

## **The Legal Process for buying your home (Conveyancing)**

Once the sale has been agreed and offer accepted, the legal work involved in buying your home is as follows:

- **Instruct a solicitor that you wish for them to act for you in the purchase of your new home. They will send you confirmation of your instruction and a breakdown of costs involved. They may also ask for a small payment upfront to start working on your case.**
- **The solicitor needs to carry out searches on the property which are investigations into several areas such as: the surrounding area (any proposed building work), Environmental checks, Local Authority searches and Land registry searches.**
- **From the checks the solicitor will raise any enquiries with the Vendors solicitors they feel necessary e.g right of ways on the property.**
- **The solicitor will put together a contract for the purchase once they are satisfied with the searches results. The contract will be sent to you for signing. Likewise similar paperwork will be sent to the vendors.**
- **On receipt of the mortgage offer the paperwork and deeds are package together and the deposit for the purchase is requested from you.**
- **A completion date is negotiated and contracts are exchanged between your solicitors and the vendor's solicitors. EXCHANGE OF CONTRACTS IS WHERE THE DEAL AND THE COMPLETION DATE ARE LEGALLY BINDING.**
- **Certificate on Title is sent to the Lender (which is the signed Mortgage Offer, deeds and other relevant paperwork) and a request to release the mortgage advance.**
- **Final Land Registry and Bankruptcy searches made.**
- **Mortgage Advance and deposit funds cleared and sent to vendor's solicitors- All final searches clear- COMPLETION OF SALE.**
- **If dealing with an estate agent for the purchase, they will contact you once confirmation of completion to arrange collection of the keys- You are the proud house owner at the stage.**