

Property sale progression checklist (England & Wales)

by Tessa Spring

Stage	Task	Date completed / notes
Getting started	Buyer provides proof of funds or mortgage agreement in principle	
	Seller instructs a solicitor or conveyancer	
	Buyer instructs a solicitor or conveyancer	
	Estate agent confirms buyer's chain position and completes ID/AML checks	
	Seller completes property information forms and fixtures and fittings list	
	Seller provides ID to solicitor for anti-money laundering checks	

Contracts and management pack	Seller's solicitor obtains title deeds and prepares draft contract	
	If leasehold, seller's solicitor requests management pack from freeholder or managing agent	
	Seller's solicitor sends draft contract and forms to buyer's solicitor	
Mortgage and finance	Buyer submits full mortgage application	
	Lender instructs valuation or survey	
	Buyer receives formal mortgage offer and solicitor receives a copy	
Searches and enquiries	Buyer's solicitor orders searches (local authority, drainage and water, environmental)	
	Searches returned to buyer's solicitor	

	Buyer's solicitor reviews draft contract, search results, and title	
	Buyer's solicitor raises enquiries with seller's solicitor	
	Seller and solicitor provide replies and supporting documents	
Survey	Buyer arranges survey (valuation, homebuyer, or building survey)	
	Survey report reviewed	
	Buyer decides whether to proceed, renegotiate, or request further information	
Preparing to exchange	All enquiries answered to buyer's solicitor's satisfaction	
	Buyer's mortgage offer, survey, and searches all approved	
	Buyer and seller agree a completion date	

	Buyer arranges buildings insurance (cover must start on exchange)	
	Buyer signs contract and transfer deed	
	Seller signs contract and transfer deed	
	Buyer transfers deposit (usually 10%) to solicitor	
Exchange of contracts	Solicitors formally exchange contracts by telephone	
	Completion date becomes legally binding	
	Buyer and seller are now committed to the transaction	
Between exchange and completion	Seller's solicitor requests redemption statement from mortgage lender	

	Buyer's solicitor prepares completion statement	
	Buyer transfers balance of funds to solicitor in time for completion	
	Seller confirms removals and vacates property	
Completion	Buyer's solicitor transfers purchase funds to seller's solicitor	
	Seller's solicitor redeems mortgage, pays estate agent, and transfers balance to seller	
	Estate agent releases keys to buyer once funds received	
	Sale is legally complete	