
1. Receipt of draft contract

This is drawn up by the seller's solicitor stating the Particulars of Sale and the Conditions of Sale and will be altered by both sides over the coming weeks.

2. Preliminary enquiry

The buyer's solicitor sends a set of standard pre-contract enquiries to the seller's solicitor, and checks the draft contract for specific queries. These cover issues such as possible boundary disputes, restrictive covenants, rights of way and so on.

3. Property information form

The seller will receive a property information form. Check that this tallies with what you thought you were buying (this includes items such as fixtures and fittings).

4. Land charge and registry searches

The title deed, along with the Land Registry certificate is obtained and confirmation is made that the seller isn't bankrupt and actually owns the property.

5. Local searches

A check is made of any **new developments** planned within a small area around your property. However, if you want to be sure that a massive superstore isn't going up just outside of the search area, you can pay for a plan search, or visit the planning department of your town hall and check for yourself.

Searches are also made of the water drainage systems and other social infrastructure, and a check made for any restrictions on extending or renovating. Searches can take anything up to two weeks to complete, so, if you're in a hurry you can pay for a personal search undertaken manually by a specialist, in a fraction of the time.

Meanwhile you should be organising a survey on your purchase.

6. Draft contract approved

Once the draft contract is agreed, it is sent to both sides for signature.

7. Formal mortgage offer

A formal offer is required at this stage.

8. Arrange for completion

With the help of the solicitors and **estate agents** a convenient completion date for everyone in the chain is agreed. This is usually your moving day.

9. Exchange

Both parties sign the contract and copies are exchanged. You normally pay your deposit at this point. If you pull out after this you will be liable to compensate the other party!

10. Completion

At last, on the agreed date (often around two weeks after the exchange date), funds will be sent from the mortgage company to your solicitor and transfer of ownership takes place, and you can move in.

AT A GLANCE.....

PURCHASE

Your solicitor receives instructions from you and us. Usually a cheque is required for searches

Your solicitor receives a draft contract, Land Registry copies, protocol forms and any other relevant documentation from sellers

Searches are submitted on your behalf, these include local, water, environmental and chancel searches.

Deeds are reviewed, other papers checked with search results and "additional enquiries" are made with the seller's solicitor

Once satisfied and a mortgage offer is received a report is sent to the client requesting a signed contract and deposit

The day of completion. Monies are sent to the seller's solicitors and keys are handed over. Stamp Duty is paid and property is registered at Land Registry

sale

Your solicitor receives instructions from you and us.

Your solicitor will draft a contract and send the buyers solicitors a contract pack

Your solicitor will then await additional enquiries from the purchaser's solicitor and answer these

Once any outstanding matters have been resolved a completion date is agreed and contracts are exchanged.

The day of completion your solicitor receives monies from the purchaser's solicitor and the Agent hands the keys to the purchasers. Any outstanding mortgages on the property are repaid and the balance sent to you.

HOW LONG DOES IT TAKE?

The legal process takes around 6-10 weeks depending on the position of your buyer