

Important message about Covid-19 delays: buying & selling properties



Please be reassured we will contact you as soon as anything changes - there is no need to chase our team which has everything in hand. Extra calls or emails can create further delays to a purchase or sale.



1 Instruction & Welcome Pack:

- Instruct us to act as your solicitor.
- We send you the paperwork to be completed e.g. ID, source of funds etc.



Speedbump

- New HM Covid-19 safe processes to keep clients and staff safe e.g. distanced ID checks.
- We ask you to please avoid coming into the office. Keep safe - email or post documents to us!



Covid-19 delay - The Stamp Duty holiday extension is increasing the number of home movers. As the volume and demand has gone up, response times with searches, registries, councils etc has slowed down.

2 Draft contracts:

- We request the contract pack from the seller's solicitor.
- On receipt of this pack, we then raise enquiries for you.



Speedbump

- Delays as solicitors are dealing with increased demand and enquiries.
- This is leading to replies from some solicitors and third parties taking longer than usual.

3 Mortgage offer:

- You provide us with details of your mortgage offer.



Speedbump

- Mortgage lenders are doing tighter checks.
- Increasing demand and remote working means offers are taking longer than usual to be issued.



Covid-19 delay - local authorities are experiencing increasing demands, searches are now taking a minimum of 30 days. In most cases, it is not possible to speed up external surveys, search results or valuations.

4 Moving forward:

- We start discussing exchanging contracts and completion dates.
- Send a contract to be signed and request a deposit.

Speedbump

- Some mortgage lenders are delaying confirmation due to increasing demand.
- You may encounter difficulties getting a witness to sign due to new Covid-19 guidelines.



We understand you will want this part to be as quick as possible. As this is an important process, we must take all the necessary steps to avoid problems on completion and reduce risks e.g. a mortgage refusal.

5 Completion & moving:

- We forward purchase money to seller's solicitors.
- On receipt, you get your keys and move in!



Speedbump

- Seller parties could become unwell, putting the brakes on the move due to self-isolation.
- Some removal teams are refusing to enter properties particularly in high tier areas.

Our team is working to minimise delays due to Covid-19, please bear with us! We will keep you updated when things change. Other businesses and solicitors are also experiencing similar speedbumps. *Thank you for your patience!*