



BUYERS GUIDE

WHAT DO YOU DO INITIALLY?	WHAT DO WE DO INITIALLY?
<p>You will need to:</p> <ul style="list-style-type: none"> • Agree price with seller • Instruct Solicitors and notify estate agents of Solicitors name and address • Arrange mortgage • Arrange any surveys or specialists reports 	<p>We will:</p> <ul style="list-style-type: none"> • Obtain the Contract and Energy Performance Certificate • Agree its terms on your behalf • Tell you what the contract means • Make searches and tell you of any important findings • Tell you about the items included in the purchase • Investigate the seller's title
ON RECEIPT OF MORTGAGE OFFER	ON RECEIPT OF MORTGAGE OFFER
<p>You should then:</p> <ul style="list-style-type: none"> • See your Solicitor to go through and sign contracts • Pay deposit (usually 10% unless a lower figure is agreed – and if not provided on a related sale) • Agree completion (moving) date with Solicitors and Removers <p><i>NOTE: your signature to the Contract authorises the Solicitor to exchange Contracts when completion date agreed by all parties</i></p>	<p>We will:</p> <ul style="list-style-type: none"> • Check mortgage offer then see you to explain the Contract documents and obtain your signature • Require 10% deposit (unless other figure agreed – and if not provided on a related sale) • Agree date for completion with other parties in the chain • Exchange Contracts and pay over the deposit
WHEN CONTRACTS ARE EXCHANGED	WHEN CONTRACTS ARE EXCHANGED
<p>You should then:</p> <ul style="list-style-type: none"> • Arrange buildings and contents insurance and any endowment policies should now be put on cover. • See Solicitors to sign Transfer and Mortgage Deeds if not already signed • Ensure that Solicitor has balance of purchase money in time for completion (remember cheques need 5 days to clear before they can be used) 	<p>We will then:</p> <ul style="list-style-type: none"> • Prepare all documents for you to sign • Make further searches • Obtain mortgage advance • Collect any balance of purchase price and costs from you
ON COMPLETION	ON COMPLETION
<p>You will:</p> <ul style="list-style-type: none"> • Pick up the keys from Estate Agent - usually after midday • Unpack, unwind and enjoy your new home! 	<p>We will:</p> <ul style="list-style-type: none"> • Pay the purchase money to the seller's Solicitors • Receive and check the Title Documents • Arrange for the keys to be released to you • Arrange for payment of Stamp Duty Land Tax if applicable • Register the title • Send title documents to mortgage lender and copy to you.