

The moving house process

We understand that moving house is not something you do every day. A large part of the stress is caused by not knowing how the whole process works and what parts various people play in the process. To help we have prepared these notes. The notes take you through an ideal freehold transaction (for leasehold transactions please also see the leasehold notes) for a sale and purchase. You may wish to print off a copy and tick off items as they happen in your transaction.

Stage One

Your Sale

You need to commission an Energy Performance Certificate ('EPC') before you can market your property. We can obtain this for you. Contact us for details. Alternatively the estate agents may arrange this. Once you have commissioned the EPC you can market your property (usually through estate agents)

Your Purchase

You view properties usually through estate agents though the web is becoming increasingly popular.

Your Sale and/or purchase

You contact us for an estimate for the conveyancing work, using approximate sale and/or purchase prices if the exact prices are not known.

Stage Two

Your Sale and/or Purchase

You can instruct us now before offers have been accepted. You can contact us by telephone or email and we will take details from you.

We will write to you confirming instructions, requesting proofs of identity and enclosing our terms and conditions of business

Your sale

We send you the property information forms for you to complete. We will request the deeds from your mortgage company and ask you to send any that you hold to us.

Stage Three

Your Sale and/or purchase

Offers are made and accepted. You contact us to confirm the price accepted. If you have not already instructed us this is the time to do so. You pass on our details to the estate agents who will write to us with details to the other party's conveyancers. If you have bought or sold 'privately' then you pass on our details to your seller/buyer and ask them for their conveyancer details to pass on to us.

Your Purchase

You choose the mortgage that you wish to apply for. You pass on our details to your chosen Lender or IFA. Your Lender will appoint us to act for them as well. (This is included in the estimate provided).

You need to give consideration to the survey you require. Your Lender, if any, will arrange for a valuation survey (usually at your expense). This is not a comprehensive survey. You should give consideration as to whether you should have a "Homebuyers" survey which goes into more detail, or even a full structural survey. Usually either of these can be arranged through your Lender. As to which survey is best for you and the property you are buying please talk to a surveyor as we cannot advise.

Stage Four

Your Sale and/or purchase

We hear from the agents and write to the other party's conveyancers confirming that you have instructed us and asking them to confirm that they are also instructed.

Your purchase

You continue to pursue your mortgage application.

Stage Five

Your sale

We hear from the mortgage company with the "Deeds".

Assuming conveyancers have confirmed they are instructed by the buyer, we will send out "Contract papers" (which are a copy of the "Deeds", the contract and the Property information forms) to the buyer's conveyancers.

Your purchase

We receive "Contract papers" from your seller's conveyancers and read through them.

We forward to you the Property Information Form and Fittings and Contents Form.

We apply for the Searches. We raise relevant Additional Enquiries with the seller's conveyancers having reviewed the Contract papers, e.g. we may be seeking copy planning permissions and building regulations approvals for any recent building works on the property.

Stage Six

Your sale

We review any Additional Enquiries we receive from your buyer's conveyancers. We deal with those that we can answer and forward on to you any that need your input. You answer the Additional Enquiries, return them to us and us forward replies to the Additional Enquiries to the buyer's conveyancers.

Your purchase

Hopefully we receive your survey. We will review the survey to see if there are any points that the surveyor wishes us to check. If there are any matters raised which we cannot deal with from the papers in our possession we will raise appropriate further enquiries. Please note we are not surveyors and cannot comment on the survey in general.

We receive instructions from your Lender. We will review those instructions and confirm the legal matters are correct and any special conditions have been satisfied. If not we will have to write to the Lender to resolve this.

You must check your Mortgage Offer and make sure it is what you have applied for. You must satisfy yourself regarding any special conditions. We are not financial advisers and we will not comment on the financial aspect of your mortgage.

Stage Seven

Your sale

Hopefully your buyer's conveyancers are now satisfied regarding all their enquiries and approve the contract which we forward to you for signing in readiness for exchange of contracts.

Your purchase

Provided we have received satisfactory responses to all enquiries, good mortgage instructions and, you are content with your survey and Mortgage Offer, we will report to you with the purchase contract and an explanation of the property title.

If you are buying only, we will ask you to place us in funds with the deposit monies, usually 5% to 10% of the purchase price.

If you are selling as well, we would expect to use the deposit received on your sale as the deposit on your purchase.

The Exchange

Your Sale and/or Purchase

Before contracts can be exchanged everyone in a chain needs to be ready and to have signed their contracts and returned them to their conveyancers.

You and the other people in the chain need to agree a moving date (known as the completion date), usually with the help of the estate agents. You then tell us the date you have agreed to.

Once everyone has signed and the completion date is agreed, we and the other conveyancers will exchange contracts. You now have a contract in place and no party can withdraw without paying compensation to the other party.

Your sale

We apply to your mortgage company for a redemption figure (settlement figure) and we request that the estate agents forward their commission account to us.

Your purchase

We request the mortgage monies and carry out priority searches at the land registry.

Completion

Your Sale and/or Purchase

Between exchange and completion we prepare an account and forward it to you. You must let us have any money required to complete. If there is money due to you on completion that sum will be confirmed. We may send documents to you which you must sign and return to us.

On the completion date the conveyancers send and receive the various monies and you move house.