



# The Purchase process

When you buy a property you'll want the services of a firm that is expert in Conveyancing to help you complete the legal side of the transaction smoothly and efficiently. This guide helps to explain what is involved with each stage of the process.

1. Advise your property professional to instruct your Conveyancer of choice.
2. Your Conveyancer accepts your case (usually within 24 hours). They will send you a client care pack for you to fill in and return. This will include a letter of engagement or confirmation of terms of business.  
**Please note: the Solicitor is unable to start work until they receive this back.**
3. Your completed client care pack is received by your Conveyancer — **work can now start on your case.**
4. **ID requirements satisfied** - Your identification is received and your Conveyancer will check to ensure it satisfies requirements.
5. **Search Fees Received** - Your Conveyancer will request some money upfront to enable them to order the property searches on your new property. Please note that they cannot be ordered without the search funds.
6. **Contract paperwork received from Sellers** - The Seller's Conveyancer will draw up a legal contract to transfer ownership and will send to your Conveyancer to answer any initial questions that your Solicitor may have. This should contain information on the property's title plus standard forms completed by the Seller.
7. **Searches Ordered** - The relevant property searches (such as Local Authority, environmental searches and any other recommended searches) will now be ordered for the property which you are purchasing.
8. **Contract approved and enquiries raised** - Your Conveyancer will check through all details in the contract and will negotiate with the Seller's Conveyancer to draw up the final version. Your Conveyancer may raise a number of enquiries, which are questions to the Seller's Conveyancer based on the content of the contract.
9. **Mortgage Offer Received/Mortgage Offer checked and conditions satisfied** - Your mortgage offer is received and your Conveyancer will check that all conditions have been satisfied.
10. **Searches received** - Once all search reports are received, they will check through and will raise further enquiries (if necessary) with the Seller's Conveyancer.

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- 11. Replies to enquiries received and satisfactory** - The replies to enquiries (if applicable) will be checked through to ensure all questions have been answered. If an enquiry hasn't been fully answered by the Seller's Conveyancer, more enquiries may need to be raised at this stage.
- 12. Report sent to Clients with documents to sign** - Your Conveyancer will send you a detailed report concerning your property purchase. You will need to sign and return this report to confirm that you are happy with it's content.

All documents received from the client.

- 13. Deposit Received** - When you are happy to proceed, arrangements are made for the deposit to be transferred to your Conveyancer in readiness for exchange of contracts.
- 14. Contracts Exchanged** - All parties agree on a completion date and contracts are formally exchanged. At this point, both parties are legally committed to the transaction.
- 15. Case Completed** - Your Conveyancer prepares a completion statement and requests funds from the mortgage lender.

On completion day, the Seller vacates the property and the keys are released for you to pick them up (usually from your estate agent). Your Conveyancer will send the funds from your mortgage lender to the Seller's Conveyancer and sends the stamp duty payable to the HMRC.

After completion, you will receive a copy of the registered title from Land Registry.

