

Your Purchase

Step 1 - First Steps

We will send you our 'New Instruction Pack' for you to complete and sign. We have a few options for sending this, which include our firm's app. The sooner the paperwork is completed and funds are placed on account, the sooner we are able to move forward with your purchase. You will also be required to provide suitable ID and for this to be electronically verified through our third-party ID checking software.

Step 2 - Contract Paperwork Received

Once we have received the draft Contract from your seller's solicitor, together with information in respect of the property; we will review it to ensure that all relevant information is correct and present.

Step 3 - Mortgage Offer

Once we have received your Mortgage Offer from your lender, we will send you a report on your mortgage offer, and you are advised to check this carefully to ensure that it is correct and does what you want and expect it to. We will then ask you to sign a Mortgage Deed.

Step 4 - Conducting Searches

We will conduct searches on the property and once the results have been received and reviewed by us, we will send you details and let you know if we have any concerns.

Step 5 - Raising Enquiries

It is at this stage that we will also raise any questions that we may have about the property, these questions are called "enquiries".

Step 6 - Enquiries Outstanding

Once we have received your seller's replies to our Enquiries, we will review them and forward them to you for your information. We will let you know if we think there are any further enquiries we should raise.

Step 7 - Enquiries Satisfied and Contract Signing

Once your Enquiries have all been answered and we are fully satisfied, we will be in a position to send you your Contract and TR1 form for signature. We will explain the contract to you in detail so please ensure you read the correspondence accompanying the Contract and TR1 carefully to ensure that you fully understand what you are signing. It is at this stage that we will discuss completion dates with you.

Step 8 - Exchange of Contracts

Once we have your signed Contract and TR1, we will contact your seller's solicitor to find out what stage they are at in their transaction. When your seller's transaction is at the same stage, we will exchange Contracts. Once Contracts have been exchanged, you are legally bound to purchase the property. We will never exchange without obtaining approval from you first by telephone or email.

Step 9 - Exchange of Contracts

Congratulations! Completion usually takes place by 1pm; however please allow some leeway for funds to move up and down the chain. We will now attend to finalising matters such as payment of Stamp Duty and registering your ownership with the Land Registry.