# YOUR GUIDE TO BUYING A PROPERTY

MAKING YOUR HOUSE MOVE AS UNIQUE AS YOU ARE.

#### PRE EXCHANGE

You have found your dream home! The pre exchange stage of buying a house can often take the longest. As your solicitor, we will be carrying out searches and raising enquiries with the sellers solicitor to make sure the house is right for you. At this stage your mortgage offer will also be produced by your lender. Once your search results are back, enquiries are answered and your mortgage offer received you are good to go!





#### LETS TALK...

Once we are ready to proceed with your purchase we will invite you for a meeting to discuss everything. If you cannot attend we can provide a written report. This is your opportunity to check you are happy with everything and ask any questions. You should also be thinking about a completion date to suggest to the sellers and start discussing it with the estate agent so they can make sure everyone is happy.

## **EXCHANGE OF CONTRACTS**

Once a date for completion has been agreed by all parties we will provide you with a completion statement so that you can pay your deposit. We will get your authority to exchange. We will then exchange contracts which forms a legally binding agreement for you to buy your new home. This also fixes the completion date.





### HAPPY MOVING DAY

We will request your mortgage advance the day before completion and have everything ready so that we can send the funds to the sellers solicitor as early as possible. As soon as they receive the funds, completion has taken place and you can get the keys to your new home!

