

BUYER **INFORMATION GUIDEBOOK**

**A STEP BY STEP GUIDE TO SEARCHING
FOR AND PURCHASING YOUR HOME**

**Sherry
FitzGerald**

THERE'S SELLING PROPERTY - AND THERE'S SELLING PROPERTY THE SHERRY FITZ WAY.

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STAGE 1:

VIEWINGS AND THINKING AHEAD

Your Property Search

Begin your search by contacting any of our offices and registering with us as a buyer. This free service ensures that you will be kept up to date on new properties coming to the market that match your search criteria. Registering with us also ensures the seamless booking of viewings and saves time at open viewings. You can amend your requirements at any time via our online platform. Whether you are a first time buyer, an investor, trading up or trading down, we will endeavour to find you the right property and will keep in touch on a regular basis.

TYPES OF SALE

- **Private Treaty** - Most people opt to sell their house by private treaty. The property will be publicly on the market at an agreed asking price. In most cases the vendor is the owner, however on occasion the vendor may fall into one of the below categories:
Receiver/consensual - A receiver has been appointed to oversee the sale of the property.
Probate/executor - The owner of the property has passed away and an executor has been appointed to oversee the sale. Again, this has little impact on the process unless probate has not been settled, which will cause a delay.
- **Auction** - Viewings take place over a set number of weeks before a public auction at a set date and time.
- **Off Market** - Off market sales are not advertised and no board is erected at the property. Your Sherry FitzGerald agent will advise you of any off-market sales that match your search criteria.

FUNDING YOUR PURCHASE

Before you find a home that you love it is important that you are financially prepared. You will most likely fall into one of the below categories of buyers:

- **Cash Buyer**
You are currently in full cash funds for the entire purchase price of the property without the assistance of a mortgage or the requirement to sell another property. You will be required to provide proof of funds. This may come in the form of a letter from your bank, accountant or solicitor, confirming that you are in funds at the required level.
- **Subject to Finance**
You are raising a mortgage for the purchase of the property. You will need to show confirmation from your bank, broker or accountant of mortgage approval issued within the past six months.
We have a financial team who would be happy to help you with this. They shop around on your behalf to find you savings. If you are interested in this service you can contact Sherry FitzGerald Financial Services at 01 643 1402.
- **Subject to Sale**
You have a property to sell and will be using the proceeds from the sale to purchase another property. Ensure you advise the agent of the status of your own sale.
The further along in the sale process you are, the better positioned you will be to make offers. If you fall into this category we would be delighted to visit your home and offer you a free, no obligation market appraisal. This will help you know what budget you are working with. We can also provide you with tips for selling and talk you through the process. Simply contact us on Freephone 1800 20 9000 to arrange this.

SOLICITORS

You will need to appoint a solicitor to look after the conveyancing. Don't forget that their fee may be calculated as a percentage of the asking price, or as a flat fee, so allow funds for this. We would be happy to assist you in choosing a local solicitor.



STAGE 2:

MAKING OFFERS

Found the property that is right for you? The next step is offering. Remember: you won't be in a position to go sale agreed unless you are financially prepared.

Ensure that any questions you have are answered. Request a further viewing if necessary. If you have interest in the property but aren't yet ready to make an offer ensure that you establish contact with the sales agent. Don't forget that the onus is on you to maintain this contact. An agent is only obliged to keep parties with offers informed on the status of the sale. When you are ready to make an offer try and put yourself in the best possible light by providing the agent with proof of funds or your mortgage approval letter.

Once you make an offer you will be in a stronger position. In most cases the agent will take a verbal offer, an offer by email or in writing by yourself or a nominated third party. It is important to highlight any conditions attached to your offer at this juncture (e.g. subject to survey). You may be asked at this point to provide immediate proof of funds or mortgage approval. Your offer will be registered and relayed to the vendor, any other bidders, viewers and third parties. The agent is obliged to revert to you, and should update you in a timely manner on any subsequent offers or other developments. Your name will not be shared with any third parties without your prior consent.

Should you find yourself involved in a competitive bidding situation, the agent should endeavour to manage this process in a timely, professional and fair manner, updating all parties as progress is made. The bidding process will be brought to a natural conclusion itself or upon instruction from the vendor(s). For receiver sales please note that it may take a number of weeks for confirmation of acceptance of your offer.

