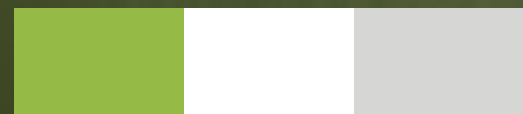


Your Guide To Conveyancing

It's Time To Own A Home — Securely, Legally, Confidently.



Homexuk Legal



What is Conveyancing?

“ Conveyancing is the legal transfer of ownership of a property. It is a crucial step when buying or selling a property because ensures the smooth transfer of ownership keeping the best interests of both parties. Legal professionals handles your case and offers bespoke advice and guides helping you to secure the sale legally. This is crucial in keeping your financial investments safe through legal protection.

A step by Step Guide

01

Offer & Acceptance

The buyer submits an offer on the property, usually through an estate agent. Once the seller agrees, the agent issues a Memorandum of Sale, outlining the agreed price, the buyer and seller's details, and contact information for both parties' conveyancers. At this stage, the agreement is not yet legally binding.

03

Drafting The Contract & Seller's Documentation

The seller's conveyancer prepares the initial contract pack. This includes the official title register and plan, a completed TA6 Property Information Form, a TA10 Fixtures and Fittings Form, and, for leasehold properties, the TA7 Leasehold Information Form.

02

Appointing Conveyancers

Both the buyer and the seller instruct their chosen conveyancers to handle the legal work. The buyer's conveyancer will carry out identity checks and verify the source of funds, while the seller's conveyancer obtains the property title and related information from the Land Registry.

04

Property Searches

The buyer's conveyancer initiates essential property searches, such as Local Authority (planning/building regulations), Environmental, Water & Drainage, Land Registry, and Chancel Repair searches. These searches typically take between 2 to 4 weeks.



05

Reviewing Documents & Raising Enquiries

After reviewing the paperwork, the buyer's conveyancer raises any necessary enquiries. These may cover matters such as property boundaries, past building works, warranties, or any legal restrictions. The contract is only approved once all concerns have been addressed.

07

Contract Signing

When all legal and financial matters are resolved, both parties sign their respective contracts. The buyer pays the deposit—commonly 10% of the purchase price—in preparation for exchange.

09

Pre-Completion

The buyer's conveyancer requests the mortgage funds and carries out a final search at the Land Registry. Meanwhile, the seller's conveyancer ensures any outstanding mortgage on the property is settled in time for completion.

11

Post Completion

Following completion, the buyer's conveyancer handles the post-completion tasks. This includes submitting the Stamp Duty Land Tax (SDLT) payment to HMRC, registering the new ownership with HM Land Registry, and forwarding the updated title documents to both the buyer and their mortgage lender.

06

Mortgage Arrangements & Survey

The buyer secures a formal mortgage offer and arranges for a property survey (valuation, HomeBuyer Report, or structural survey). The conveyancer ensures all the lender's requirements are fulfilled as part of the process.

08

Exchange of Contracts

The conveyancers formally exchange signed contracts and agree on a completion date. At this point, the transaction becomes legally binding. The buyer's deposit is transferred to the seller's conveyancer.

10

Completion

On the agreed completion date, the buyer's conveyancer transfers the remaining balance to the seller's conveyancer. Once the funds are received, the seller's conveyancer authorises the release of the keys—usually through the estate agent. At this point, legal ownership transfers to the buyer.





FAQ

1. How long does conveyancing take?

Conveyancing usually takes around 8–12 weeks. The timeline can be shorter or longer depending on factors like whether you're in a property chain, how quickly the mortgage is approved, and how complex the property's legal details are.

2. When should I instruct a solicitor or conveyancer?

It's best to contact a solicitor or conveyancer as early as possible—before making an offer if you're buying, or before listing your property if you're selling. This helps prevent delays and ensures the process starts smoothly.

3. What costs are involved in conveyancing?

Conveyancing costs typically include your solicitor's fees, fees for searches (like local authority or environmental searches), registration costs, and any applicable taxes, such as Stamp Duty Land Tax. Ask for a detailed quote upfront so there are no surprises.



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