of the house combined. Everywhere else, the aim is the same: more light, more space, fewer of you. Decluttering is not tidying. It means removing roughly a third of your possessions from view, so rooms read as larger and buyers can imagine their own life in them. Family photographs, collections and anything strongly personal should come down. It feels unfriendly. It works.

What is worth doing, and what is not

There is a persistent belief that money spent before a sale comes back with interest. Sometimes it does. Often it does not, and the improvements sellers are most excited about are frequently the ones that return least. The rule of thumb is unglamorous: presentation beats renovation. Making a home look cared for returns more, per pound, than making it materially better. Buyers do not price your new bathroom accurately; they price the feeling they get in the first thirty seconds. A new kitchen rarely returns its full cost. Staging and presentation add value rather than recovering cost, which is why they come first.

The jobs that lose money

Over-personalised décor. Bold colours, unique wallpapers, or highly specific design choices make it harder for buyers to imagine themselves in the space. Luxury upgrades in modest neighbourhoods. High-end finishes that exceed the norm for the street rarely pay for themselves. Buyers won't pay a premium if comparable homes sell for less. Major structural work close to sale. Extensions or loft conversions take months and create uncertainty. Better to sell as-is or complete well in advance.

General	Clear the path, weed, sweep, jet-wash if needed	☐
	Clean or repaint the front door; polish the door furniture	☐
	Hide bins, cables and clutter from view	☐
	Cut back anything touching the walls or windows	☐
Hallway	Remove all but one coat and one pair of shoes	☐
	Clear the floor entirely	☐
	Maximise light – mirror if the space is dark	☐
Kitchen	Clear every worktop except one considered item	☐
	Empty and clean inside cupboards and the fridge	☐
	Deal with limescale, grouting and sealant	☐
	Replace any failed bulbs under units	☐
Living Room	Remove a third of the furniture if the room is full	☐
	Take down family photographs and personal collections	☐
	Clean windows inside and out	☐
	Set the room up for conversation, not television	☐
Bedrooms	Make every bed with matching, neutral linen	☐
	Clear bedside tables and floors	☐
	Reduce wardrobe contents so rails look half full	☐
	Remove exercise equipment and desks where possible	☐
Bathrooms	Replace tired sealant and re-grout where needed	☐
	Remove all but a hand wash and one folded towel set	☐
	Descale taps, shower screens and heads	☐
	Fix any dripping tap or running toilet	☐
Garden + Outside	Mow, edge, weed and clear leaves	☐
	Clean patios, decking and furniture	☐
	Clear gutters and downpipes	☐
Throughout	Touch up scuffed paintwork and repair anything broken	☐
	Deal with any smell – pets, damp, smoke, cooking	☐
	Book a deep clean before photography	☐

Do not hide

A buyer told about a problem at the outset factors it into their offer. A buyer who discovers it at survey stage feels misled, and renegotiates from a position of distrust.

Disclose, do not hide

If you know about a defect, say so early. A buyer told about a problem at the outset factors it into their offer. A buyer who discovers it at survey stage feels misled, and renegotiates from a position of distrust. The same fact costs you far less when volunteered than when found. It is also a legal point. You must answer the property information form truthfully, and your agent is required to disclose material information they know about.

Survey-proofing your sale

The survey is where agreed sales go to die. A buyer who loves your home in April can be renegotiating in June because a surveyor used the word "damp" without qualification. You cannot control what a surveyor writes, but you can remove most of what they would write about, and you can decide in advance how you will respond.

Consider a pre-sale survey

For older or unusual properties, commissioning your own survey before listing is often worth the cost. You learn what a buyer's surveyor will find, you fix what is cheap to fix, and you price the rest deliberately rather than being ambushed by it.

What surveyors flag most

Damp readings, usually at skirting level and often caused by nothing more than a blocked airbrick or a flower bed built up against the wall. Roof condition — slipped tiles, tired flashing, moss-filled gutters. Blocked or overflowing gutters and downpipes, which cause staining that reads as something worse. Missing or unrecorded electrical and gas certification. Cracks, particularly around window and door openings. Rotten window frames and failed double-glazing units. Vegetation touching the building. Japanese knotweed, which can stop a mortgage outright. A weekend spent clearing gutters, cutting back planting away from walls, unblocking airbricks and replacing a handful of tiles removes a disproportionate share of survey findings, for very little money.

