



BUYING AND SELLING STEP BY STEP GUIDE

Buying and/or selling your home can be daunting, the decisions you make along the way could save you - or cost you - many thousands of pounds. Here's our guide to the process:



GET PREPARED

Instruct solicitors to act on your behalf. Make payment on account and provide ID and proof of address to your solicitor.

BUYER

SELLER



FIND THE PROPERTY

Make an offer to the estate agent and agree on a purchase price.



GETTING CONTRACT READY

Property information and fittings and contents forms to complete and return to solicitor. Solicitor will download deeds from Land Registry, review and prepare draft contract documents.



THE SELLING BEGINS

Advertising and viewings with estate agent, receive an offer and agree on a selling price.



CONTRACTS AND ENQUIRIES

Contract approved and any enquiries raised by buyer's solicitor.



SENDING CONTRACT DOCUMENTS

The prepared contract package is issued to the buyer's solicitor.



SEARCHES

Your solicitor requests local authority, common land, drainage and water, environment and sometimes other searches



ENQUIRIES

Enquiries dealt with and replied to by seller's solicitor.



REPLYING AND CHECKING

Replies to additional enquiries and search results received and checked. If all in order, the title is approved. If not, further enquiries raised by solicitor.



KEEP IT PROGRESSING

Seller's solicitor and estate agent chases the chain to ensure the sale is progressing



MORTGAGE OFFER

Mortgage offer received and special conditions dealt with. Mortgage deed sent to client to sign and return.



PAPERWORK PREPARED

Contract and Transfer deed sent to client to sign and return, these can also be signed electronically. Deposit requested.



COMPLETION DATE

The completion date is negotiated. Check everyone in the chain is ready to exchange.



FINAL SEARCHES

Buyer's solicitor completes final checks to include Land Registry and bankruptcy searches.



EXCHANGE

Exchange of contracts whereby the deal and the completion date is made legally binding.



MONEY REQUESTED

Mortgage advance and balance of purchase monies (including fees) requested.



FINALISE MONEY

Estate agent's account and redemption statement of amount required to pay off mortgage requested.



MONEY RECEIVED

Mortgage advance and balance of purchase monies received.



COMPLETION

Keys released to buyer when seller's solicitor receives purchase monies.

First steps?

Call us to discuss your needs and get a quotation