Your conveyancing journey

1

Congratulations! you've found the home of your dreams.

So what's next?

2

Make an offer that is accepted by the seller and apply for your mortgage.

3

You instruct a Conveyancer to handle the legal requirements of your house purchase, by instructing through us you can follow all stages on our case tracking system.

4

Your Conveyancer contacts the seller's Conveyancer to obtain the contract pack, which is then checked, raising any enquiries.

5

Necessary searches are made and a copy of your lender's mortgage offer is received.

6

The seller's Conveyancer responds to your Conveyancer's enquiries.

7

Your Conveyancer reviews the replies to the pre-contract enquiries, the results of the searches and the mortgage offer, to make sure that everything is acceptable for you and your lender.

8

Your Conveyancer sends the contract to you for signing and mortgage deed if applicable. When you're ready, return the signed contract to your Conveyancer.

9

You need to arrange for the deposit to be paid to your Conveyancer in preparation for the exchange of contracts.

10

Once everyone in the chain is ready contracts are exchanged and a completion date is agreed.

11

Your Conveyancer prepares a completion statement, conducts final searches and applies to your lender to release the mortgage loan in time for the agreed completion date.

12

Completion day arrives and while your Conveyancer send the funds to your seller's Conveyancer your seller vacates the property. When the funds arrive the house keys are released, usually via the estate agent.

13

After completion the Conveyancer sends the relevant forms to HMRC to pay stamp duty.

14

Your Conveyancer registers the property with the Land Registry in your name and sends the completed registration documentation to you.

15

Finish!

Welcome to your new home!

Swan Financial Planning
Unit 2, 15 North Burns
Chester Le Street
DH3 3TF

01204 800009
info@swanfp.co.uk
www.swanfp.co.uk

PART OF THE Openwork PARTNERSHIP