The Conveyancing Process: Buying Part 1

The process of moving home can seem complex and stressful. We have created this straightforward guide to help you understand the process and prepare you for your future purchase.



1. Client instructs BES Legal Ltd solicitors.



2. Client Care Letter and Purchase Pack sent to seller.



- Signed instruction form
- Completed client information form
- ID
- Money on account



5. Buyers Conveyancer checks the contract pack, raises pre-contract enquiries, carries out the necessary searches and obtains a copy of the mortgage offer.



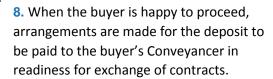
4. Buyer's Conveyancer contacts the seller's Conveyancer to obtain the contract pack.



6. Sellers Conveyancer answers pre-contract enquiries and return these to the buyer's Conveyancer.



7. Buyer's Conveyancer reviews and reports to the buyer on the contents of the contract pack, precontract enquiries, the result of the searches and mortgage offer. The buyer then considers this report and raises questions on anything that is unclear.







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The Conveyancing Process: Buying Part 2

9. Seller and buyer agree on a completion date



Contracts are EXCHANGED sale is now legally binding.



12. Seller's Conveyancer approves the draft transfer deed and a final copy is made.



11. Buyer's Conveyancer prepares a draft transfer deed and completion information form and sends these to the seller's Conveyancer for completion.

13. Buyer's Conveyancer prepares a completion statement, carries out precompletion searches and applies to the buyer's mortgage lender for the mortgage loan.



14. On completion, the seller vacates the property by the agreed time and buyer's Conveyancer sends the proceeds of sale to the seller's Conveyancer.

15. Seller's Conveyancer releases the keys to the estate agent (if applicable) and sends the title deeds and transfer deed to the buyer's Conveyancer together with an undertaking to repay any existing mortgage.



16. Buyer's Conveyancer sends the stamp duty payable to HMRC, receives the title deeds, transfer deed and proof that the seller has paid the outstanding mortgage on the property.



17. Buyer's
Conveyancer
registers the
property in the
name of the
buyer at The
Land Registry.



18. The buyer receives a copy of the registered title from The Land Registry. Any documents required by the mortgage lender to be retained by them are sent on by the Buyer's solicitor.



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