



# Our guide to buying a house

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# The process in 10 simple steps...

1

**Congratulations on your offer being accepted!**  
Now you need to instruct a solicitor to take care of the legal side of the purchase. You're one step closer to starting life in your new home.

2

The selling agent will issue a **Memorandum of Sale** to you and the Seller, setting out what has been agreed. A copy will be sent to your solicitor too.

Your solicitor may need to see some ID and require an initial payment in order to carry out **Searches**.

3

Your solicitor will then receive and review a draft **Contract** provided by the Seller's solicitor.

4

Your solicitor will raise relevant **Enquiries** and **Searches** arising from the draft Contract, and other information about the property they receive from the seller's solicitors.

5

While your solicitor awaits the draft Contract from the Seller's solicitor, and replies to Enquiries they raised about the property, you should arrange your **Mortgage Offer** and **Survey**.

6

Your solicitor will discuss the queries they raised and replies with you. They'll arrange for you to sign the **Contract** and other documents such as Land Registry documents and your mortgage deed.

*At Actons, we'll send you a full report setting out all the important information in one place - making it easier for you!*

7

**Exchange of Contracts** - the final stretch!

Return your signed Contract (and other documents) to your solicitor, transfer the Deposit balance and any other payment your solicitor has requested.

8

Your solicitor will request the mortgage monies by confirming to your lender that all the legal requirements of the transaction have been met. Lenders usually need 5 working days after receiving the legal report before the money is sent to the solicitor's bank account.

9

If you and all others involved are happy, and the money is in place, your solicitor will **Exchange Contracts** with the Seller on your behalf.

Your house purchase is now legally binding and a completion date will be set.

Often there is a week between Exchanging Contracts and **Completion** to enable the parties to arrange removals, take time off work and make arrangements for pets. However, it can all take place on the same day, or be a longer period depending on the parties' requirements.

10

**Completion day!** - The whole Purchase Price monies are sent to the Seller's solicitor and the keys are released to you so you can move in. Your solicitor will deal With **Post Completion Requirements** for you and let you know when the legal process has been finished.

# About us

We know, from personal experience, that moving house can be one of the most stressful and exciting events in life: it's something that most of us have been through ourselves. We work hard to make the process as stress-free as possible for you.

We pride ourselves on the fact that if you ask us to work for you, a member of our team, who is one of our qualified solicitors or legal executives will hold your hand throughout the process.

There's no call centre at Actons - just direct access to the person who you are working with so there will be no having to explain what's going on each time you call us.

All our team are experienced in helping people like you move house and will be able to guide you through the process step by step and answer any queries you may have.

**We would love to work with you and help you buy your new home.**

For more information, please visit our website at [www.actons.co.uk](http://www.actons.co.uk), or contact a member of our property team.

## Don't just take our word for it

"I have used Actons Solicitors twice. The first time when making of our Wills which was done at a very stressful time and because of their care and consideration I naturally went to them again when I was selling and buying property, I received the same care and attention the second time around. Thank you so much."

"We have used Actons over many years covering property, wills, powers of attorney and divorce. The breadth of their people's knowledge and professionalism has always delivered exactly what was required."

## Our team



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