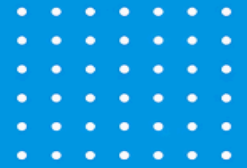




KWAKU ADU -WIAFE
exp



YOUR STEP-BY-STEP GUIDE



FROM OFFER TO COMPLETION



**CLEAR STEPS.
EXPERT ADVICE.
A SMOOTHER MOVE.**

Everything you need for
a successful property purchase.



Your Step-by-Step Guide from Offer to Completion

Buying or selling a property can feel complex, but our job is to **guide and support you every step of the way.**

Across the UK, around **1 in 3 property sales fall through before exchange.** Our dedicated sales progression service ensures **your sale stays on track** by coordinating communication between all parties.

 We work closely with:

- **buyers and sellers**
- **solicitors / conveyancers**
- **mortgage advisers and lenders**
- **surveyors**
- **management companies (for leaseholds)**
- **other estate agents in the chain**

Our goal is simple:

-  **clear communication**
-  **proactive problem solving**
-  **careful progress tracking**
-  **smooth exchange and completion**

Contact Telephone: +447599959042 **Email:** kwaku.adu-wiafe@expuk.com

Website: kwakuaduwiafe.expuk.com



Stage 1 – Sale Agreed (Set-up Checklist)

Once an offer is accepted, we immediately ensure everything is set up correctly:

- ✓  AML checks completed (Anti-Money Laundering regulations)
- ✓  Proof and source of funds confirmed
- ✓  Mortgage adviser / lender details recorded
- ✓  Property chain details confirmed
- ✓  Solicitor details added and correct case handler confirmed
- ✓  Property Information Questionnaire completed
- ✓  Sales Memorandum issued to all parties
- ✓  Target exchange date

Getting everything right at this stage helps **prevent delays later in the process.**



Stage 2 – The First 48 Hours

Within the first **48 hours after the Sales Memorandum is issued**, we confirm the legal process has begun.

- ✓ ⚖️ Both buyer and seller have instructed their solicitors
- ✓ 📄 Buyer's solicitor has requested the draft contract
- ✓ 🏠 Survey requirements discussed
- ✓ 📝 Seller has received property forms (TA6 & TA10)



Stage 3 – Week 1

During the first week after the sale is agreed, **solicitors begin preparing the legal documents** and initial checks for the transaction.

We ensure the following steps are underway:

✓ **Seller completes property information forms**

The seller fills out the Property Information Form (TA6) and Fixtures & Contents Form (TA10) detailing important information about the property and what will be included in the sale.

✓ **Draft contract prepared by the seller's solicitor**

The seller's solicitor prepares the draft contract pack, which contains the legal details of the property.

✓ **Buyer's solicitor receives the contract pack**

The contract pack is sent to the buyer's solicitor so they can begin reviewing the legal documents.

✓ **Mortgage application submitted (if applicable)**

If the buyer requires a mortgage, the formal application is submitted to the lender so the approval process can begin.

✓ **Survey booked (if required)**

The buyer may arrange a home survey to assess the condition of the property.

✓ **Buyer's solicitor applies for property searches**

Searches are requested to check for issues such as planning permissions, environmental risks, and local authority matters.

Leasehold Properties

If the property is Leasehold, additional documents are required for leasehold properties:

✓ **Copy of the lease supplied to the solicitor**

The lease outlines the legal agreement between the property owner and the freeholder.

✓ **Leasehold Management Pack requested**

This pack is usually provided by the management company or freeholder and includes information such as:

- **Service charges**
- **Ground rent**
- **Building insurance**
- **Maintenance details**
- **Management company information**

This can sometimes take **1–3 weeks** to be returned, so requesting it early helps avoid delays.



Stage 4 – Week 2

Legal review and investigations begin. During the second week, the buyer's solicitor begins **reviewing the legal documents and carrying out important checks** on the property. We ensure the following steps are progressing:

✓ **Buyer's solicitor has received the draft contract**

The buyer's solicitor reviews the legal documents provided by the seller's solicitor to ensure everything is correct.

✓ **Initial legal enquiries raised**

If anything needs clarification, the buyer's solicitor raises formal enquiries with the seller's solicitor. These questions may relate to boundaries, planning permissions, building works, or property history.

✓ **Mortgage valuation completed or booked**

The lender arranges a valuation of the property to confirm it is suitable security for the mortgage.

