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# Buying your property

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Home buyers guide to the five stages  
of buying your home.



**Buying a property can be a stressful and sometimes emotional experience, so our expert residential legal team aim to make all stages of the process as streamlined and smooth as possible for you.**

We pride ourselves on providing a high quality service to all of our clients but with an added personal touch.

To assist you in understanding the process we have outlined the five key stages and created a handy download.

## **1. Making your offer**

Once your offer for the Property has been accepted by the Seller both parties will instruct their lawyers to start the legal work on the purchase. At this stage your offer will be “subject to contract” and not legally binding.

## **2. Pre-Contract Title Checks and Enquiries**

This is the stage where the bulk of the legal work will be carried out for you. The Seller’s lawyer will provide us with a set of Property Questionnaires which will be used to provide you with some detailed information about the Property. They will also compile the set of Title documents for the Property and provide these to us, along with the required contract and other transaction documents. Once we have received these we will carefully check through all of those for you. We may need to raise some additional queries on the documents with the Seller’s lawyer, usually if some of the documentation is incomplete or unclear.

We will also order out a set of “conveyancing searches”. These are normally limited to a Local Authority Search, a desktop Environmental Search and a Drainage and Water Search. Depending on the location of the Property some additional searches may also be ordered. Usually it will take around two to three weeks for the results of the searches to be received. Once they have been received we will review 



## Specialist residential property solicitors for Wimbledon and surrounding areas

those for you to make sure that are satisfactory and if not we may need to raise enquiries about some of the results with the Seller's lawyer or other third parties.

This is also the stage where, if you have decided to instruct a surveyor, they will inspect the Property for you and provide you with their report. Your surveyor may also provide us with a list of some legal points that they would like us to check as well.

During this stage you will also need to secure your funding for the Purchase, usually with a formal mortgage offer being issued by your chosen mortgage lender. The terms of the contract and other transaction documents will also be negotiated and signed by you and the Seller in preparation for the next key stage in the process.

Once all of our checks have been completed we will provide you with a Report on Title which will contain a full summary of our findings for you. We will ensure that the report explains everything in non-legal jargon and of course you will have the opportunity to raise any questions with us as well.

### 3. Exchange of Contracts

Once you are satisfied that you wish to proceed "exchange of contracts" can take place. This will involve a formal call taking place between your lawyer here at Ashworths and the Seller's lawyer. Once that call has happened the contract will be formally dated and it is at this point that you and your Seller will both be legally committed to sale of the Property. As part of the exchange you will pay a deposit as security for your obligations under the Contract.

The "completion date" will also be agreed as well. >>

## 4. Completion

This will be the last main stage. On the agreed completion date the balance of the purchase price is paid by you and the legal ownership of the Property will pass over to as well. You will be the proud new owner of your chosen Property.

## 5. Post-completion and registration

Following completion we will register the Property in your name at the Land Registry and deal with any other post completion formalities.

**If you would like further information on the services we provide or how we can help with your purchase please get in contact with one of our Team.**

☎ 0345 370 1000

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