

## STAGES OF THE PURCHASE AND THE SERVICE WE PROVIDE

**Initial instructions** - we will meet you in person to review your identity documents, check the source of your funds for the purchase and discuss with you any particular matters you wish us to check as part of the enquiries in connection with your purchase

**Confirming instructions to the seller's solicitors and estate agent** - we will confirm that we act on your behalf and whether you have any related sale and if you require a mortgage for this purchase

**Amending (if necessary) the draft contract and raising enquiries with the seller's solicitors** - we will check the land registry title for the property and the completed property information forms from the seller and any supporting documents. We will then amend the purchase contract and raise any pertinent enquiries arising from these papers with the seller's solicitors

**Initial correspondence with you relating to ownership, the property plan and what is included in the sale** - if you are buying the property with someone else, we will give you advice about the different types of property ownership. We will also send you a plan of the property so you can check whether it is the full extent of property you think you are buying. We will send you a fittings and contents form showing what is included and excluded from the sale of the property to you

**Carry out the standard searches (ie local search, drainage and water search, environmental search, planning search and chancel repair liability search)** - once you have provided satisfactory evidence of identity and funds and paid money on account for the search fees, we will carry out these standard searches as are required by mortgage lenders but also any additional searches we deem necessary because of the particular property you are buying. An example would be if your property was on a private road then we may carry out a highway search to check the extent of the nearest public highway and make sure you have necessary rights of access

**Checking search results** - we will check the search results for the property and raise any further enquiries with the seller's solicitors that are necessary such as requesting any planning or other consents arising from the local authority search

**Checking survey** - we will check your survey report if supplied to us and raise any matters with the seller's solicitors arising from any specific legal section of the report. If you would like us to raise anything else from the survey other than in any specific legal section then please advise us when sending us the survey with the relevant sections specifically highlighted

**Reporting to you on mortgage offer** - we will advise you on any significant conditions of the mortgage offer that you must comply with and your general obligations in relation to the mortgage and ensure you sign the mortgage deed your lender will require that you sign. If there are going to be any other adult occupiers (such as a partner) we will arrange for him or her to sign a Deed of Postponement postponing their interest in the property below your lender's interest. Please note we will not be able to advise your partner on this Deed and your lender may insist that they take independent legal advice from another law firm before signing the Deed

**Reporting to you on the property** - we will report to you on the property including the search results, the land registry title, property information forms and replies to enquiries. We will also send you the purchase contract for signature and advise you on its terms including any notable special conditions. We will request the deposit from you unless you are synchronising your purchase simultaneously with a sale in which we are acting and the deposit you should receive on your sale will be at least a 10% deposit on your purchase

**Exchanging contracts** - once we have received your deposit and signed contract, we will speak to you and get your instructions on the proposed completion date and any proposed additional terms of the contract. We will then exchange contracts if the seller agrees the terms you offer or take your instructions on a revised proposal if your seller does not agree the terms. We will then exchange contracts once the terms are agreed with the seller's solicitors

**After exchange of contracts** - we will confirm to you that exchange of contracts has occurred

**Request mortgage funds** - we will complete a Certificate of Title requesting mortgage funds from your lender

**Request funds from you** - we will prepare a Statement with a breakdown of our legal fees and any disbursements (third party expenses we have incurred or will incur on your behalf) and any payments you have already provided. This will set out the sum required from you to complete your purchase

**Preparation and signature of transfer deed** - we will prepare a transfer deed and send this to the seller's solicitor for approval. Once the terms of the transfer deed are agreed, we will send it to you for signing (if necessary) including any necessary advice on signing. We will check that the seller's solicitor will provide a signed and witnessed transfer deed from the seller on completion of the sale

**Preparation of Stamp Duty Land Tax Return** - we will prepare this Tax Return and get your authority to submit the Return on your behalf after completion of your purchase

**Sending pre-completion questions to the seller's solicitors and checking replies** - we will send questions to the seller's solicitors checking among other things that we will receive a signed and witnessed Transfer deed from the seller on completion of your purchase and that any mortgages on the property will be paid off

**Carrying out pre-completion searches** - we will carry out a search at the Land Registry to check the seller remains the owner of the property and there are no new mortgages affecting the property that need to be paid off. We will also carry out a bankruptcy search against your name on behalf of your mortgage lender

**Completion of the sale** - once we have received your funds and any mortgage funds, we will send the funds to the seller's solicitors to complete your purchase. Once the seller's solicitors have confirmed the keys have been released, we will contact you to confirm you can pick up the keys

**Submission of Stamp Duty Land Tax Return and payment of Stamp Duty Land Tax** - we will submit the Tax Return on your behalf to HM Revenue and Customs (HMRC) and pay the tax due under the Return

**Application for registration at the Land Registry** - once we receive the completed signed and witnessed Transfer deed from the seller, we will apply to register the property in your name at the Land Registry

**Reporting to you once you are the legal owner of the property** - we will contact you to confirm the property has been registered in your name at the Land Registry and also notify your mortgage lender that registration has occurred