

# Homebuyer Mortgage Guide

## *The Purchase Process*

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### Instruct your solicitors of choice

Using our partner platform SortRefer, you can search the top conveyancers, giving you peace of mind and confidence in your quote.

2

### Complete your client care pack

Once your Conveyancer has accepted your case (which is typically within 24 hours), you need to complete and return this pack. No work can begin until this is completed.

3

### ID verification

Your Conveyancer will check your identification to make sure it meets requirements.

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### Search fees received

To order the property searches on your new property, your Conveyancer will require some payment upfront. The relevant searches (such as Local Authority searches) will be ordered once the Seller's contract paperwork has been received.



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## Contract paperwork received from Sellers

The Seller's Conveyancer will draw up the legal contract to transfer ownership. They will also send over answers to any initial questions your solicitor may have.

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## The contract is approved and enquiries are raised

Your Conveyancer checks all the details in the contract and will draw up the final version with the Seller's Conveyancer. At this stage, your Conveyancer may raise further enquiries with their Solicitor, which are based on the content of the contract.

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## Mortgage offer received and conditions satisfied

Once your mortgage offer has been received, your Conveyancer will check over the full document to ensure that all conditions have been satisfied.

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## Searches received

Once your Conveyancer has received all search reports back, they will check all the documents and, if necessary, raise further enquiries with the Seller's Conveyancer.

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## Enquiries satisfied

If enquiries were sent, these will then be checked to ensure all questions have been answered. More enquiries should only need to be raised if an enquiry hasn't been fully answered.

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## Reports sent for you to sign

Your Conveyancer will send a detailed property purchase report over to you to sign and return. This will confirm that you are happy with its content.





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## Deposit received

Once you are happy to proceed, arrangements will be made for your deposit to be transferred to your Conveyancer in preparation for exchange of contracts.

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## Contracts exchanged

All parties will agree on a completion date and the contracts are formally exchanged. From this point, both parties (you and the Seller) are legally committed to the transaction.

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## The case completes

Your Conveyancer prepares a completion statement and requests funds from your mortgage lender. The Seller will move out of the property, and the keys are released for you to pick up.

Your Conveyancer sends the funds from your mortgage lender to the Seller's Conveyancer and pays the Stamp Duty to HMRC. After completion, you receive a copy of the registered title from Land Registry.

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## *Your property purchase starts here*

Get in touch to speak with one of our specialist mortgage advisors:



0345 345 6788



[enquiry@mfbrokers.co.uk](mailto:enquiry@mfbrokers.co.uk)

Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage

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