



## BUYERS GUIDE

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