



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. The Seller's Solicitor will also provide a management pack prepared by the Landlord or any Managing Agents with replies to standard leasehold management enquiries. It can take some time for these to be received from the Landlord or Managing Agents.

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



3. 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.

We will also provide an additional report to you upon the terms of the Lease and review the replies to leasehold management enquiries received from the Landlord or any Managing Agent.



6. 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.



5. 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.



4. If required under the terms of the Lease, we will also prepare a Deed of Covenant, which you may be required to enter into with the Landlord, to confirm that you will observe and perform the obligations and restrictions imposed under the terms of the Lease. This will then need to be signed by you in advance of completion.



7. 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.

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.

Once a completion date is known, the Seller's Solicitor will calculate any ground rent and service charge payment, which will be collected from you and paid to the Seller's Solicitor on completion, in respect of any service charge or ground rent paid in advance by the Seller, which will cover your period of ownership.



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

We will prepare a final completion statement and ask you to let us have any outstanding funds to make up the full purchase monies, including all ground rent and service charge apportionments and notice fees due to the Landlord or Managing Agents on completion. We would always want to have all monies needed to be received from the lender and you by the day before completion.

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 and you are now the new owner.



9. We will deal with payment of the Stamp Duty on the day of completion.

We will provide any notices required to be given to the Landlord or Managing Agents under the terms of the Lease, to confirm that the property has changed ownership and charged to your lender. We will also settle any administrative fees due to the Landlord for receiving such notices and provide the signed Deed of Covenant, if required. If required, we will request that the Landlord or Managing Agent provides a Certificate of Compliance required to satisfy any restriction registered against the title of the property, to confirm compliance of the Lease provisions.

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.