



# Sesame Bankhall Legal Services

Making moving simple

# You've found your home and talked to your financial adviser. You've agreed to use a Sesame Bankhall Legal Services solicitor so what happens now?

## If you're Buying

Your adviser will:	SBSL's solicitors will:	You need to:	The Mortgage Lender will:
		You've found your property you now need mortgage and legal advice to make it a reality	
Advise you on your mortgage, family protection, title insurance and house and contents insurance			
Will tell you about SBSL and instruct them to act for you			
Take suitable evidence of identity, the property, source of funds and make sure everyone is satisfied with them including the lenders and solicitors			
Contact the recommended lender request mortgage and pre-arrange your buildings insurance, contents insurance and life cover	Contact seller's solicitor and check <ul style="list-style-type: none"> <li>• Property title</li> <li>• Proposed sale contract</li> <li>• Order conveyancing searches</li> </ul>	Raise planning concerns with the Council	Value the property
Receive mortgage instructions and give news mortgage offer has been made. Adviser arranges with you to sign the mortgage papers and sends them back to the lender	Receive mortgage instructions and check <ul style="list-style-type: none"> <li>• Title deeds to property</li> <li>• Proposed contract with seller</li> <li>• Conveyancing searches</li> <li>• Mortgage conditions can be satisfied</li> </ul>	Sign the mortgage papers	Advise solicitors and advisers of mortgage offer and issue instructions to adviser and solicitors

Your adviser will:	SBLs' solicitors will:	You need to:	The Mortgage Lender will:
	Raise contract issues (if any) with seller's solicitor	Start looking for a removal company (ask your adviser: he's bound to know one he trusts)	
Receive client documents and despatch them to the solicitors, lender, insurance companies and anyone else	Prepare contract and documents for client signature	Read the legal reports, and ask your adviser to explain things you don't understand about the mortgage, insurance, life cover or anything else that bothers you. Sign the documentation and get the adviser to send it all off. Pay your deposit to the solicitors. If a cheque your adviser can post it for you but he cannot handle cash	
	Check documents received from buyer Negotiate exchange and completion dates and settle deposits		
Finalise and put insurance and life cover on risk for buyer	Exchange contracts Pay deposit to seller's solicitor Send request for mortgage funds		Receive request for mortgage funds
		Confirm removal firm booking and other issues for moving in	Pay mortgage funds to solicitors in advance of completion
	Conduct final searches	Book connection of utilities	
		Agree arrangements for hand over of keys  Notify change of address to Council, banks, building society, credit card company, DVLA, HMRC, doctor, dentist and consider mail re-direction by Post Office	
	Pay purchase monies to seller's solicitor  Receive deeds and documents from Seller's solicitor		
	Pay Stamp Duty Land Tax  Pay fees to advisers  Register your ownership of property with the Land Registry  Arrange for storage of Deeds	Collect keys  MOVE IN	

# You've decided to sell your property. You now need mortgage and legal advice to make it a reality.

## If you're Selling

Your adviser will:	SBSL's solicitors will:	You need to:	The Mortgage Lender will:
Advise you on the affect on your mortgage, family protection, title insurance and house and contents insurance			
Tell you about SBSL services and instruct them to act for you			
Take suitable evidence of identity, the property and make sure everyone is satisfied with them including the lenders and solicitors	Provide you with suitable contract forms to complete. Obtain title information	Complete property information form and fixtures list and return to solicitors (get your adviser to help)	
	Issue a contract package to buyer's solicitor Send contract to you for signature	Sign contract and return it to solicitor	
	Receive information on property and review <ul style="list-style-type: none"> <li>• Planning papers</li> <li>• Consents</li> <li>• Guarantees</li> <li>• Indemnity insurance</li> </ul> All to satisfy buyer's conveyancer Reply to enquiries from buyer's solicitor	Start looking for a removal company (ask your adviser he's bound to know one he trusts) Make arrangements for handover of keys.	

Your adviser will:	SBLs' solicitors will:	You need to:	The Mortgage Lender will:
	Reply to enquiries from buyer's solicitor		
Work out mortgage redemption figures and supply to client, lender and send to solicitors	Confirm completion date	Look for new home	
	Exchange contracts Receive deposit from buyer's solicitor		
	Request confirmation of final settlement figures from lender		
	Organise final accounts	Book removal company	
Re-arrange life cover, insurance requirements and advise on how to invest house sale funds, if surplus and deal with advice on other family finance issues	Approve transfer deed (legal change of ownership document) and send to client for signature	Sign the transfer deed Notify change of address to Council, banks, building society, credit card company, DVLA, HMRC, doctor, dentist and consider mail re-direction by Post Office	
	Settle balance of funds with you Pay fees to estate agent and other advisers	MOVE to NEW HOME	
Confirm financial affairs all complete	Pay off outstanding mortgage		Confirm mortgage redemption to Adviser and you
	Send deeds to buyer's solicitor		



# You've decided to get a better mortgage rate or need some extra funds after advice from your adviser.

## If you're Remortgaging

Your adviser will:	SBLS' solicitors will:	You need to:	The NEW Mortgage Lender will:
Advise on remortgage deals and other methods of access to funds			
Send mortgage forms to lender Advise on early redemption fees if switching lender Tell you about SBLS' services and instruct them to act for you		Decide with your adviser what's the best route	Lender instructs valuer and sends remortgage offer Receive valuation report and make re-mortgage offer
Re-assess family protection, title insurance and house and contents insurance	Make title checks Check that mortgage offer conditions can be satisfied Prepare mortgage papers for you and lenders Request mortgage funds		
	Pay off previous mortgage Send balance of funds to client unless comes straight to client from lender Pay fees to advisers Register new mortgage on property with Land Registry	Sign remortgage papers and mortgage redemption forms	Pay re-mortgage funds to solicitor

Sesame Bankhall Legal Services is a trading style of Sesame Services Limited a company registered in England and Wales with company number 02338540 and registered office at Pixham End, Dorking, Surrey PH4 1QA.