



Offer accepted

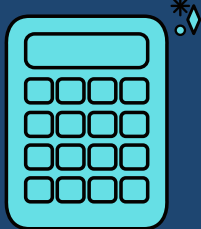
A STEP BY
STEP GUIDE

to

**BUYING
A HOUSE**



Instruct solicitors.
Dawsons email all solicitors with Memorandum of Sale letters.
Pay for searches.



Review your mortgage rate and compare the market. Your sales consultant through Dawsons can arrange this with one of our independent mortgage advisors. Once the full application has been made, the valuer from the mortgage company will be instructed and will contact Dawsons to arrange a date and time.



Complete and return initial paperwork to your solicitor.



Your lender will send a copy of the formal mortgage offer to your solicitor.



Once searches have returned, your solicitor will raise enquiries via the seller's solicitor
If the property is leasehold then your solicitor will request the leasehold information pack from the seller's solicitor.



Once responses have been received, your solicitor will report these to you
along with documents for you to sign.



Return signed paperwork and transfer money for your deposit to your solicitors account.
You are now ready to exchange!



Your solicitor will need to request mortgage monies.
If the property is leasehold, the seller's solicitor will calculate leasehold apportionments.



Contracts exchanged and completion date is set. If there is a chain, exchange of the property starts at the bottom of the chain and will progress towards the top of the chain. The deposit will be transferred to the vendor's solicitor and once exchanged becomes legally binding.



Completion

Once your solicitor transfers the mortgage monies to the seller's solicitor, you will be able to collect the keys. Dawsons will be able to advise you once the seller's solicitor has confirmed receipt of the monies.