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BUYING

You find a property to buy and agree a price through the agents



Instruct Willett & Co. to proceed and pay cheque of £300 to cover search fees



Apply for a mortgage and have house surveyed



Willett & Co. receive draft papers – put searches in hand and make all the necessary enquiries



You receive your mortgage offer and sign acceptance if necessary. Willett & Co. check your finance is in order and all other parties in the "chain" are ready to move



When enquiries are complete, contract sent to you to sign with full report on title. You may have to provide a deposit at this stage



Contracts exchanged and become binding on all parties. Deposit is paid by buyer to seller



Willett & Co. prepare transfer documents and mortgage deeds and (if applicable) a statement showing monies needed to complete



You sign and pay any money required. Willett & Co. make final searches and arrange to receive mortgage money



Completion day – You move in Willett & Co. arrange for monies to be sent to seller

SELLING

Instruct agents and inform Willett & Co. giving name, address and account number of your Bank or Building Society (if you have a mortgage)



Agents market the house. Willett & Co. write for deeds (or arrange for you to bring them in) and send you "Property Information" forms to complete



You complete forms and return them a.s.a.p.



Buyer is found. Agents inform all parties. Willett & Co. send out contract papers to buyer's solicitors and check out how much is owed on your mortgage



Buyer's solicitors make further enquiries. Willett & Co. obtain replies



Willett & Co. send you the contract to sign with explanation



Completion date is agreed with all parties and you confirm removal arrangements



Buyer's solicitors send draft transfer for approval



All documents are signed. You inform utilities and everyone else who needs to know your change of address



Completion – you move out and the buyer moves in. Hand key to buyer or agent