



1. We will take your instructions and give you initial advice and will obtain proof of funding from you. We will ask you for money on account for searches and any other disbursements.

We will contact the Seller's Solicitor to obtain confirmation they have instructions and request the draft Contract papers.



2. We will carry out searches: local authority, water & drainage, environmental, and mining if appropriate, and any planning or flood search if you request these.

We will check through the Contract papers and prepare our report on title (a written explanation of the legal title and other documents we have received) and raise such enquiries as are necessary and send these to the Seller's Solicitor.



3. When we send you the report on title we will also send you the Contract, Transfer, and Stamp Duty form for signing and ask you to return these once signed. We will hold these documents on file until all parties are in a position to exchange contracts.

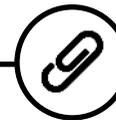


6. We will confirm exchange of contracts with you and you will need to put your building insurance 'on risk' from the date of exchange, unless you are buying a leasehold property.

We will arrange for the mortgage funds to be drawn down in readiness for completion.



5. Once all parties are ready to exchange contracts we will take your instructions on a completion date. When all parties are in agreement with that date, we will take your authority to exchange contracts. This means that you and the other parties in the chain will be committed to the transaction.



4. When we receive your mortgage offer we will prepare our mortgage report (an explanation of the conditions of the mortgage) and send you the Mortgage Deed for signing and return. We will hold this on file until completion. We will check the lender's special conditions and ensure these are complied with. We may need to ask you for confirmation of particular points if we do not have the information ourselves.



7. We will prepare a final completion statement and request that you arrange to let us have any outstanding funds to make up the full purchase monies. We would always want to have all monies needed to be received from the lender and you by the day before completion.



8. On the day of completion, we will send the purchase monies to the Seller's Solicitor and when they confirm receipt of the monies, we will confirm completion to you. We will advise that you can pick up the keys to the property (from the Estate Agent usually) and you are now the new owner. We will confirm this in writing to you on the day of completion.



9. We will deal with payment of the Stamp Duty on the day of completion. We will apply for registration of your ownership at the Land Registry. This last may take a few weeks to be completed and we will write to you with the updated title showing your name at the Land Registry

We will then close our file.