As bidding progresses you should notify your bank, your solicitor and surveyor of a potential sale to ensure that they are aware and available to act on your behalf. Your local office will be happy to advise of some local solicitors and surveyors. If the property you are pursuing requires refurbishment or modernisation you may be requested to have it surveyed before offering (see overleaf for details on organising a survey).



STAGE 3: GOING SALE AGREED

If your offer is accepted you will receive a sales advice note from the sales agent. This information is also sent to your solicitor, the vendor and the vendor's solicitor. The document will outline the agreed purchase price, any conditions of sale, any items included in the sale, the estimated signing and closing dates and contact details of all parties. Please be aware that the closing date on the sales advice note is a date that all parties are working towards but can be subject to change.

In order to go officially sale agreed you will need to organise the following:

- **Booking Deposit**

The booking deposit is normally between 2% - 5% of the purchase price made payable to the estate agency. This deposit is fully refundable up until the point at which you sign a contract. It can be paid by cheque, bank transfer, bank draft or postal order.

- **Structural Survey**

You will need to organise a structural survey to be carried out on the property. This is up to you to organise and we would recommend it is carried out within a 48 hours of going sale agreed. It is your own responsibility to cover the cost of the survey, your solicitor or bank may request to see this report.

- **Bank Valuation**

Before your mortgage can be drawn down, your lender or bank will need to know that the property is worth the money you are borrowing for it. You will need to have an independent bank valuation completed. The bank or lender will provide you or your broker with a list of their panel of valuers. It is your own responsibility to organise the survey and cover the cost of same. To expedite the process you may wish to provide details of your valuer to your agent who will make direct contact. It is important to ensure that the valuer files the report within 24 hours of inspecting the property.

- **Solicitor**

You should provide your agent with your solicitor's details upon acceptance of an offer. It is important you keep in regular contact with your solicitor, as will the agent from their side to ensure the sale is moving on efficiently. Please ensure that your solicitor has the capacity to act on your behalf in a timely manner - this is particularly important during holiday time. It is not uncommon to receive a weekly call from the agent inquiring as to progress.



STAGE 4: SIGNING / EXCHANGE

The vendor's solicitor will forward contracts to your solicitor upon receipt of title. Your solicitor will review the contracts and may respond to the vendor's solicitor with some questions (pre-contact queries). It is important to keep in contact with your solicitor on a regular basis to seek updates on contracts and queries. All parties aim for a certain date at the start of this sale agreed process but there can be delays that are unavoidable. The more communication between you and your solicitor the better.

If you are a mortgage purchaser, a 'Letter of Loan' offer needs to be obtained from the lending institution before final contracts are signed. At this stage it is most likely that the bank will require for you to have house insurance and life assurance in place. A direct debit mandate to the bank must also be completed before the loan is released. Please bear in mind that you should arrange transfer of funds to the vendor's solicitor 3 - 5 days in advance of the closing date. Your Sherry FitzGerald Financial Services advisor can help you with all of these final financial hurdles.

Signing Contracts

When all queries have been answered your solicitor will make an appointment for you to sign the contracts. If you are unavailable to sign contracts it is important that you arrange power of attorney with your solicitor or a third party. At the same time as signing you will be required to pay 10% of the purchase price less the amount of the booking deposit. The balance of the purchase price will be paid on closing.

Please be advised that draw down of funds from your lender can take between 3 - 5 working days, subsequently it can take a further working day for closing funds to transfer from your account to the vendor's solicitor's account. These timelines should be factored in in advance of the agreed closing date.



STAGE 5: CLOSING

Pre-closing Inspection

Your Solicitor may advise you to carry out a 'pre-closing inspection' the day of or before closing. This is to make sure the house has been cleared by the vendor and is in an acceptable condition for closing. This can be organised by the agent.

It is important to obtain the following utilities information:

MPRN: (Electricity Meter Point Reference Number)

GPRN: (Gas Point Reference Number)

WPRN: (Water Meter Reference Number)

This information is often passed between the solicitors. To prevent services being disconnected it is important to open your new utilities accounts within 10 days of taking ownership.

When the sales agent receives confirmation from the solicitor that the sale has closed you will be notified, at which point you will be invited to collect the keys to your new home!

JARGON BUSTER

A:

Approval in Principle

This is the first document you will receive from your mortgage lender and it will outline how much you can borrow. The approval will last from four to six months depending on the lender.

Applicant

An applicant is someone registered on our system who is interested in purchasing a property.

