

# Buyer's Guide to Next Steps

As we prepare to sign the documents and move towards exchange and completion, here are some important steps for you to consider.



## Fittings & Contents

Take a moment to check the Fittings and Contents Form against what is actually at the property.

- Make sure it matches what you expect to be left or removed by the seller.
- If there's anything unexpected – e.g. something you expect to stay but it isn't listed, or vice versa – let us know so we can clarify with the seller.
- Please note: there are no guarantees that anything left behind is in good working condition.



## Buildings Insurance

You must arrange buildings insurance from the date of exchange - not completion.

- Once you exchange contracts, you are legally responsible for the property, even if you haven't moved in yet.
- If anything happens (like fire or flood) between exchange and completion, you will need to claim on your insurance.
- Please send us a copy of your policy before exchange.
- We cannot advise on which insurance policy is suitable for your needs – please speak to an insurer or broker if you're unsure.



## Surveys & Tests

Under the principle of “buyer beware”, it is your responsibility to check the property before you buy.

- If you haven’t already done so, consider commissioning a survey and/or having the electrics, plumbing, boiler, and heating checked now.
- Once contracts are exchanged, you’ll be buying the property with any defects it may have.



## Agreed Matters

If you’ve agreed anything with the seller or agent – no matter how small – please tell us before exchange so we can confirm it in writing.

- Verbal agreements cannot be enforced unless written into the contract.



## Re-Inspection

We recommend that you view the property again before exchange.

- This is your chance to check for any issues that have arisen since your last visit.
- Remember: you are buying the property in the condition it is in at exchange. If anything has changed for the worse, you won’t have a claim after exchange.



## Utilities & Services

You will need to arrange final meter readings at your current address and inform service providers of your move.

- Water, gas, electricity, council tax, internet, TV licence, and your bank should all be notified of your move.
- You may also want to set up a Royal Mail redirect for your post.





## Credit Checks



If you are using a mortgage, note that the lender may carry out a final credit check before completion.

- Avoid taking out loans, credit cards, or hire agreements before completion, as this could affect your mortgage offer.
- If your lender withdraws their offer, you will still be legally bound to complete the purchase – so please be careful.



## Completion Date

The completion date is only confirmed at exchange of contracts.

- Before exchange, the date can change, and either party can withdraw.
- If you book removals or services before exchange, please note you do so at your own risk.



## Issues on Completion

Once completion funds have been sent to the seller, they are usually transferred very quickly.

- If you spot any issues on the day, contact us immediately.
- Timing is critical – even waiting a few hours could make it too late to act.



## State of the Property

On completion, the property may not meet your preferred standards of cleanliness.

- Sellers are expected to leave it reasonably clean and tidy, but this can be subjective.
- It's not unusual to find full bins or leftover items in lofts or sheds.
- If you're concerned, please tell us before exchange so we can raise this with the seller.



## Key Collection



Completion usually happens in the afternoon (around 2pm).

- In some cases, it may be earlier, but please plan for a delay if there is a chain, or if the seller is still moving out.
- If you arrive and the seller hasn't vacated by 1-2pm, let us know immediately so we can chase on your behalf.



## On Moving In

As soon as you get the keys:

- Check all appliances, lights, sockets, heating, hot water, taps, and drains to make sure they work properly.
- It's best to identify any problems straight away so you can take action quickly.



# We're Here to Help

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If you have any questions about any of the above, or need help with next steps, please don't hesitate to get in touch.

We're here to make sure everything goes as smoothly as possible!