

- You will get offered a quote from your Mortgage Broker or Estate Agent.
- If you are happy with the quote, then please accept this via your advisor. We will then send you a Welcome Pack. The pack will incorporate our Terms and Conditions of Business and Client Questionnaire, Property Information Form, and Fittings and Contents Form.

**Forms must be completed by you, signed, dated and returned to us.**

- The New Business Team will make contact with you to introduce themselves and confirm what Team that will be dealing with your file.
- Once your completed forms are received together with your payment on account, we will activate your file and move it over to the Conveyancing team.
- Providing we have the sales memorandum from the estate agents and/or the purchaser's solicitor's details, we will draft and issue the contract/title documentation to them. This will enable them to request their searches and perform their title review.
- If there is a subsisting mortgage(s)/loans secured over the Property, we will request an initial redemption statement(s) from the lender(s) and relay the figures to you so that they are aware of the approximate sum required to redeem. We will draft a completion statement using these figures along with the estate agents commission and our fees.
- The purchaser's solicitors will raise enquiries in relation to the title and search results. It may be that we require your input prior to responding to the enquiries. We will take our Client's instructions, and respond to the enquiries accordingly.
- At this time we will send you the approved contract and transfer documents for you to sign and return the original documents to us.
- Once the enquiries are satisfied, dates for exchange and completion can be discussed with all parties concerned, once the completion date is agreed, we will obtain a final redemption statement(s) for the date of completion.

## **Leasehold Sale** A Leasehold Sale is slightly different...

- Once we are instructed and have made contact with you, we will ascertain as to who is responsible for the collection of ground rent and/or service charge, i.e., Landlord/the management company.
- Once we have ascertained the above, we will make enquiries as to the cost for the Landlord/management company to respond to Leasehold Enquiries and provide their management pack. You will be informed of the cost and you can choose to pay them directly or via ourselves.
- Once we are in receipt of the leasehold information, we will forward this to the purchaser's solicitors for them to check through, they may choose to raise certain enquiries based on the information provided.
- Once a completion date is known, a completion statement will be drafted, and this will incorporate any apportionments in relation to ground rent and service charge which will be calculated up to the date of completion.
- A completion statement detailing apportionments will also be provided to the purchaser's solicitors.
- The transaction will proceed to exchange and completion as per the stages mentioned above.

**Exchange of Contracts** - All parties become legally bound at this stage to complete on the date entered into the Contract.

## **Completion**

- On completion day, the property is legally transferred to the purchaser. Completion is usually undertaken by 2 p.m. but can vary due to how quick the banking system is on the day, and whether there is a chain. We will keep you updated as to the progress.
- Once monies are received by us, we will notify you, authorise key release with the estate agent (if any), advise the purchaser's solicitors that we may complete, and redeem any charges.