APR (Annual Percentage Rate)

This is the effective interest rate that would be paid on a loan, taking into account one time fees and standardising the way the rate is expressed. It amounts to the total cost of credit to the consumer expressed as an annual percentage of the amount of credit granted and is likely to differ from the rate advertised by the lender to give a rate which is a truer reflection on the actual cost to the consumer.

Arrears

This is the total of late or overdue payments for a mortgage or any other regular payment.

Asking Price

The initial starting price at which a vendor is looking to sell their property.

B:

Best and Final Offer Procedure

This is usually a process used by estate agents to create an event that crystallises all interested parties highest offers for a property to be submitted by a particular time, on a particular day.

Bid

An offer of a specific amount of money in exchange for a property, as in an auction.

Board

A board is a sign which is erected outside a property for sale, often referred to as the 'for sale' sign. A slip is added to the board when the property becomes sale agreed and sold.

Bridging Loan

This is a short term loan sometime given by a lender to cover the period before a mortgage is drawn down. A bridging loan is often used to facilitate the purchase of a new property pending the sale of an existing property.

Broker

The word Broker in property is usually associated with mortgage intermediaries who advise purchasers on which products they should choose to help finance a property or protect their borrowings through life assurance. The Broker usually receives a commission from the product provider.

C:

Capital

In the context of property you own it is the value you hold in the property net of the mortgage or alternatively, when purchasing a property, it is the equity you put into the property which when combined with the mortgage pays for the property.

Caveat

A warning or caution; also, a cautionary qualification or explanation to prevent misunderstanding.

Closing Date

This is the date specified in the contract for the sale or purchase of property in which both the vendor and purchaser are obliged to complete the sale by paying the balance of the monies due and handing over ownership and possession of the property.

Completion

This is when all the legal documents between purchaser and vendor have been signed and full ownership and occupation has been legally transferred to the purchaser.

Conditions of Sale

This is a term interchangeable with the contract for sale and having the same meaning being namely the contract prepared by the vendor's solicitor setting out a legal description of the property to be sold, an indication as to how the vendor has come to own the property, and any special conditions relating to the sale.

Contract Deposit

Money paid when contracts are exchanged, usually 10% of the purchase price. In the event of a Booking Deposit having been already paid it is normal that a balancing payment is made to increase the sum to 10%.

Conveyancing

This describes the legal process whereby the title in property is transferred from the vendor to the purchaser so as to ensure that the purchaser obtains a good and marketable title together with all the rights that he needs to own and occupy the property.

D:

Data Protection

Data Protection refers to your fundamental right to privacy, under relevant legislation, and gives you access to data held about yourself and an entitlement to correct any inaccuracies. It imposes obligations on those who keep that data about you and requires them to comply with the data protection principles.

Disbursements

These are expenses usually incurred by your solicitor while handling a conveyance on your behalf.

E:

Equity

In the context of property you own it is the value you hold in the property net of the mortgage or alternatively, when purchasing a property, it is the capital you put into the property which when combined with the mortgage pays for the property.

Executor

The person appointed to look after the estate of a deceased person.

F:

Fixed Rate

This is an interest rate charged at a fixed rate for a specified period of time (e.g., two or three years). This is something like an insurance policy protecting a borrower during the period from fluctuation in interest rates. It is important when taking out a fixed rate mortgage that the borrower reads the small print and is aware if there are any penalties charged in the event of early repayment of the mortgage.

Fixtures and Fittings

This describes items of contents which a vendor may include with the sale of the property.

G:

Gross Internal Area (GIA)

The gross internal area (GIA) of a property is the approximate internal size of the property. This does not include external walls.

Interest Only

This usually applies to a mortgage where the borrower simply pays interest on the outstanding capital amount outstanding on the mortgage.

L:

Land Registry

This is the state authority which used to be responsible for the registration of certain types of title in Ireland. It has recently been replaced by the Property Registration Authority which is now the registration authority in relation to all property registration in Ireland and covers the two types of title in this country namely "registered" title and "unregistered" title.

Life Assurance

Is a policy that one puts in place with an assurance company that in the event of one's death, the company will pay out a lump sum. In the area of property these policies are normally put in place to clear an outstanding mortgage in the event of one's death during the period of the mortgage.

Loan Offer

This is the formal letter one receives from a lender outlining the terms and conditions attached to their loan / mortgage offer.

Loan to Value Rate

Banks now offer loan to value variable and fixed rates to borrowers. These rates are determined by the loan as a value of the percentage of your property. The lower the loan to value the lower the rate.

