

We receive your instructions

- ID Check
- Order Searches (as soon as we have received your initial payment on account)
 - Source of Deposit checks
- Write to the Estate Agent requesting the Memorandum of Sale (i.e. details of the seller and the seller's solicitor)
 - Write to the seller's solicitors to request the contract pack

Contract Pack Received

- Title Plan** - We will send you a copy of the boundary plan to check
- Property Information Forms** - We will send you the Property Information Form and Fittings & Contents list to check
- Title Check** - We will check the title to the property and raise any necessary enquiries with the seller's solicitors. This may include, for example, asking for further title documents or querying whether consent to alterations was obtained. We will update you at this point to discuss our findings and whether we envisage any issues/delays.
- Report on Title** – We will send you a report on the title to the property for your information.
- Contract** – We will send you the Contract & Transfer to sign and send back.

Searches Received

- We will check the search results and send you a short report on the results
- If necessary, we will ask the seller's solicitors or the search provider/local authority for further information regarding entries revealed by the results

Replies to enquiries received

- When we have received satisfactory responses to your/our queries we will send you details and then discuss with you whether you are happy to proceed to exchange of contracts.

Mortgage Offer Received

- We will check the Offer to ensure that there are no Special Conditions that need to be dealt with before Completion can take place
- Valuation Report – we will check the lender's Valuation Report or if you have obtained a Survey
- Mortgage Deed – We will send you the Mortgage Deed to sign



Deposit

- We will send you a Completion Statement detailing the amount you need to send for your deposit.



Help to Buy ISA

- If you have a HTB ISA Bonus to claim you will need to close your account and send us the Closing Statement
- We will submit your Closing Statement and FTB Declaration to HTB and they will send us your bonus



Exchange

- Completion Date agreed and the Contract becomes legally binding.
- Buildings Insurance placed on risk



Completion

- Mortgage money drawn down into solicitor's account
- Money sent to Seller's solicitors
- Keys released to the Estate Agent (or direct)