

A Guide to Buying a House

Your *Conveyance Lawyer* at Curwens will always be more than happy to answer any questions that you have throughout the transaction, but we thought that a step by step guide would be useful for you.

	What We Can Do For You	What We Ask You To Do
Stage 1	<ul style="list-style-type: none"> • Receive an initial Contract Pack from the seller's solicitor. • Check the documentation received to make sure the Contract matches our instructions and that no problems are revealed which may make the Property unsuitable for purchase by you. • Carry out searches as necessary and check the results. • Raise any queries arising out of these documents. • Check that you are able to finance the purchase. • Receive mortgage offer. • Make a full report to you requesting that the documentation be signed and a deposit forwarded (usually 10% of the purchase price). • Agree a Completion Date with which all parties in the chain are happy. 	<ul style="list-style-type: none"> • Give copy survey report to Curwens • Check that you are happy with the information provided, such as the items being left at the Property, boundary plan, names in the Contract and purchase price. • Sign and return all necessary papers. • Investigate buildings insurance. • Investigate life assurance. • Investigate removals. • Provide deposit to Curwens. • Consider any proposed completion dates and suggest dates that would suit you. Everyone in the Conveyancing chain needs to be able to move on the same day.
Stage 2	<ul style="list-style-type: none"> • Exchange Contracts and set Completion date. 	<ul style="list-style-type: none"> • Put buildings insurance and life assurance on risk. • Confirm removal arrangements
Stage 3	<ul style="list-style-type: none"> • Carry out final searches and checks. • Prepare completion statement. • Request funds from lender. 	<ul style="list-style-type: none"> • Arrange services and postal re-direction. • Inform banks etc of change of address. • Ensure that balance monies are transferred as cleared funds to Curwens at least one working day prior to completion.

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Stage 4	<ul style="list-style-type: none"> • Send funds to seller's solicitors. 	<ul style="list-style-type: none"> • Move into your new home.
Stage 5	<ul style="list-style-type: none"> • Forward Stamp Duty Land Tax. • Complete the Registration Process. • Send any documents required to your lender. • Send any updated Title Information Document to you along with any other documentation relating to the Property or store it in our storage facilities for you if requested. 	

If you would like to discuss this in more detail as it relates to your situation, please give us a **CALL NOW** and ask to speak to one of our Conveyancing team.

Or **REQUEST A CALL BACK** at a time convenient to you.

Disclaimer

These notes have been prepared by **Curwens Solicitors** as general guidance only and cannot be taken as legal advice. **Curwens Solicitors** will not be liable for any loss, direct or consequential, suffered by anyone acting or omitting to act as a result of the contents of these notes.