Loan To Value Ratio (LTV)

A calculation which compares the size of your mortgage to the value of your house.

M:

Maintenance/Service Charge

Annual charge payable to a Management Company to administer, maintain and repair the communal areas of an apartment complex or a housing development that has not been taken in charge by a Local Authority.

Mortgage Protection

An insurance policy which covers your mortgage repayments if you can't repay same, due to illness or redundancy or any other specified circumstances.

Mortgage Term

The agreed duration in terms of years for the repayment of a mortgage.

O:

Offer

This is the amount that one submits in terms of a price that one is prepared to pay for a property. If there are any conditions attaching to your offer, you should make them crystal clear to the estate agent acting for the vendor.

Open Viewing

A period of time during which a property for sale or rent is held open for public viewing.

P:

Penalty

In terms of property, a penalty might be used to define an additional charge on your mortgage if you for instance break a fixed interest rate.

Principal

In terms of property this is the total amount of money one borrows on a mortgage to purchase a property.

Probate

Probate is a legal document. Receipt of probate is the first step in the legal process of administering the estate of a deceased person, resolving all claims and distributing the deceased person's property under a will. A house may be sold on condition of probate.

If the property is subject to probate it is usual that the closing date will fall 7 days after the grant of probate has been issued. Your solicitor can advise further on this.

R:

Receiver

A receiver is a person or company appointed to oversee the sale where bank has taken control of a property.

S:

Sale Agreed

The status of a property for sale, when the vendor has verbally accepted an offer from a buyer and the buyer has paid a deposit, but contracts have not yet been exchanged.

Section 23

Section 23 relief is a tax relief that applies to rented residential property in a tax incentive area or for certain types of buildings. It is available to a person who has incurred expenditure in the purchase, construction, conversion or refurbishment of a qualifying property and who lets the property, having complied with certain conditions. Relief for expenditure incurred can be set against the rent received from that property and other Irish rental income so that one's taxable income is reduced.

Stamp Duty

A government tax you add to the purchasing price when you buy a residential or commercial property.

Standard Variable Rate

A rate of interest that can go up or down at the financial institution's discretion not necessarily shadowing the movement in the European Central Bank (ECB) interest rates.

T:

TOEs

TOEs stands for Terms of Engagement. It is the contract between Sherry FitzGerald and the vendor of the property. The phrases 'TOEs', 'terms of engagement' and 'terms and conditions' may be used interchangeably.

Tracker Mortgage

A tracker mortgage is a form of the mortgage tied to the base interest rate as set by the European Central Bank (ECB) with an additional specified margin (often 0.75% to 1.0%) to cover the risk and administration costs that the lending institution incur. This product is currently no longer available on the market.

U:

Under Offer

The status of a property for sale, when the vendor has verbally accepted an offer from a buyer but contracts have not yet been exchanged.

V:

Variable Rate

A rate of interest that can go up or down at the financial institution's discretion not necessarily shadowing the movement in the European Central Bank (ECB) interest rates.

Vendor

The vendor is the person selling a property.

Y:

Yield

Income from a property calculated as a percentage of its value i.e. it is one's return on the value of one's investment usually net of purchasing costs i.e. net yield. There are various terms applied in relation to yields, each with their own underlying assumptions which should be understood if relying upon a quoted yield.

CONTACT US

CARLOW

Sherry FitzGerald McDermott: Barrack Street, Carlow	059 914 0344
Sherry FitzGerald McDermott: The Square, Tullow	059 915 2443
Sherry FitzGerald McDermott: Kilree Street, Bagenalstown	059 972 0528

CAVAN

Sherry FitzGerald Declan Woods: Unit 4 The Plaza, College Street	049 438 0038
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CLARE

Sherry FitzGerald McMahon: O'Connell Square Hse, Ennis	065 686 7866
Sherry FitzGerald O'Donovan: 21 SkyCourt Shopping Centre, Shannon	061 361 905

