A GUIDE TO BUYING YOUR HOME

SMITH PARTNERSHIP
SOLICITORS

1. Welcome Pack from Solicitor

- You will receive a Client Care Pack in which there will be a number of documents for you to complete together with an ID request, usually in the form of an online check.
- An upfront payment on account will be required.
- Your solicitor will not be able to progress your matter until all the initial requests have been dealt with in full.

2. Contract Pack

- The seller's solicitors will provide the Contract Pack to your representative for review.
- The Contract pack contains the title deeds together with documents provided by the seller in relation to the property you are proposing to buy.
- A report will be submitted to you detailing the documents received.

3. Searches

- Search reports will be requested with a Third Party company based on the plan provided in the Contract Pack.
- Once the reports are finalised, a summary and a copy of the report will be submitted to you.

4. Mortgage Offer

- You will need to apply for a mortgage with a lender directly or with the assistance of a broker.
- You should discuss survey options with your lender. The lender will either instruct a surveyor on your behalf or you will need to contact an independent surveyor directly.
- Your lender will issue a copy of your mortgage offer to your solicitor and your solicitor will confirm to you when this is received.

5. Enquiries

- Enquiries will be raised with the seller's solicitors based on the documents provided within the Contract Pack.
- If you have any specific queries regarding the property you should let your solicitor know as soon as possible.
- A copy of the responses received will be sent to you for your review.

6. Documents for Signing

- Once all the above has been dealt with in full, there will be a number of documents submitted to you that will require your signature and return.
- A completion statement will also be sent to you detailing the balance of funds due from you to complete.

7. Completion Dates Discussed

- A completion date will need to be agreed with all parties in the chain.

8. Exchange of Contracts

- Exchange will take place between the solicitors in the chain.
- At this point, your purchase will become legally binding.
- You will be liable for insurance on the property from exchange.

9. Completion

- Once funds have been received by the sellers solicitors, you will be able to collect the keys to your new home.

10. Registration

- An application will be made to the Land Registry to transfer the deeds into your name.
- Once this has been done, all deeds and documents relating to your purchase will be sent to you for safe keeping.

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