



## Buying Your Home

We receive the notification of sale from the Estate Agents

### We will write to you, asking for the following:

- Signed Client Care Form and Case Plan
- Identification Documentation
- Money on Account
- Evidence of funds to be used for the purchase
- Information on any mortgage you will be taking out

### The Seller's solicitor will send to us:

- A draft contract
- A set of forms providing information on the property (which we will then forward to you)

### We will:

- Arrange for searches to be carried out on the property
- On receiving the results from the searches, we will raise any further enquiries as necessary, for example to ascertain access rights to the property

On receiving satisfactory responses to any enquiries made, we will report to you on the property. This report will contain information necessary for you to decide whether you wish to proceed with the purchase. If you are purchasing with the aid of a mortgage, we will report to both you and the mortgage company.

We will then request that you provide us with the deposit, usually 10% of the purchase price.

Once you have confirmed you wish to proceed, the next step is exchange.

### Exchange

A date for exchange will be fixed and contracts will be exchanged. At this stage we will transfer the deposit to the seller on your behalf.

A date for completion will also be set and both parties are contractually obliged to complete the transaction on the agreed date.

We will let you know the sum required to complete the purchase and you/your mortgage company must transfer funds to us in readiness for completion.

### Completion

You must pay the balance of the purchase price.

If you are purchasing with the aid of a mortgage we will have arranged for funds to be released in time for completion.

### Post Completion

We will file the SDLT return on your behalf.

We will deal with the registration of the property at the Land Registry and send you confirmation on completion of this step.

We will also send you all deeds, guarantees and certificates relating to the property.

