

| The Steps                                     | right choice will...  | You need to...   |
|---|---|--|
| <b>Instruct right choice</b>                  | <ul style="list-style-type: none"> <li>• Send you our estimate, terms of business and purchase instruction forms</li> <li>• Confirm instructions to the sellers' conveyancer and request contract pack.</li> </ul>  | <ul style="list-style-type: none"> <li>• Promptly complete and return all instruction forms, paying the amount requested on account and meet any reasonable Identification requirements.</li> </ul>  |
| <b>Receive Contracts</b>                      | <ul style="list-style-type: none"> <li>• Check terms of contract, content of deeds &amp; sellers property information form.</li> <li>• Send you copies of relevant information including sellers fixtures &amp; fittings list.</li> </ul>   | <ul style="list-style-type: none"> <li>• You should by now have made your mortgage application (if any) and arranged a survey to take place (check with any mortgage lender first).</li> <li>• Let us know if you are paying the seller additional monies for fixtures and fittings unless already included within the agreed purchase price.</li> </ul> |
| <b>Submit Searches</b>                        | <ul style="list-style-type: none"> <li>• Apply for all necessary searches of relevant authorities and report to you on the results of the same.</li> </ul>  | <ul style="list-style-type: none"> <li>• Check that your survey has taken place, that the result is satisfactory and that any mortgage application is proceeding well – please advise us of any problems or anticipated delays.</li> </ul>   |
| <b>Send Additional Enquiries</b>              | <ul style="list-style-type: none"> <li>• Raise any specific additional enquires as a result of the earlier stages or requests for information from you or your mortgage lender and report to you on the replies.</li> </ul>   | <ul style="list-style-type: none"> <li>• Inform us at an early stage if there is anything unusual or specific you wish us to enquire about.</li> </ul>   |
| <b>Receive Mortgage Offer (if applicable)</b> | <ul style="list-style-type: none"> <li>• Check the main terms of your mortgage offer and report to you on anything unusual and confirm the sum of money being advanced so you know the exact total amount of deposit you have to pay.</li> <li>• Check that all mortgage conditions have been or can be satisfied.</li> </ul> | <ul style="list-style-type: none"> <li>• Contact us to let us know you have received your mortgage offer – in case our copy has not been received and to avoid further delays.</li> <li>• Make sure your life cover and building insurance for your purchase address is readily available to commence at exchange of contracts.</li> </ul>               |
| <b>Sign Contracts</b>                         | <ul style="list-style-type: none"> <li>• Ask you to sign the contract in readiness for exchange of contracts (when the matter becomes legally binding).</li> <li>• We will use this opportunity to ask you to sign all completion documents also.</li> </ul>  | <ul style="list-style-type: none"> <li>• Either return all documents signed (and witnessed where required) promptly, or if you are local to us, offer to call in to sign the same.</li> <li>• Make sure your deposit is readily available to be sent to us by bank telegraphic transfer, unless being funded from any related sale.</li> </ul>           |
| <b>Ready to Exchange</b>                      | <ul style="list-style-type: none"> <li>• Inform the sellers' conveyancer that you are ready to proceed to exchange of contracts, suggesting your preferred date for completion.</li> </ul>  | <ul style="list-style-type: none"> <li>• Tell your seller and/or the estate agents that you are ready to exchange contracts – and are keen to move!</li> </ul>   |

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| <b>Exchange Contracts</b> | <ul style="list-style-type: none"><li>• Deal with exchange of contracts by telephone making the contract and the agreed completion date legally binding on you and your seller.</li><li>• Request any mortgage funds to arrive with us the working day before completion is due.</li><li>• Prepare our completion statement requesting all monies due from you in cleared funds the working day before completion is due.</li><li>• Conduct final completion searches.</li><li>• Ask you to sign any final documentation not dealt with prior to exchange of contracts.</li></ul> | <ul style="list-style-type: none"><li>• Commence your life cover and buildings insurance cover immediately.</li><li>• Book your removals for the agreed completion date and inform all interested parties/authorities of the date of your change of address. Ensure you know your new postcode.</li><li>• Start packing!</li><li>• Make sure any funds due from you to complete are cleared in our account at least the working day before completion is due.</li><li>• Make arrangements with the estate agent/your seller for the collection of keys on the day of completion.</li></ul> |
| <b>Complete Purchase</b>  | <ul style="list-style-type: none"><li>• Send the monies due to the sellers conveyancer.</li><li>• Inform you that completion has occurred.</li><li>• Pay any Stamp Duty due to HM Revenue &amp; Customs and register your purchase at the Land Registry.</li><li>• Send you copy title deeds and any supporting documents for your retention (often a month or so after completion)</li></ul>   | <ul style="list-style-type: none"><li>• Move in!</li><li>• Take meter readings and notify utility authorities of commencement of your liability.</li></ul>   |

**And finally ...** tell your friends how well your move went and why they should also make the “right choice”!