CORK

Sherry FitzGerald: 6 Lapps Quay, Cork	021 427 3041
Sherry FitzGerald Brennan Busteed: 39 South Main Street, Bandon	023 885 4444
Sherry FitzGerald Hennessy: 85 North Main Street, Youghal	024 925 95
Sherry FitzGerald Hinchion: 77 Main St, Macroom	026 41165
Sherry FitzGerald O'Donovan: 53-54 Main Street, Mallow	022 426 51
Sherry FitzGerald O'Donovan: 42 Main Street, Middleton	021 462 1166
Sherry FitzGerald O'Donovan: Main Street, Carrigaline	021 437 2384
Sherry FitzGerald O'Donovan: 2 Waterside, Ashe Quay, Fermoy	025 327 25
Sherry FitzGerald O'Neill: Western Road, Clonakilty	023 883 3995
Sherry FitzGerald O'Neill: 37 North Street, Skibbereen	028 214 04
Sherry FitzGerald Walsh: Main Street, Charleville	063 308 84

DONEGAL

Sherry FitzGerald McLoughlin: Bridge Street, Donegal Town	074 972 4040
Sherry FitzGerald Rainey: 45 Port Road, Letterkenny	074 912 2211

DUBLIN

Sherry FitzGerald: 164 Shelbourne Road, Ballsbridge	01 269 8888
Sherry FitzGerald: 8 Main Street, Blackrock	01 288 0088
Sherry FitzGerald: Ashleigh Retail Centre, Castleknock	01 820 1800
Sherry FitzGerald: 23 Castle Street, Dalkey	01 275 1000
Sherry FitzGerald: 12 Upr Drumcondra Road, Drumcondra	01 837 3737
Sherry FitzGerald: 6 Main Street, Dundrum	01 296 1822
Sherry FitzGerald: 35 Upr Georges Street, Dun Laoghaire	01 284 4422
Sherry FitzGerald: 1 Brighton Road, Foxrock	01 289 4386
Sherry FitzGerald: Unit 3 Boyne House, Custom House Sq., IFSC	01 643 1400
Sherry FitzGerald: 183 Howth Road, Killester	01 833 6555
Sherry FitzGerald: 121/123 Ranelagh	01 496 9909
Sherry FitzGerald: 94 Sandymount Road, Sandymount	01 667 2244
Sherry FitzGerald: 278 Rathmines Road Lower, Rathmines	01 496 6066
Sherry FitzGerald: Sutton Cross, Sutton	01 839 4022
Sherry FitzGerald: 3 Sundrive Road, Kimmage	01 492 2444
Sherry FitzGerald: 1 Ballyroan Road, Templeogue	01 495 1111
Sherry FitzGerald: 99 Terenure Road East, Terenure	01 490 7433
Sherry FitzGerald Blanc: 41 Main Street, Swords	01 890 0944
Sherry FitzGerald Blanc: 5 Townyard Lane, Malahide	01 845 4500
Sherry FitzGerald Lewis: SuperValu Shopping Centre, Newcastle Rd, Lucan	01 624 1234

GALWAY

Sherry FitzGerald: 4 Eyre Square, Galway	091 569 123
Sherry FitzGerald Mangan: Church Hill, Clifden	095 21888
Sherry FitzGerald Mannion: High Street, Tuam	093 266 22

KERRY

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Sherry FitzGerald Daly: 34 Henry Street, Kenmare	064 664 1213
Sherry FitzGerald Stephenson Crean: 28 Denny Street, Tralee	066 718 0822

KILDARE

Sherry FitzGerald McDermott: Stanhope Street, Athy	059 863 2797
Sherry FitzGerald O'Reilly: Equity House, Main St, Naas	045 866 466
Sherry FitzGerald Reilly: Main Street, Clane	045 868 412
Sherry FitzGerald McDermott: Station Road, Kildare Town	045 531 423

KILLKENNY

Sherry FitzGerald McCreery: 40 Parliament Street, Kilkenny	056 772 1904
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LAOIS

Sherry FitzGerald Hyland Keating: 2 Lismard Court, Portlaoise	057 862 0044
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LIMERICK

Sherry FitzGerald: 6 Shannon Street, Limerick	061 418 000
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LONGFORD

Sherry FitzGerald McGill: The Property Centre, Longford Town	043 334 5822
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LOUTH

Sherry FitzGerald Carroll: Stapleton Hse, Stapleton Drive, Dundalk	042 933 2173
Sherry FitzGerald Lannon: 42 Shop Street, Drogheda	041 983 8168

MAYO

Sherry FitzGerald Feeney West: Ridgepool Road, Ballina	096 728 28
Sherry FitzGerald Crowley: James Street, Westport	098 29009

