

Purchase Timeline

After you instruct us, we send out a client care letter and request verification of your identity to comply with our anti-money laundering obligations.

We receive the particulars of sale from the estate agent and then make contact with the Seller's solicitors.

The Seller's solicitors sends us a draft contract for sale together with the property information form and fixtures and fittings form and we send those to you to check the information contained accords with your understanding of your agreement with the Seller.

If there are any issues you wish to raise or seek clarification upon, we raise these with the Seller's solicitors on your behalf.

We initiate the appropriate searches against the property. These can include a local authority search which reveals information about planning and other issues which may affect the property, a water and drainage search to check that the property is served by mains water and drainage. If there is a septic tank we make enquiries about whether it needs a discharge licence and any rights of access for maintenance, supply or discharge. We also initiate an environmental search to check whether there is any contaminated land or potentially contaminating use in the locality. Other searches can be necessary depending upon where the property is located e.g. a mining search or an HS2 search.

We check that there are no problems with the title to the property and rights of access. We check whether any extensions or alterations to the property have the appropriate planning or building regulation approval and/or guarantees.

If you are having a mortgage to assist with the purchase, we receive formal mortgage instructions to act on behalf of the lender and we check that their requirements are complied with.

We can invite you to come in to go through the papers with us to ensure that there are no outstanding issues and for you to sign the purchase contract. We also ask you to put us in funds for the deposit which is usually 10% of the purchase price although this can be negotiated.

When you are happy to proceed we arrange to exchange contracts with the Seller's solicitors which means that both sides have entered into a binding contract. Written into the contract is the completion date which is the date the Seller hands you the keys to the property in return for the balance of the purchase money. If you are having a mortgage, we request the mortgage funds from the lender and send you a completion statement

showing the balance of any money required from you.

On the day of completion, we pay the balance of the money to the Seller's solicitor and you can collect the keys, usually from the agent.

After completion, we complete and file the Stamp duty land tax return and pay any Stamp duty land tax due. We then register your title at the land Registry.

On completion of the registration, we either send the title deeds to the lender or hand them over to you if you're not having a mortgage, or store them on your behalf if you request.