

# OUR 10 POINT GUIDE TO BUYING YOUR NEW HOME

*All steps will be taken in good time for you to move into your new home.*

1. When your offer has been accepted we will write to the Seller's solicitors and request the contract documentation. You must ensure that you are in a financial position to buy and if required be in the process of arranging a mortgage.
2. When the contract documentation has been received this will give us important information about the property. The Seller is required to provide a list of items to be included in the sale.
3. Local Authority, coal mining and drainage searches are obtained. These take approximately 2-3 weeks to come through and are paid for by you in advance.
4. We will approve the draft contract and send this back to the Seller's solicitors. We should now have received the formal mortgage offer from your lender.
5. We will now see you and go through the contract and search results. If everything is satisfactory then you can sign the contract. We will try and arrange a completion date with you. It is at this time that the deposit needs to be paid.
6. Buildings insurance now needs to be arranged so that we can then **EXCHANGE CONTRACTS** - The contract is now legally binding on both parties.
7. We will now request the mortgage monies from your lender. We will also draft the final transfer document and agree this with the Seller's solicitors.
8. Just before completion we then carry out additional searches. We will also provide a completion statement, which shows what monies are required to complete the sale. This will include our bill. The monies must be with us at least 4 days before completion.
9. **COMPLETION** - We will send the purchase monies via the bank to the Seller's Solicitors. When this has been received the keys are then released - there can be last minute delays.
10. **THE HOUSE IS NOW YOURS** but we need to register your ownership of the property with the Land Registry and send the Deeds of your new home to your mortgage lender or straight to you if you do not have a mortgage. NB. we can store your deeds in our strong room free of charge.

**THE ABOVE IS A GUIDE ONLY AND IF YOU HAVE ANY FURTHER QUESTIONS THEN PLEASE CONTACT US:**

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