3 When to launch, Choosing an agent, Pricing and Viewings, feedback and the first two weeks.

When to launch

Cambridge has a rhythm most cities do not. The academic year shapes demand, and the school admission calendar shapes family moves. Buyers who need to be settled for a September start begin looking in the spring, which makes late February and early March one of the most competitive windows of the year to be new to market. There is a strong secondary peak from late August. Serious buyers who missed the spring return, stock is thinner, and a well-presented home stands out more than it would in April.

Working backwards

A sale takes twelve weeks or more from accepted offer to completion, and finding the right buyer typically takes a few weeks before that. If you need to be in a new home by a particular month, count back around five months and that is your launch date. Leasehold, or a long chain, can add several weeks more. One caution about timing: being ready matters more than being early. A home launched in the perfect week without photographs, paperwork or preparation will underperform a home launched a month later that is genuinely ready. Do not let a date push you to market before Parts one and two are done.

Choosing an agent: the uncomfortable questions. You are choosing who negotiates on your behalf, holds your sale together, and speaks for you to every buyer. It is worth an hour of hard questions. A good agent enjoys them; an agent who deflects has told you something useful.

❶ What proportion of your agreed sales actually complete? The single most revealing number in estate agency, and the one least often volunteered. Ask for it in writing.

❷ What is the average difference between your asking prices and achieved prices? It tells you whether their valuations are realistic or designed to win instructions.

❸ How long do your properties take to sell, on average, in my price bracket? City-wide averages hide a lot. Ask for the figure for homes like yours.

❹ Show me the comparable evidence behind your valuation. A number without evidence is an opinion. Completed sales, not asking prices.

❺ Who will actually handle my sale day to day? You may be meeting a director and then dealing with someone you have never met.

❻ Will viewings be accompanied, and by whom? Unaccompanied viewings produce no feed back and no follow-up.

❼ How will you verify a buyer's funding and chain position? The answer to this question is what stands between you and a wasted three months.

❽ What happens between offer and exchange, and who chases it? Most sales are lost here. An agent with no process for this stage is a passive one.

❾ What are the tie-in and notice periods, and are these sole selling rights? Sole selling rights can mean paying a fee even if you find the buyer yourself.

❿ What would you tell me about this house that I do not want to hear? The most useful question you can ask. An agent who cannot answer it will not tell you the truth later either.

On fees
A lower fee is not automatically the cheaper option, and a higher fee is not automatically better service. The only comparison that matters is what you are left with. On a £750,000 home, a 1% fee is £9,000 including VAT; a 1.5% fee is £13,500. The difference is £4,500 – which an agent who achieves £10,000 more, or who holds together a sale that would otherwise have collapsed, has already repaid. So ask both agents to show you evidence, not promises: their average difference between asking and achieved price, and the proportion of their agreed sales that actually complete. Then do the arithmetic on net proceeds rather than on percentages. And read the contract: the tie-in, the notice period, and what happens if you withdraw.

Pricing, and the cost of getting it wrong
Your asking price does one job: it decides who walks through the door. Set it correctly and you create competition in the first fortnight, which is the only period when your home is genuinely new to every buyer watching the market. Set it too high and you spend that fortnight being ignored. Overpricing is expensive in a way that is easy to miss. The property sits, the portal listing ages, buyers assume something is wrong, and the eventual reduction arrives when the audience has already moved on. Homes that reduce in price can sell for less than they would have achieved at the right price on day one – and they take months longer to do it.

Top tip

Agree with your agent in advance what you will do if week two produces nothing. A decision made calmly at the outset is far better than one made in frustration at week eight.

Price to a search band
Buyers search in round numbers. A home at £655,000 is invisible to everyone whose upper limit is £650,000, and looks expensive to those searching above £650,000. Sitting just below a threshold usually finds more buyers than sitting just above it.

The two-week test
Judge your price on evidence, quickly. In the first two weeks, expect meaningful portal traffic and several viewings. Views but no viewings usually means the price is wrong. Viewings but no offers usually means the property, or its presentation, is not matching the price. No views at all means the photographs or the price are failing before anyone reaches the details.

Viewings, feedback and the first two weeks
Professional photography, an accurate floorplan and honest particulars are not optional extras. Almost every buyer sees your home on a screen before they see it in person, and the photographs decide whether the viewing ever happens. A floorplan matters more than most sellers expect – buyers use it to work out whether their life fits.

