BUYER

Negotiation of purchase via estate agent.

Appointment of conveyancer to act on the purchase.
Provide ID and proof of address. Make payment
on account if required.

Mortgage application made.

Contract pack received. Local authority and other searches made. Any additional enquiries raised. Initial report to client with fittings and contents list to check. Transfer deed prepared and sent to seller's conveyancer.

Replies to additional enquiries and search results received, checked and title approved, or further additional enquiries made.

Contract, mortgage deed and other paperwork prepared, and arrangements made to sign.

Payment of the deposit arranged.

Paperwork signed and deposit paid.

Completion date agreed. Confirmation sought that all links in the chain are ready to exchange.

Contract exchanged.

Certificate of title sent to lender with request for mortgage advance. Balance of purchase money and fees requested.

Final Land Registry and bankruptcy searches made.

Mortgage advance and balance of purchase monies received. All final searches clear.

COMPLETION

SELLER

Negotiation of purchase via estate agent.

Appointment of conveyancer to act on the purchase.

Provide ID and proof of address. Make payment
on account if required.

Complete property questionnaire and fixture/fitting list. Supply all deeds and documents to conveyancer.

Conveyancer obtains copy of register entries and any documents not supplied from Land Registry.

Contract package prepared and sent to buyer's conveyancer.

Replies made to additional enquiries.

Replies made to any further additional enquiries.

Arrangements made to sign contract and transfer document.

Completion date agreed. Confirmation sought that all links in the chain are ready to exchange.

Contract exchanged.

Agent's account and final statement of amount required to pay off mortgage requested.

Confirm transfer documents signed and witnessed.

COMPLETION

A straightforward residential transaction will generally take around 3 months. However, the timescale will depend on various factors including:

- IF the transaction is part of a long chain
- IF there is a Probate sale within the chain
- IF there is a new build property within the chain
- IF any issues arise with a property's title
- IF any complications arise as a result of local authority searches, surveys or enquiries
- IF there are any issues or delays with a buyer's mortgage application
- IF someone withdraws from the chain

