

## I've agreed to purchase a property... **Now what happens?**

## Please find below our buyer's checklist/guide with approximate timescales on what you should do after agreeing to purchase a property.

Day	To do	
1	Choose your solicitor	
	We can recommend a reputable firm for you to use if you do not have your own solicitor organised.	
	Instruct your solicitor to proceed	
	Inform your solicitor of the property address and ask them for a list of things they need from you, this will include:	
	I. Signed authority from you to act	
	II. ID confirming your address and identity	
	III. Search fees should also be paid at this stage as these can take upto 6 weeks to be completed by the local council and may delay your purchase if not requested early on in the transaction.	
	If you require a mortgage, book an appointment	
	You should book an appointment with our mortgage advisor or your own as soon as possible as the seller will be expecting a survey to be carried out within 10 days or so.	
	If you are a cash buyer	
	We would still recommend you commission your own private survey, we can recommend reputable firms to do this for you	
2	Make sure all of Day 1 Tasks are complete	
	a. Make sure your mortgage application has been submitted to the bank/Building Society	
3-10	b. Make sure you have paid for your survey	
	c. Think about a date you want to move	
	d. Liaise with us on your thoughts on timescale	
11-13	a. Check your survey has been booked in and get a date	
	b. Get an update from your solicitor. Any concerns, contact us.	
14-28	a. Expect mortgage offer	
	b. Expect a report from your solicitor with fixtures and fittings and property Information forms	
	c. Expect private survey report	
29-40	a. Expect your solicitor to report to you on the results of the searches	
	b. Expect to sign contracts	
	c. Lodge your deposit with your solicitors (normally 10% of the purchase price)	
	d. Liaise with us on precise dates you would like to move, as well as your solicitors	
40+	At this point you should be ready for exchange of contracts, with a firm date or a good indication of your move date	