PURCHASE FLOWCHART

This flowchart gives an overview of the conveyancing process in standard freehold purchase transaction. The timescales given are approximate based on a simple, standard transaction.

Week 1
You instruct us and we send you a client care pack and information forms to complete and return. You pay a sum on account to enable us to order searches in due course.

Weeks 2 & 3
We obtain and check the contract pack from the seller's legal team.

We order appropriate searches and raise enquiries with the seller's legal team.

You apply for a mortgage (if required) and/or survey.

Mortgage offer received by us. We will then send you information on the mortgage and check the lender's requirements.

Weeks 4 & 5
We check replies to enquiries and searches, and deal with any legal requirements on your mortgage offer and survey. We report to you on title and searches. We may need to refer back to the seller's legal team or the lender if we have any further queries.

Weeks 6 & 7
We report to you on any final enquiries and send document to you, or invite you to make an appointment to sign. We request balance of funds from you.

Week 8
CONTRACTS EXCHANGED & COMPLETION DATE SET.

Week 9
We send certificate of title to the lender to confirm that legal requirements are satisfied and request mortgage advance for completion.

We calculate any balance due to or from you.

Mortgage money received from lender along with any balance needed from you.

Week 10
Completion date – moving date where keys are handed over.

On your behalf, we pay the Stamp Duty Land Tax (SDLT) or Land Transaction Tax (LTT) to HM Revenue & Customs/Welsh Revenue Authority & register you as new owner of the property at HM Land Registry.