CAMBRIDGE CONVEYANCING | Bradley Armorgie

Buying a home

A simple guide to what happens next - and how you can keep the move moving.

YOUR JOURNEY

From offer accepted to keys in hand

Most purchases follow the same broad route. The pace depends on the property, the mortgage, the chain and the issues uncovered during the legal work.

1	2	3	4	5
Set up	**Investigate**	**Decide**	**Commit**	**Move in**
Forms & ID	Searches & queries	Reports & sign-off	Exchange	Completion

What helps most

- Return forms and ID promptly
- Keep your broker moving on the mortgage
- Tell us early about gifts, savings or overseas funds
- Read reports and raise questions

A little perspective

- No two transactions run at the same speed
- Leasehold homes often need extra information
- Searches and third parties can affect timing
- We will explain what matters as it arises

STEP 1

Set up the file

Your legal team opens the file and starts gathering the information needed to act for you.

- The estate agent sends the memorandum of sale to the solicitors.
- You complete onboarding, ID and source-of-funds checks.
- The seller's solicitor prepares the draft contract papers.
- Your lender or broker begins valuation and underwriting where there is a mortgage.

YOUR NEXT MOVE: Complete requests promptly and keep us updated if your funding involves gifts, a sale, overseas money or unusual transactions.

STEP 2

Check the property

Your solicitor reviews the title and contract information, orders searches and asks questions about anything that needs clarification.

- The contract pack, title documents and property forms are reviewed.
- Searches cover matters such as planning, roads, drainage and environmental issues.
- Enquiries are raised with the seller's solicitor.
- For leasehold homes, a management pack is normally required and can take time.

YOUR NEXT MOVE: Respond quickly if documents or decisions are requested. Arrange your own survey if you want one: a lender valuation is not a condition survey.

The decisions and the move

The last stages are usually faster once the legal work, mortgage and chain are all lined up.

STEP
3

Reports and your go-ahead

Once the investigations are complete, your solicitor reports on the title, searches and mortgage offer (where applicable).

- You receive a clear summary of the property, risks and documents.
- Important matters are flagged before you are asked to commit.
- You confirm that you are content to proceed and sign the contract and other papers.

YOUR NEXT MOVE: Read the report carefully. Ask about anything that does not make sense before you approve exchange.

STEP
4

Exchange contracts

Exchange is the point at which the agreed completion date becomes legally binding.

- Your solicitor holds signed paperwork and the agreed exchange deposit.
- The whole chain needs to be ready, with completion dates agreed.
- Buildings insurance is usually arranged from exchange for freehold homes.

YOUR NEXT MOVE: Stay contactable. After exchange, ask your solicitor before booking removals or serving a tenancy notice.

WATCH OUT: The exchange deposit is often 10%, but the figure is agreed within the transaction and may be different.

STEP
5

Complete and register

On completion day, funds are sent through the chain. Once the seller's solicitor confirms receipt, the keys can be released.

- Your solicitor sends the completion funds, including mortgage money where applicable.
- The estate agent is authorised to release the keys once

After completion: SDLT (England) or LTT (Wales), if due, and registration at HM Land Registry.

YOUR NEXT MOVE: Wait for confirmation before collecting keys. Completion can happen at any point during the working day.

The words you will hear most

Here is the jargon that tends to matter most during a standard purchase.

Searches	Enquiries	Exchange	Completion
Checks about the property and its surroundings.	Questions raised by the buyer's solicitor.	The legally binding commitment point.	The day ownership and keys pass to you.

A good move is rarely about rushing. It is about knowing what is needed next.

General information for residential transactions in England and Wales. This guide describes a typical process; individual transactions, contracts and lender requirements may differ. It is not legal advice about a particular property. Ask your solicitor before committing to expenditure, serving tenancy notices or making arrangements that cannot be changed.

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