

Buying a property

You instruct us to act for you in relation to your property purchase

We provide you with our terms of business and request various documents to be completed and signed by you.

We receive the draft contract of sale from the Seller's solicitors as well as title documents and forms completed by the seller.

We receive a mortgage offer from your mortgage company (if applicable)

We raise any enquiries & check all the title documents with Seller's solicitors

- We request searches on the property (if applicable).
- We receive a response to the searches (if applicable).

- We send you a report on the mortgage terms (including the mortgage deed) to sign and return to us.
- We received a signed mortgage deed back from you.

- We receive replies to enquiries from Seller's solicitors

We apply for the pre-completion searches

CONTRACTS ARE EXCHANGED

We arrange a completion date with the Seller's solicitors on your behalf

We receive deposit monies from you to fund the purchase (if applicable)

We prepare a full legal report on the property detailing the results of our investigations

- We receive clear searches.
- We receive from you the balance of purchase monies (if applicable).
- We request your mortgage advance.

- This is when the transaction is legally binding and no party can withdraw without financial consequences.

- We send you the report along with the contract , transfer deed & stamp duty to sign and return to us.
- We receive the signed documents back from you.



COMPLETION OCCURS

and the property is formally purchased for you.

You get the key and can move in.

- We will complete and send the Land Transaction Return form to Inland Revenue for stamp duty.
- We Receive a stamp duty certificate from the Inland Revenue.
- We apply to the Land Registry for you to be named as registered property owners.
- We receive confirmation of this registration from the Land Registry.
- We confirm this registration to you and the mortgage lender(if applicable).