MEATH

Sherry FitzGerald Geraghty: Ashbourne	01 835 0577
Sherry FitzGerald Royal: The Steeple Buildings, High Street, Trim	046 943 1525
Sherry FitzGerald Sherry: Fingal House, Main Street, Dunshaughlin	01 825 9452
Sherry FitzGerald Reilly: 46 Watergate Street, Navan	046 906 0450

MONAGHAN

Sherry FitzGerald Gallagher: 22/23 Glaslough Street, Monaghan	047 714 61
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OFFALY

Sherry FitzGerald Lewis Hamill: Harbour Street, Tullamore	057 932 0862
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ROSCOMMON

Sherry FitzGerald P.Burke: Goff Street, Roscommon	090 662 7200
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SLIGO

Sherry FitzGerald Draper: 10 Stephen Street, Sligo	071 914 3710
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TIPPERARY

Sherry FitzGerald Fogarty: Castle Street, Roscrea	050 521 192
Sherry FitzGerald Gleeson: Cathedral Street, Thurles	0504 22 997
Sherry FitzGerald O'Dwyer & Davern: Bank Place, Cashel	062 637 43
Sherry FitzGerald Power & Walsh: 6 Market Street, Clonmel	052 617 0720
Sherry FitzGerald Ryan: Kickham Place, Tipperary Town	062 515 66
Sherry FitzGerald Talbot: 52 Kenyon Street, Nenagh	067 314 96
Sherry FitzGerald Power & Walsh: 91 Main Street, Carrick on Suir	051 640 528

WATERFORD

Sherry FitzGerald Reynolds: Bridge Street, Dungarvan	058 234 44
Sherry FitzGerald John Rohan: Manor House, Cork Road, Waterford	051 843 880

WESTMEATH

Sherry FitzGerald O'Meara: 32 Mardyke Street, Athlone	090 647 5500
Sherry FitzGerald Davitt & Davitt: 12-14 Dominick Street, Mullingar	044 934 0000
Sherry FitzGerald Davitt & Davitt: The Square, Castlepollard	044 966 1000
Sherry FitzGerald Tom Fox: Main Street, Kinnegad	044 937 9988

WEXFORD

Sherry FitzGerald Haythornthwaite: 1 Westgate, Wexford	053 914 6046
Sherry FitzGerald O'Leary Kinsella: 10-11 Slaney Street, Enniscorthy	053 923 7322
Sherry FitzGerald O'Leary Kinsella: Tara View, Esmonde Street, Gorey	053 943 0088
Sherry FitzGerald Radford: The Waterfront, The Quay, New Ross	051 426 161

WICKLOW

Sherry FitzGerald: Town Hall Centre, Bray	01 286 6630
Sherry FitzGerald: 10 Meridian Point S.C, Church St, Greystones	01 287 4005
Sherry FitzGerald Myles Doyle: 45 Main Street, Arklow	0402 32 367
Sherry FitzGerald Catherine O'Reilly: 1 Bridge St Arcade, Fitzwilliam Square, Wicklow Town	0404 66 466

CUSHMAN & WAKEFIELD

CORK 6 Lapp's Quay, Cork	021 427 5454
DUBLIN 164 Shelbourne Road, Ballsbridge, Dublin 4	01 639 9300
GALWAY Unit 2 Dockgate, Dock Road, Galway	091 569 181
LIMERICK 6 Shannon Street, Limerick	061 418 111

SHERRY FITZGERALD LETTINGS

CORK Unit 11, Metro Business Park, Ballycurreen, Airport Road	021 496 5568
DUBLIN Unit 3 Boyne House, Custom House Square, IFSC, Dublin 1	01 643 1413
Grange Road Office Park, Grange Road, Rathfarnham	01 495 3001
9 Priory Office Park, Stillorgan Rd, Stillorgan	01 278 4282
12 Upper Drumcondra Road, Drumcondra	01 857 3788
99 Terenure Road East, Terenure	01 492 9851
GALWAY 4 Eyre Square, Galway	091 569 123

SHERRY FITZGERALD NEW HOMES

CORK 6 Lapps Quay, Cork	021 427 3041
DUBLIN 164 Shelbourne Road, Ballsbridge	01 667 1888

SHERRY FITZGERALD FINANCIAL SERVICES

DUBLIN Unit 3 Boyne House, Custom House Square, IFSC, Dublin 1	01 643 1402
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COUNTRY HOMES, FARMS AND ESTATES

IRELAND AND INTERNATIONAL 164 Shelbourne Road, Ballsbridge	01 237 6325
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