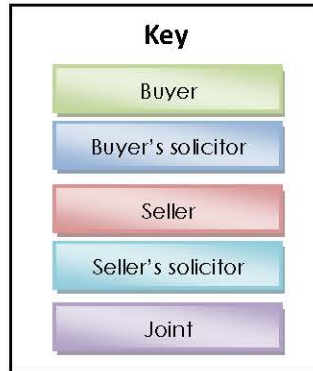


THE CONVEYANCING PROCESS EXPLAINED!



BUYING

Buying your dream home!

Call around for quotes from solicitors. Decide who to instruct – [hopefully us!](#)

SELLING

Market your home for sale!

Appoint Estate Agents to help you sell! Call around for quotes from solicitors. Decide who to instruct – [hopefully us!](#)

Property forms

We'll take relevant details from you, sort out ID and send your property forms to complete.

Sale & purchase agreed!

Tell the Estate Agent we're instructed so they can get sales memo circulated.

Tell us your good news!

We'll take relevant details from you, sort out ID and ask for search fees.

Tell us your good news!

Return completed property forms to us. They form a part of the contract papers sent to the buyer's solicitor.

Contract papers in!

We'll review them and give you an overview. We'll also raise enquiries of the seller, apply for searches & approve contract.

Contract papers

Contract papers prepared and sent to buyer's solicitor.

Enquiries received

We'll deal with what we can but may need to refer some questions to you.

Replies & results

Replies to enquiries received. Searches results checked. If not okay, further queries raised.

Mortgage offer (if appropriate)

We'll get a copy at the same time as you do. Please check it carefully.

Signing documents

When everything is in, we will report to you. We'll send you the contract, mortgage deed & various forms for signing. You'll need to return them to us before we can exchange.

Signing documents

We'll send you the contract for signing. You'll need to return them to us as soon as possible

Deposit

If you're buying only, we'll need your deposit (usually 10% of the purchase price). If you have a related sale, we'll use the deposit from that.

Completion date

To be agreed throughout the chain! It can only be Monday to Friday. Agent can help you negotiate.

Exchange!

When the chain is ready, we'll exchange after we receive your authority to do so. Once you've exchanged, you are legally bound to buy and the seller is legally bound to sell. Completion date is set.

Post Exchange tasks for you

Put your building insurance on risk immediately from exchange. Send us a copy of the cover note. Book your removals. Start packing!

Post Exchange tasks for you

Keep your buildings insurance on risk until completion but notify the insurers of the cancellation date. Book removals. Start packing.

Post Exchange tasks for us

We'll

- prepare final paperwork for seller's solicitor;
- apply for pre-completion searches;
- request mortgage advance (if needed);
- send you a completion statement showing balance needed from you to complete
- make sure you've signed all necessary documents

Post Exchange tasks for us

We'll

- approve final paperwork from buyer's solicitor;
- request final redemption statement from existing lender (if appropriate)
- request agent's invoice (if appropriate)
- send you a completion statement showing the balance due to you
- make sure you've signed all necessary documents

Moving day!

Start packing up early. Aim to be out of your home by midday. Drop keys off to the estate agents (if there is one).

Completion

We'll send the completion money to the seller's solicitor. When received, they will release keys. Keys are usually left with estate agents (if there is one) for collection.

Completion

We wait for buyer's solicitor to send the completion money to us. When received, we will authorise release of keys with estate agent (if there is one).

Your new home

Move in. Unpack. Tell all your friends & family. Notify the service suppliers at the property. Remember to change your address on important papers.

Post completion

From the sale proceeds we'll

- repay your existing mortgage (if appropriate)
- agent's fees (if appropriate)
- settle our fees & disbursements
- account to you for the balance

SDLT and registration

We'll notify HM Revenue & Customs of the transaction and pay SDLT (if appropriate). Then we'll apply to the Land Registry to register your purchase. This usually takes a few weeks. We'll be in touch once it's done.