

**1. Work out how much you can borrow/ deposit amount:**

- Calculate how much you can afford, including the deposit (typically 5-20% of the property price) and additional costs like solicitor fees, surveys, and stamp duty.
- Get a mortgage agreement in principle to understand your borrowing limit.

**2. Find your dream property**

- Research areas and browse online property portals like Rightmove or Zoopla.
- Arrange viewings and assess properties based on your needs (size, location, transport links, etc.).

**3. Make an offer/ offer accepted**

- Once you find the perfect property, make an offer through the estate agent.
- Negotiations may follow until you agree on a price with the seller.

**4. AML (anti money laundering) checks:**

Provide us with the following for ALL purchasers: full name, email address, contact number, proof of address and copy of passport.

**5. Secure a mortgage offer:**

- Apply for a mortgage with your chosen lender, providing documentation like proof of income, ID, and bank statements.
- Wait for the lender's valuation of the property to confirm its worth.
- They will then provide you with a mortgage offer of the amount they value the property at.

**6. Instruct solicitor:**

- You will need to sign and return the Client Care Letter & Terms of Engagement.
- You will need to send your Conveyancer photo ID and proof of address.
- You will need to complete and return all forms and paperwork issued in the initial pack.

### 7. Kick start your legal process:

- Your Conveyancer will receive the Contract pack from the Seller's Solicitor.
- Your Conveyancer will order the relevant searches.
- Your Conveyancer will approve the draft Contract or arrange for the necessary amendments.
- Your Conveyancer will raise enquiries with the Seller's Solicitor.

### 8. Carry out a building survey:

- Arrange a property survey (e.g., homebuyer's report or full structural survey) to check for potential issues.
- Use the survey results to negotiate the price if repairs are needed.

### 9. Contract report/ pre exchange process:

- Once your Conveyancer has received satisfactory replies to enquiries and the search results have been received, your Conveyancer will report to you on the Contract, legal title and the searches.
- You will need to sign and return the Contract and supporting documents.
- You are required to transfer the deposit (usually 10%) to your Conveyancer.

### 10. Exchange contracts:

- Upon receipt of all signed documents, your Conveyancer will review your file for exchange.
- Potential Completion dates will be discussed with you and the chain.
- Your Conveyancer will exchange contracts on your behalf.
- This is the point where all parties are committed to the transaction.
- Your deposit is paid to the Seller's Solicitor.
- The Completion date is set.

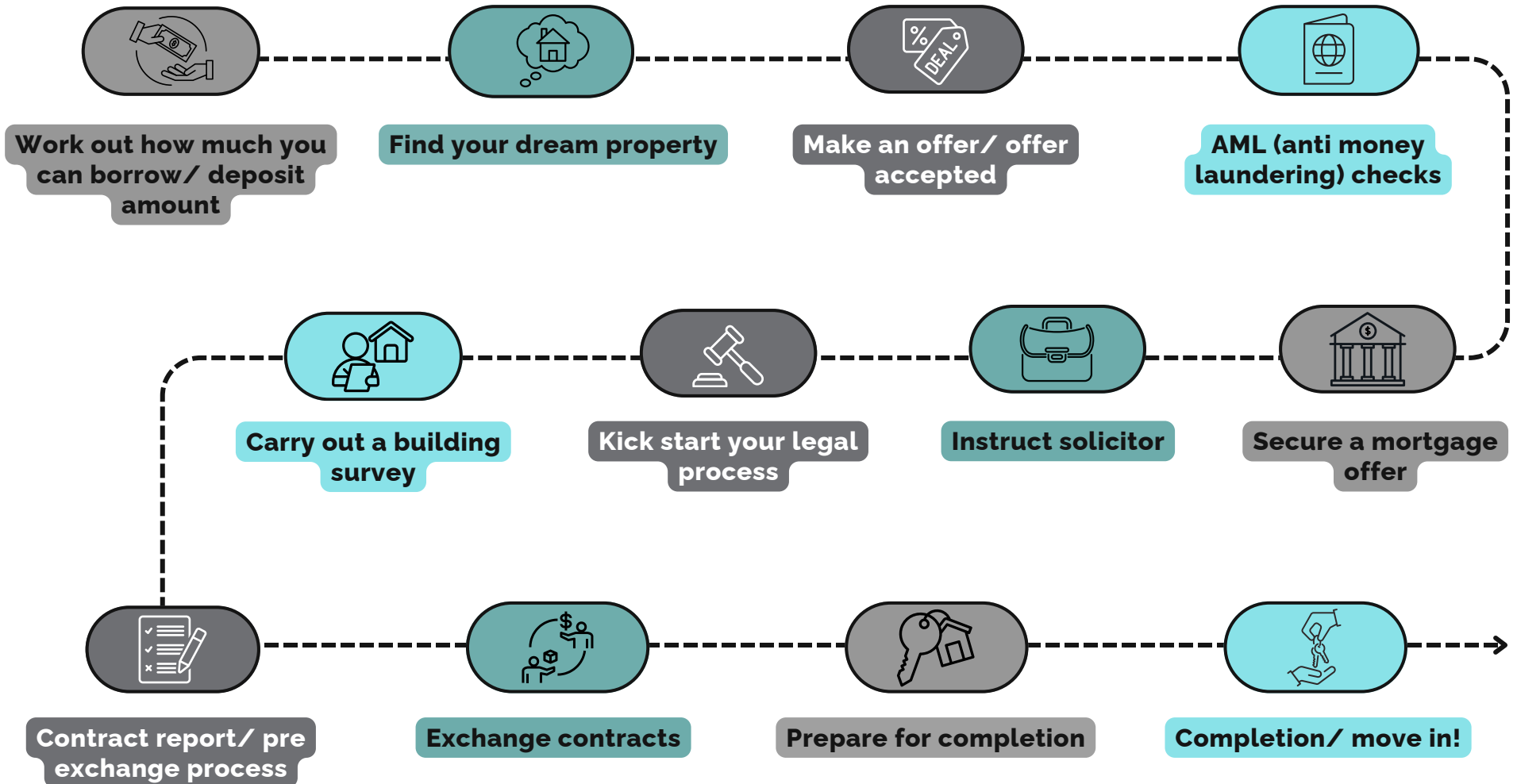
### 11. Prepare for completion:

- Your Conveyancer will send the purchase monies to the Seller's Solicitor.
- Your solicitor will register your ownership with the Land Registry and pay any applicable Stamp Duty Land Tax.

### 12. Completion/ move in!

- Once the Seller's Solicitor has received the funds, the keys will be released to you.
- Congratulations! Time to settle into your new home and enjoy the next chapter of your life.**

# Step-by-step guide the for buying process



\*Turn over to see steps in more detail\*