✓ **Additional surveys underway (if required)**

Buyers may choose to arrange a more detailed survey, such as a HomeBuyer Report or Building Survey, to assess the condition of the property.

✓ **Property searches submitted**

The buyer's solicitor applies for official searches with relevant authorities to check for potential issues affecting the property.

✓ **Progress across the whole chain is checked**

We make sure the same steps are being carried out up and down the chain, so that one delay does not hold up everyone else.

✓ **Buyer's deposit, source of funds and ID requirements confirmed**

We check that the buyer's solicitor is aware of the buyer's deposit position, source of funds, any gifted deposit arrangements, any ISA or government scheme funds being used, and that ID requirements have been satisfied and accepted.

Typical property searches include:

✓ **Local Authority Search**

Checks planning permissions, building regulations, road schemes, and other local authority matters.

✓ **Land Registry Search**

Confirms the legal ownership of the property and any registered restrictions or charges.

✓ **Environmental Search**

Identifies environmental risks such as flooding, land contamination, or subsidence.

✓ **Water & Drainage Search**

Confirms whether the property is connected to mains water and drainage and identifies nearby water infrastructure.

✓ **Mining Search (if applicable)**

In certain areas, this search checks for risks related to historic mining activity.

✓ **Chancel Repair Search**

Identifies whether the property could be liable for contributions to local church repairs (rare but still checked).

Search results **usually take 2–3 weeks to be returned**, depending on the local authority.



Stage 5 – Week 3

By week three, many of the searches requested by the buyer's solicitor start to be returned. At this stage, the focus is on progressing the buyer's mortgage, reviewing search results, **and resolving any enquiries raised by the solicitors**. We ensure the following steps are progressing:

✓ **Mortgage offer issued**

The buyer's lender issues the formal mortgage offer to both the buyer and their solicitor.

✓ **Search results progressing or returned**

Some property searches may start to come back, allowing the buyer's solicitor to review them.

✓ **Leasehold management pack received (if applicable)**

For leasehold properties, the buyer's solicitor reviews the management pack provided by the freeholder or managing agent.

✓ **Additional legal enquiries raised or reviewed**

If searches or legal documents reveal issues or require clarification, the buyer's solicitor raises additional enquiries with the seller's solicitor.

✓ **Lease reviewed for leasehold properties**

The buyer's solicitor checks whether the lease terms are acceptable or if amendments (such as a Deed of Variation) may be required.

Why is Stage 5 Important?

This stage is where many legal questions are raised and clarified, helping move the transaction closer to exchange of contracts.

We stay in **regular contact with all parties** to quickly identify and resolve any delays.



Stage 6 – Week 4

By week four, the main focus is usually on **dealing with any outstanding legal enquiries** and making sure replies are moving between solicitors as quickly as possible. We ensure the following steps are progressing:

✓ ? **Additional enquiries have been received**

The buyer's solicitor may raise further questions after reviewing the contract papers, searches, survey results, or leasehold documents.

✓ 📄 **Seller is working with their solicitor to respond**

We make sure the seller has received any enquiries and is providing the information their solicitor needs in order to reply fully and accurately.

✓ 📧 **Replies are being sent back to the buyer's solicitor**

Where responses have been prepared, we check they have been issued promptly so the buyer's solicitor can continue their review.

✓ ☎️ **Progress updates are shared across the chain**

We keep in contact with all parties in the chain so everyone understands what is outstanding and what happens next.

✓ ⚖️ **Solicitors are confirming legal progress**

We regularly speak with the solicitors to establish whether enquiries are close to being resolved and whether the transaction is moving towards exchange.

Why Does Stage 6 Matter?

This is often the stage where delays can happen if enquiries are not answered promptly. By staying **on top of outstanding points, we help keep the transaction moving towards exchange.** If something is holding matters up, we flag it quickly and help chase the right person to keep the sale moving.



Stage 7 – Week 5

By week five, most of the legal work should be well advanced, and the transaction is usually moving into the final stages before exchange of contracts.

We ensure the following steps are progressing:

✓ **Buyer is satisfied with survey results**

Any issues raised in the survey have been reviewed, and the buyer is comfortable to continue or has resolved any concerns.

✓ **Replies to enquiries have been received and reviewed**

The buyer's solicitor should now have most, if not all, of the answers they need to continue towards exchange.