On the day
Every light on, every curtain open, every bed made, every surface clear. Bins away, pets out, no cooking smells and no air freshener. A comfortable temperature. Then leave, if you can – buyers talk more freely, and stay longer, when the owner is not in the room. If you must be there, let the agent lead and resist the urge to explain your home. Accompanied viewings are worth insisting on. An agent who has met the buyer knows their position, can answer questions properly, and will follow up. A key-collection viewing tells you nothing and follows up on nobody.

Reading feedback
Feedback is data, not criticism, so do not take it personally. Welcome it! One buyer disliking your kitchen is noise; four buyers mentioning the same thing is a pattern, and patterns are worth acting on. If the recurring objection is something you can change, change it. If it is something you cannot – the road, the garden size, the layout – then the answer is in the price, and the sooner you accept that, the less it costs you. Ask your agent for verbatim feedback rather than a summary. "They loved it but it's not for them" is not feedback. You are entitled to know what buyers actually said.

Top tip

Ask your agent for verbatim feedback rather than a summary. "They loved it but it's not for them" is not feedback. You are entitled to know what buyers actually said.

❹ Vetting your buyer, Why sales collapse + The twelve weeks.

Vetting your buyer
The best offer is not always the highest one. An offer is only worth what the buyer behind it can actually deliver, and the difference between a good buyer and a bad one at the same price is measured in months – or in a collapsed sale and a fresh start.

What to establish before you accept

❶ Are they cash, or do they need a mortgage? Ask for evidence of funds either way.

❷ If they need a mortgage, has a lender agreed it in principle. Has your agent seen the document?

❸ How large is their deposit, and where is it coming from – savings, a sale, or a gift?

❹ Do they have a property to sell? If so, is it on the market, under offer, or not yet listed?

❺ How many links are in the chain above and below them?

❻ Has anyone in the chain already exchanged, or is anyone at risk of pulling out?

❼ Which solicitor are they using, and are they instructed already?

❽ What is their own timescale, and does it fit yours?

❾ Have they viewed more than once, and have they viewed much else?

Your agent should verify all of this and confirm to you in writing what they have seen, not simply relay reassurances. A mortgage in principle is not a mortgage, and a buyer "just about to list" is not a buyer at all.

Comparing two offers
A cash buyer with no chain at £640,000 may well be worth more to you than a £655,000 offer from someone at the top of a four-link chain who has yet to find a buyer for their own home. Work out what a three-month delay, or a failed sale, would actually cost you, and price the certainty accordingly.

What you can actually control
Look at that list again. The risk of a buyer simply drifting away is reduced by speed – every week between offer and exchange is a week in which something can change their mind. The mortgage risk is reduced by vetting funding properly before you accept. The survey and renegotiation risk is reduced by Chapter eight. The chain risk is reduced by understanding your buyer's position and keeping in contact with everyone in it. Which is the argument for everything in Part one. A seller whose paperwork is ready can exchange weeks sooner than one who starts gathering documents after the offer, and those weeks are precisely where sales are lost.

If re-negotiation comes
Do not answer immediately. Ask for the survey extract in writing, get one or two quotes for the work, and respond with evidence. A £3,000 problem can be presented as a £15,000 reduction. Splitting a verified cost is reasonable; conceding an unverified figure is not.

Why sales collapse
Accepting an offer feels like the finish line. It is closer to halftime. More than a quarter of agreed sales in this country never complete (26% in 2025), and the reasons are consistent enough to plan around.

Buyer changed their mind and withdrew	36%
Buyer struggled to secure a mortgage	33%
Buyer renegotiated after the survey	18%
Renegotiation attempt failed	13%
Chain broke	13%

Source: Quick Move Now, 2025. Share of failed sales citing each reason; some cited more than one.

The twelve weeks
A well-prepared sale can go from accepted offer to completion in around twelve weeks; the national average is longer. Leasehold, probate, or a long chain can push it considerably further. Knowing the sequence lets you tell the difference between normal progress and a problem worth chasing.

What causes delay
Slow replies to enquiries, missing documents, leasehold management packs, unresolved building regulations, a lender's valuation appointment, and any single party in the chain who is not chasing. Most delay is administrative rather than legal, which means it responds to persistence. Reply to your solicitor the day they write, not the week. Nothing is binding until contracts are exchanged. As imperfect as it is, it is a harsh reality that we all have to operate with. Until that moment either side can walk away without penalty, which is why the whole of this book is really about getting to exchange as quickly as the process allows.

