



Dickins Hopgood Chidley

SOLICITORS

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Conveyancing process - flowchart for buyers

Initial Contact

When you get in touch with us, we will discuss your requirements and provide you with a fee for the work involved. We will send you a client care letter, setting out our commitments to you and our terms of business.

Instructions

We will receive a memorandum of sale from the estate agents, giving us details of the offer, the seller's solicitors' details and any special conditions. We will contact the seller's solicitors.

Contract Package

The seller's solicitor will send us a draft contract and proof of the seller's title. The sellers will have completed information forms about the property which are also provided to us.
If the property is a leasehold property, further details relating to service charge, maintenance, insurance etc. will also be provided.

Searches

We will submit searches on your behalf, to provide us with information about the Local Authority records, environmental and flood risks, and water authority information. You will buy the property subject to any matters on public registers so these searches are important.
During this time, you should ensure your mortgage has been applied for and a survey instructed.

Enquiries

When we have the search results and your survey report we will review all of the paperwork and raise any necessary enquiries with the seller's solicitor.

Report on Title

Provided all enquiries have been answered satisfactorily, we will report to you on the property and give you all of the results of our investigations. We can then discuss any final issues or concerns.

After Completion

We will arrange payment of the stamp duty land tax and register your ownership (and the mortgage if applicable) at the Land Registry. We will provide you with the title information document when this is all finalised.
If you are purchasing a leasehold property, we will also notify the freeholder or management company of your details so that all future notices can be sent on to you. We will also transfer any shares in the management company to you.

Completion Day

We will arrange for funds to be transferred to the seller's solicitor on the morning of completion and when they receive money, they will release the keys via the estate agent. You can move in!

Preparation for Completion

The completion date, agreed on exchange, is the date the keys are handed over and you can move into the property. Prior to completion, we will provide you with a completion statement, detailing all of the fees and expenses and ask you to transfer funds to us ready for completion. There are likely to be some further documents for you to sign and we will notify you of what needs to be done. We will also report to your mortgage lender with the completion date so funds can be sent to us, and will carry out the final searches.

Exchange of Contracts

When you and the seller are ready, contracts can be exchanged. This is the point at which the transaction becomes legally binding on both of you. To exchange contracts, we will need the signed contract from you and the deposit, which is usually 10% of the purchase price (unless otherwise agreed). At this stage the completion date is set.
You become responsible for the property from the date of exchange so will need to have buildings insurance in place.