



MA Lawyers



# **YOUR GUIDE TO BUYING AND SELLING PROPERTY WITH MA LAWYERS**

Clear Advice. Transparent Pricing. Professional Support.


# Welcome to **MA LAWYERS**

Buying or selling property is a big decision, but it doesn't have to be stressful.

## Why Choose Us?

- Trusted & Experienced**  
Our team has years of experience in both residential and commercial conveyancing.
- Clear Fees**  
Know what you're paying upfront – no surprises.
- Tailored Support**  
Every client is different. We tailor our advice to fit your needs.
- Continuity of Care**  
The same experienced conveyancer guides you through every stage of the process.
- Smooth Communication**  
Stay updated at every stage – we're here when you need us.

## CONTACT US

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 [www.malawyers.co.uk](http://www.malawyers.co.uk)

 Near Birmingham City Centre

# GETTING STARTED

## For All Clients:

Return the signed instruction form

Complete ID and Anti-Money Laundering checks

Pay the initial amount on account

Provide source of funds and wealth documentation



## If You're Selling:

Supply all deeds and property certificates (EPC, FENSA, Gas Safe, warranties)

Let us know about any fixtures or fittings included in the sale

## If You're Buying:

Arrange a property survey

Disclose any gifted funds (include gifter's name and amount)

Provide mortgage offer as early as possible

Consider arranging buildings and life insurance



# The Process At A Glance

## Selling

### The Selling Process: Step by Step

You return your signed instruction form and ID checks.

We draft the contract, including deeds, warranties, and certificates.

You complete the property information forms and fixtures/fittings list.

We issue the contract pack and supporting documents.

We liaise with you to respond to buyer's solicitor's questions.

We coordinate with you and others in the chain to confirm a suitable date.

If you have a mortgage, we request a redemption figure from your lender.

You sign the contract, and we exchange with the buyer's solicitor. At this point, the agreement becomes legally binding and you must complete the sale on the agreed date.

Once funds are received on the day of completion, we notify the estate agent to release the keys, and the property officially changes ownership.



# The Process At A Glance

## Buying

### The Buying Process: Step by Step

You return your signed instruction form, ID, and funding details.

We receive it from the seller's solicitor and begin our checks.

Local authority, environmental, and drainage searches begin.

You instruct a survey and we receive your mortgage offer.

We ask the seller's solicitor questions based on the documents.

We send you a property report, mortgage report, and highlight anything you need to be aware of.

Once all is in order, we coordinate the date with you and the chain.

You pay the deposit (usually 10%) and the contract becomes binding.

We request mortgage funds, send the balance, and notify you when you can collect keys.



# ON COMPLETION DAY

## On Completion Day - Sellers

- Take final meter readings (gas, electric, water)
- Leave all items agreed in the sale contract (e.g., fixtures)
- Remove all personal belongings from the property
- Hand over keys to the estate agent once we confirm completion
- Cancel your utility accounts and insurance from the completion date

### Aftercare for Sellers

- We send you a final completion statement showing all sale costs
- Any mortgage on the property is redeemed and confirmed as settled
- Surplus funds are transferred to your nominated bank account
- Your file is securely archived
- We remain available for any post-sale legal support

## On Completion Day - Buyers

- Ensure buildings insurance is active (from exchange of contracts)
- Wait for confirmation from us before collecting keys
- Take your own gas, electricity, and water meter readings
- Set up utility accounts with suppliers of your choice
- Check that all agreed fixtures and fittings are in place

### Aftercare for Buyers

- We register your ownership with HM Land Registry
  - You'll receive confirmation of registration and title
  - We send you a final financial statement
  - Any balance held is transferred to you
  - Your documents are archived securely
  - We remain available for ongoing support and future transactions
- Completion is confirmed when your solicitor receives cleared funds and notifies the estate agent to release the keys.



# THANK YOU FOR CHOOSING MA LAWYERS