Week 1	**Memorandum of sale issued** Your agent confirms the agreed terms in writing to both solicitors and both parties, and the legal process begins.
Week 1–2	**Contract pack issued** Your solicitor sends the draft contract, title documents and property forms to the buyer's solicitor. If you prepared these before listing, this happens in days rather than weeks.
Week 2–4	**Searches and survey** The buyer's solicitor orders local authority, drainage and environmental searches. The buyer's surveyor and their lender's valuer visit.
Week 3–6	**Enquiries raised** The buyer's solicitor raises questions on the title, the forms and anything the searches or survey reveal. Speed of reply is entirely in your hands.
Week 5–8	**Mortgage offer issued** The lender issues a formal offer once the valuation is satisfactory. Until this arrives, the sale is not secure.
Week 8–11	**Enquiries satisfied, chain aligned** Every party in the chain must be ready at the same time. This is usually what dictates the date, not your own transaction.
Week 12	**Exchange, then completion** On exchange the sale becomes legally binding and the completion date is fixed – typically one to two weeks later, though same-day is possible.

❺ How we do it, The evidence + When you are ready.

How we do it
Everything so far has been written to be useful regardless of who you instruct. This chapter is about us, and you are welcome to skip it. Cooke Curtis & Co is an independent estate and lettings agency in Cambridge. We work to a seven-point framework, which exists because the decisions in this book are the ones that determine the outcome of a sale, and we would rather make them deliberately than by habit.

❶ Accurate valuation
Evidence-led pricing from completed comparable sales, not a number chosen to win the instruction.

❷ Presentation and preparation
Professional photography, accurate floorplans, and honest advice on what is worth doing before launch.

❸ Launch timing
Coming to market when your buyers are looking, judged against the Cambridge academic and school calendar.

❹ Marketing reach
The major portals, our registered buyer database, and targeted approaches to buyers already looking for a home like yours.

❺ Qualified viewings
Accompanied viewings with buyers whose position we have verified, and verbatim feedback back to you.

❻ Negotiation on net outcome
Judging offers on deliverability as well as price, and negotiating towards what you are actually left with.

❼ Sale progression to exchange
Active chain management, solicitor liaison, and weekly contact until contracts exchange. This is where our fall-through rate comes from.

Sarah A says:

Cooke Curtis & Co have been by far the best we have come across. After failing to sell our house with another agent, we made the switch and did not regret our decision.

The evidence
Chapter ten told you to ask agents for evidence rather than promises. It would be poor form not to hold ourselves to the same standard. So here are the facts, in the form of rather compelling numbers.

Highest sale success rate of any Cambridge agent	73.2%
Highest completion rate of any Cambridge agent	69.6%
Lowest fall-through rate of any Cambridge agent	21.6%
Lowest withdrawal rate of any Cambridge agent	30.4%

Source: TwentyEA, 1 Jan – 31 Dec 2025. CB1–CB5 and surrounding villages, benchmarked against comparable Cambridge agents.

The fall-through figure is the one we would ask you to look at hardest. It is the number that tells you whether an agent's agreed sales turn into completed ones, and it is the number almost no agent volunteers.

When you are ready
This book is free, and it costs you nothing either way if you decide we are not the right agent for you. If it has been useful and you would like an evidence-based view of your own home, the next step is a valuation Mention this book when you book. That is the whole process.

Where the figures come from

Quick Move Now: 26% of property sales fell through in 2025 (published 9 January 2026

TwentyEA: Agent performance data 1 January – 31 December 2025

Rightmove: Green upgrades and EPC price premiums (2021)

Knight Frank: Improving your EPC rating (2022)

HMRC: Capital Gains Tax and Stamp Duty Land Tax rates, 2026/27

First edition
Figures and market data as verified on the dates cited; tax rates and thresholds are those in force for 2026/27 and can change at any Budget. This book is general guidance, not legal, tax or financial advice, and no part of it should be relied upon in place of advice from a qualified professional about your own circumstances.

Nick says:

What made me choose Cooke Curtis & Co was the home assessment provided by Julia Bailey. She backed up a suggested sale price with recent local sales data...

Jamie Curtis (CC&Co) says:

Almost everything in this guide is available free, somewhere, in pieces. What is not free is having it in one place, in the right order, written for this city by people who do it every week. If it saves you one avoidable mistake, it will have been the cheapest part of your move.

Book a valuation

A senior valuer, comparable evidence, and an honest number. Free, and with no obligation to instruct.

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