✓ **Mortgage offer is confirmed**

The formal mortgage offer has been issued and accepted, and the buyer's solicitor has the information needed to report to the lender if required.

✓ **Search results have been returned**

The buyer's solicitor has received the property searches and reviewed any matters arising from them.

✓ **Leasehold paperwork is progressing if applicable**

For leasehold properties, we check that any outstanding management pack issues, service charge queries, or lease points are being dealt with.

✓ **Solicitors are preparing to report to their clients**

Once enquiries, searches, and mortgage matters are satisfactory, solicitors begin preparing their final report for signature.



Possible exchange and completion dates are discussed

We begin speaking to all parties in the chain about realistic dates for exchange and completion.



Any final delays are identified and chased

We keep in close contact with all parties to make sure any last outstanding issues are resolved quickly.

Why does Stage 7 Matter?

This is the stage where the transaction **should start to feel much closer to exchange**. Our role is to make sure nothing outstanding is missed and that all parties are working towards the same timescales.



Stage 8 – Week 6+ (Towards Exchange)

From week six onwards, the focus is on making sure all outstanding legal, financial, and chain-related matters are resolved so the sale can move to exchange and completion.

We ensure the following steps are progressing:

✓ **Anything still outstanding from previous weeks is followed up**

We review any remaining points from earlier stages and keep chasing until they are resolved.

✓ **Outstanding enquiries continue to be chased**

If there are still legal enquiries awaiting replies, we keep pressing for updates and, where possible, obtain copies so we can help the seller and buyer understand what is needed.

✓ **Leasehold and management company issues are being resolved (if applicable)**

We check whether any outstanding management pack items, freeholder queries, service charge questions, lease issues, covenants, indemnities, or Deeds of Variation are still holding matters up.

✓ **Mortgage position is fully checked**

We confirm the buyer's solicitor has the mortgage offer and establish whether there are any issues that could delay reporting to the lender.

✓ **The whole chain is reviewed regularly**

We check what is still outstanding both up and down the chain so that one delay does not unexpectedly hold up the transaction.

✓ **Likely completion dates are discussed with buyer and seller**

We speak with both parties about realistic timescales and make sure solicitors are aware of any preferred or proposed dates.

✓ **Buyer's deposit and source of funds are re-checked**

We make sure the buyer's solicitor is satisfied with deposit arrangements, source of funds, gifted deposits, ISA funds, or any government scheme money being used.

✓ **Replies to enquiries are reviewed and chased where needed**

We check whether the buyer's solicitor is satisfied with the replies received and help chase any remaining points.

✓ **Solicitors report to their clients and issue contracts for signing**

Once legal work is nearly complete, solicitors prepare their reports and send out contracts and related paperwork.

✓ **Exchange paperwork is confirmed as ready**

We check that solicitors are holding the key documents needed for exchange, such as signed contracts, mortgage paperwork, TR1, SDLT forms, deposit funds, and a fully checked file.

✓ **Exchange and completion dates are agreed and confirmed**

We work with all parties to agree dates that suit the whole chain and are achievable for everyone involved.

✓ **The rest of the chain is ready on the same dates**

We confirm that the wider chain is aligned so exchange and completion can happen smoothly.



Exchange of Contracts

Once all parties are ready:

- ✓  **contracts signed**
- ✓  **deposit transferred**
- ✓  **completion date confirmed**

 Your sale is now legally binding.



Completion Day

On completion day:

- ✓  **funds transferred between solicitors**
- ✓  **ownership transferred to buyer**
- ✓  **keys released to the buyer**

Congratulations, your property sale is complete!

Why Our Sales Service Helps

Sales often fall through because of:

- ✗ poor communication
- ✗ slow solicitor responses
- ✗ mortgage delays
- ✗ chain complications
- ✗ unresolved enquiries

Our proactive approach helps **prevent these issues and keeps your sale moving forward.**

Our Commitment to You

When you choose us, you receive:

- ✓ dedicated sales progression support
- ✓ weekly progress updates
- ✓ direct contact with solicitors
- ✓ chain management
- ✓ early problem resolution

Our aim is simple:



A smooth journey from offer to completion.

Contact Telephone: +447599959042 Email: kwaku.adu-wiafe@expuk.com

Website: kwakuaduwiafe.expuk.com

exp[®] **uk**