

A STEP BY STEP GUIDE TO SELLING YOUR HOME



1

The sales memorandum is issued by the estate agent

2

We write to all parties, including to you, with a client care letter & forms to request further information.

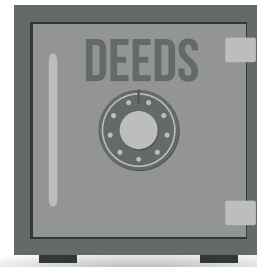


3

We will ask you for the name and address of the mortgage lender, as well as your Roll or Account number, so that we can immediately get a redemption statement & apply for any Title Deeds or documents they hold.

7

The buyers' Solicitors will raise specific enquiries which we will attempt to answer from the Title Deeds & documents but we may need to seek your help.



8

Effectively, once we have answered any specific enquiries arising, we are ready to proceed to exchange of contracts but can only do so when your buyers are ready to proceed.

12

We will write to your mortgage lender (if appropriate) to request a redemption statement showing the total amount due to repay your mortgage on the agreed completion date.

13

We will also receive a copy of your estate agents' account and send it to you for your approval.

14

Prepare your completion accounts.

4

Return client care, ID & seller forms

5

Send the contract documentation to your buyer's Solicitor.



6

We will ask you to arrange for your Deeds and other documents to be sent to us. We will obtain the Office Copies from the Land Registry to provide evidence of your ownership of the property and entitlement to sell it.

9

We can either send the Contract to you for signing or we can accept your authority to sign the Contract as your agent. We prefer this latter route, as it saves time and anything which can speed the process is to be favoured.

10

When the buyers' Solicitor is ready to exchange contracts, the two Solicitors will go through a telephone formula. The Solicitors then literally exchange the relevant parts of the Contract which their clients have signed, and the buyers' Solicitors will send us a deposit, normally 10% of the purchase price.



11

A completion date, which we will agree with you in advance, is specified in the Contract and this is the day when the buyers' Solicitors will pay the balance of the purchase monies to us. This is when you will move out and allow the Buyers vacant possession.

15

The buyers' Solicitor will send a form of Transfer to us for approval, and subject to our approval, we will send this to you for signature in readiness for completion.

16

On the completion date, we will receive the balance of the purchase monies & repay your mortgage, estate agent fees & settle our own pre-agreed charges & disbursements. We either send the balance to you if you are just selling or we will transfer the balance towards your new property if you are purchasing simultaneously.

17

We will ring you to confirm you have formally completed & can drop off the keys at the estate agent.



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We've significant experience of #HelptoBuy, First Buy & Home Buy Direct. HTB best to date as Osborne outlines HTB 2 -

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