

# Moving house?

**Brewer  
Harding  
& Rowe**  
solicitors



Our Step by Step Guide  
to Buying and Selling Property

# Conveyancing Explained: Our Step by Step Guide to Moving House

Conveyancing is not easy, parts of it can be extremely complex. This is an outline of the process only.

## Buying a Property ...

... the steps

You've found your perfect house, agreed the purchase price and asked us to go ahead with the legal transaction.

If you need a mortgage, make your formal application now. You should arrange a survey or valuation report.

Arrange Mortgage & Surveys

Check Legal Title & Apply for Searches

We will explain the mortgage, the title, results of searches and replies to enquiries.

Sign Contract & Pay Deposit

Exchange Contracts

For your protection final title searches are conducted to ensure that nothing has changed. We request funds from your mortgage lender and prepare a completion statement.

Final Searches & Fees

Completion Day

This can be a complex process checking a number of legal documents and raising enquiries with the seller's solicitor. Checking legal title involves ensuring the seller has the legal ability to sell and there is nothing in the deeds that would affect the value of the property and your ability to mortgage it or sell it in the future. Searches are made with a number of statutory and other authorities to make sure there is nothing that would adversely affect the property.

We prepare and send the draft contract and evidence of title to the buyer's solicitors with the completed property forms. Together, we deal with any enquiries they may raise.

Deposit is paid and both parties are now legally bound. The sale price and completion date are fixed. You can now confirm your removal arrangements. If you pull out between exchange and completion you will forfeit any deposit paid and be responsible for losses.

On completion the balance of the purchase price is transferred. We will ask the estate agent to hand over the keys. Don't forget to take meter readings.



## Selling a Property ...

... the steps

Once a buyer is found and the sale price is agreed the legal process can begin.

Obtain Deeds & Property Information

Contract & Enquiries

Sign Contract & Transfer Deed

Exchange Contracts

Confirm Redemption Figure & Fees

Completion Day

We obtain the Title Deeds for your property from either yourself or your mortgage lender. You complete and return forms about your property with an inventory of fittings and contents.

We will send these to you for signing, once the contents of the documents have been checked.

We obtain an up to date redemption figure from your mortgage lender and prepare a completion statement.



## Why Choose Brewer Harding & Rowe?

Brewer Harding & Rowe Solicitors understand that buying or selling your property can be an overwhelming experience.

That is why we are here to assist you at every step of the way.

We understand that you want to speak to us for reassurance and advice throughout the transaction. After all, you may not have been through this experience before or for some time and you may have questions for us.

### *“We’ll wrap it up quickly”*

Our aim is to make the process smooth and stress free, ensuring that your move takes place as soon as possible, or in accordance with your instructions.

## What our clients say ...

*"Advice was correct and timely, efficient and thorough. Could not have asked for more."*

*"Very efficient and first class advice."*

*"We knew that Brewer Harding & Rowe would handle our sale and purchase efficiently and thoroughly. We were not disappointed."*

*"Very helpful, professional and efficient."*

*"All contact was highly efficient, friendly and engendered trust."*

*"I thought the whole matter was dealt with sympathetically, promptly, and advice was exceptional. All involved were very friendly, patient and helpful. Thank you for your straightforward advice and clear explanations."*

*"Professionalism was ably augmented by personal contacts conducted with thoughtfulness- care and compassion. A first class supporter service. Thank you."*

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## For solid legal advice when you need it

Contact your local Brewer Harding & Rowe office



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