CP LAW SOLICITORS SIMPLE GUIDE TO BUYING A PROPERTY

Establish availability and affordability of mortgage finance

Locate purchase property; agree a price and fixtures and fittings to be included

Check outgoings are within your budget
Check the property is acceptable to building insurance companies

Instruct a solicitor to act on your behalf. They will ask you to complete initial forms, provide identification and pay search fees

Apply for mortgage, choose level of survey and pay survey fees

Mortgage offer issued.
Check terms of written offer acceptable
Solicitor sends mortgage deeds for signature

Search results and legal investigations completed.
Legal report prepared. Sign contract and pay deposit
Agree completion date

Reserve removals

Exchange contracts

Confirm removals

Transfer services into your name. Details can be found in the Property Information Form

Pay any further monies

Completion

Collect your keys