

1. ARRANGE MARKET VALUATIONS

The Valuer will advise you on the best price for your property, as well as taking colour photos, noting down all the major selling features of your home, and taking measurements.

2. ESTABLISH THE COSTS OF MOVING

Work out how much it is going to cost for you to move. If you are also buying you may need to take financial advice with regard to increasing your mortgage.

3. PUT YOUR HOUSE ON THE MARKET

Choose an estate agent. You will need to agree on the price you want to get for your property and the agent's selling fees. You will then need to sign an Estate Agency Agreement and arrange an Energy Performance Certificate.

4. CONFIRM SALES PARTICULARS

You will receive draft sales particulars of your home. Due to the Property Misdescriptions Act, you must make any amendments to these, then sign and date and return them to your estate agent.

5. PREPARE FOR VIEWINGS

Prospective buyers will come to view your property, by appointment through the estate agent. Ensure your home is tidy and clean. Touch up any stains, ripped wallpaper etc.

6. DECIDE ON A CONVEYANCER (SOLICITOR)

You will need to decide who will do your conveyancing. Conveyancing is the term used to describe the legal process you must go through when buying or selling a home. Conveyancing can be done by a solicitor or a licensed conveyancer. Find out what their fees are and what other legal costs are involved and when these are payable.

7. ACCEPT THE RIGHT OFFER

When a buyer makes an offer on your property, the estate agent will normally contact you by telephone to advise you of this. It is also a requirement by law, that they put all offers to you in writing. Consider all offers and accept the one you are happy with.

8. OFFER ACCEPTED

Agree on any fixtures and fittings to be included in the sale. This normally covers curtains and carpets. It may also include anything else in the property which the seller wishes to leave or which the buyer expects to be included.

9. INSTRUCT YOUR CONVEYANCER

If both parties are ready to proceed with the sale and purchase, you should now appoint your conveyancer. Ensure you are clear what the fees are and when these are payable. You will normally be asked to pay a fee upfront for the searches.

10. SALE AGREED

Once the estate agent has confirmation of both parties' conveyancer's details, they can confirm that the Sale is Agreed, Subject to Contract. You will receive a Memorandum of Sale to confirm this. At this stage you are not legally bound - both the buyer and seller can withdraw from the sale/purchase without any penalty.

11. APPLY FOR YOUR MORTGAGE

Complete your mortgage application form, with the help of a Financial Adviser. At this stage you should also apply for any protection plans you will need to cover your mortgage e.g. life assurance, income protection etc.

12. AGREE TIME FOR SURVEY

Your buyer's surveyor will contact you to arrange a suitable time to carry out the survey. The results of the survey will be sent to your buyer. If your property needs any work doing the buyer may try to re-negotiate the purchase price. This will be usually be done via the estate agent.

13. DRAFT CONTRACTS ARE PREPARED

The seller's conveyancer will obtain the title deeds from the seller and will then draft a contract and send it to the buyer's conveyancer.

14. CONFIRM DETAILS ABOUT YOUR PROPERTY

Your conveyancer will ask you to fill in two forms. You should complete a Property Information Form, giving details about your property's boundaries, any alterations you have made to the property etc. You will also need to fill in a 'Fixtures, Fittings and Contents' from which will confirm exactly what is included in the sale. These forms should be returned to your conveyancer.

15. CONFIRM MORTGAGE OFFER

You should receive your mortgage offer about now, together with the terms and conditions of your mortgage. You need this before you can exchange contracts.

16. ARRANGE BUILDINGS AND CONTENTS INSURANCE

You should now get quotes for buildings and contents insurance. Your mortgage lender may offer you their own insurance. You will need the insurance to be effective from exchange of contracts.

17. SIGNING OF CONTRACTS

Both the buyer and seller must sign the contract before exchange. Your conveyancer will advise you when to do this.

18. AGREE DATES FOR MOVING

Conveyancers for both parties will agree a date for exchange of contracts and Completion (moving day). At this stage, it is an idea to obtain quotes from removal companies and provisionally book a date.

19. EXCHANGE OF CONTRACTS

Once the contracts are signed, the buyer's deposit (normally 5 - 10% of the property price) is sent to the seller's conveyancer, along with the signed contract. This is known as EXCHANGE OF CONTRACTS. You are now legally bound to the sale/purchase and cannot withdraw without suffering a loss.

20. ADVISE PEOPLE OF YOUR CHANGE OF ADDRESS

Contact your utilities companies to advise them of your move and to arrange for the meters to be read. Also contact all other organisations you are in contact with to advise them of your new address. You may also want to contact Royal Mail to arrange a mail re-direction.

21. ORGANISE REMOVALS

You should now confirm your removal firm booking.

22. COMPLETION

The buyer's conveyancer pays the balance of the purchase price, electronically, to the seller's conveyancer. This is known as COMPLETION. Once the money is received by the seller's conveyancer, they will inform the estate agent that the keys to the property can be released. The buyer can now move in.