

Buying a Property

- Once your offer has been accepted, contact us. We will provide you with an estimate of fees there and then. Remember to tell your Estate Agent that you have instructed us to act for you.
- Please ensure you complete any paperwork we send to you as quickly as possible and pay any requested money on account as soon as possible so that we can get started.
- Your Estate Agent will send us details of the seller's solicitors so we can write to them requesting the contract papers and title documents.
- Once we have the contract papers, we will check their terms and review the legal title to the property in depth. We will report to you and send you copies of relevant documents.
- We will raise any enquiries we have about the property with the seller's solicitors. You should tell us if you have any questions of your own from the information we send you.
- At the same time we will carry out all necessary searches with the relevant authorities. We will check the results thoroughly when we receive them, usually 2-3 weeks later and report to you with copies. We might have more questions for the sellers at this stage.
- When we get the answers to the enquiries raised with the seller, we will check them and send you copies.
- By now you should have your mortgage offer (if one is required), we will check the special terms of the offer for you and make sure the details are correct. We may need to report some issues to your lender for them to approve as well as to you.

Remember until we have replies to enquiries, search results and your mortgage offer (if required) we cannot proceed to exchange of contracts.

- At this point we will send you everything you need to sign and ask you for your preferred completion dates. You can expect it to be 1-2 weeks from now until moving day.
- Exchange of Contracts- This is done by telephone between both sets of solicitors. You are now legally bound to purchase the property and the completion date cannot change. If you have a mortgage, we will request the funds from your lender at this stage. There needs to be enough time between exchange and completion for us to do this as it can take up to 5 working days to receive the money. If we need money from you too, we will send you a completion statement so you know how much to send us. We will need this at least 1 working day before completion to ensure there are no delays on the day.
- **Completion day. This is your moving day!** We will send the money to the seller's solicitors for you and call you when you can collect the keys.
- After completion we pay your stamp duty (if applicable) and register you as the new owner at the Land Registry