

# The alternative to the estate agency route

Submitted by: Property Director Network

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Property Director Network Ltd has been established for the residential homeowner to sell their property online and have direct contact with the buyer from the outset. Unlike other self-serve websites however, property buyers and sellers have the support of an independent fully qualified mortgage broker, known as Keyholders.

We are currently in discussion with the FSA (Financial Services Authority) as the Mortgage legislation with the MCCB (Mortgage Code Compliance Board) will be changing in a few months time leaving the possibility for some scandal in the property Mortgage sectors,

Property Director has approached the FSA for affiliation as we have devised a process where only a qualified approved mortgage broker will support the buyer and seller in finding the correct mortgage to buy a property. It is our intention to remove the uncertainty of the Estate agents from the equation and at the same time reduce the costs for the seller. We are in some way following the governments ambition with the sellers pack by asking that a "MOT" a survey is done on the property before the buyer gets involved so that the seller knows that he has the correct price on the property and that the property is in a condition to be sold. This survey will be sold with the property and will be transferred to the buyer on completion.

We strongly believe that we are unique in this concept and that we are encouraging fair representation of property sales. Our intention is to increase the quality of the transaction by removing the Estate agents and replacing them finally with a professional body, the qualified mortgage broker.

Our aim is to make available all details of the sale and purchase throughout the transaction, and guide the public towards the opportunity of great cost savings from independent mortgage brokers, rather than the standard lender, bank or estate agent.

The process is designed to reduce cost and time for homeowners, and introduce the mortgage broker as a true ally in the house transaction process, at a fraction of the cost of the estate agents.

Each qualified (MCCB/FSA certified) mortgage broker, will be known as a Keyholder. As well as finding the best available mortgage deal, they will be able to assess the property details, advise on the necessary components of the sale transaction, such as the importance of the Survey, recommend Solicitors, and can even be at the property during a property viewing.

All these services do not cost the homeowner a penny.

Property Director Network offers the guidance of proven qualified professionals who will support the homeowner during the process of house buying and selling, at a time that can prove to be very stressful.

This will speed up the mortgage process and will also help prevent any stress that seems to be inherent in the current mortgage system.

We invite you to view the website at [www.propertydirector.net](http://www.propertydirector.net)

We are now in the process of taking on Homeowners with property to sell, and Keyholders (mortgage brokers) who will see the logic of this new website, and will provide the link to improving property transactions nationwide.