

Purchase Conveyancing Road Map

1

Find a Solicitor

We can help you source a good solicitor, but if you would rather use your own, please give the selling agent and your adviser their full details, including name, contact number and email address.

Give Details

Give your full details to your solicitor to enable them to send out confirmation of their formal instructions.

VERY IMPORTANT!

Your purchase will be delayed if you do not return these documents, as your solicitor cannot start work without them.

2

3

Identity & Address

This forms part of the initial instructions for your solicitor and is necessary to comply with Anti-Money Laundering regulations.

Make sure you send this together with confirmation of their formal instructions. Your solicitor might also ask for search fees upfront to pay for the searches on your new property. Your solicitor will carry out ID checks once they receive the necessary documents from you, and will then begin work on your case.

4

Contract Paperwork

This will be received by your solicitor from the seller's solicitors as part of the transfer of ownership, so that your solicitor can raise any initial enquiries they may have. It should contain information on the property's title, plus the property details forms completed by the seller.

5

Searches

Relevant property searches, such as local authority, environmental and any other recommended searches, will now be ordered for the property you are buying.

Local authorities have varying timescales and can sometimes take 2-3 weeks, or even longer in some areas.

6

Contract

Your solicitor will check through the details and liaise with the seller's solicitors to draw up the final contract documentation once enquiries have been answered to their satisfaction.

7

Mortgage Offer

Your new mortgage lender will send a copy of your offer through to your solicitor.

Our case manager will continue to help by liaising with solicitors and estate agents to obtain updates on the progress of the legal side of the transaction. However, your solicitor will be your key contact at this point, as they work on the case to bring it to a successful completion.

8

Searches Received

Your solicitor will check through the searches and raise further enquiries with the seller's solicitors, if necessary.

9

Replies to Enquiries

These will be checked to ensure all the questions raised by your solicitor have been answered. If an enquiry has not been fully answered by the seller's solicitors, further enquiries may need to be raised at this stage.

10

Report

Your solicitor will send you a detailed report on your property purchase. You will need to sign and return the report to confirm that you are happy with its content.

11

Documents Received

When you are happy to proceed, arrangements will be made for any deposit to be transferred to your solicitor in readiness for the exchange of contracts.

12

Exchange

All parties and solicitors involved in the property chain will agree on exchange and completion dates, and contracts will be exchanged between the solicitors. At this point, all parties are legally committed to the transaction.

13

Completion

Your solicitor will prepare a completion statement and request funds from the mortgage lender. On completion day, the seller vacates the property and the keys are released for you to collect, usually from the estate agent. Your solicitor will send the funds from your mortgage lender, plus any deposit, to the seller's solicitors and pay any Stamp Duty due to HMRC.



**“You have arrived
at your destination”**

You have just completed on the
purchase of your new home.

Congratulations!

You can now go and pick up your keys!

