

1

Agreeing the sale

When you find a place you want to buy, we'll present your offer to the seller, and liaise between you until a price is agreed. This may include fixtures and fittings. And, at this point, we'll also be looking to agree a projected time-frame for exchange of contracts and completion of the sale.

2

Checking the chain

Unless you don't have a property to sell, we will contact your estate agent to find out about the state of the chain – enabling the seller to decide whether to take their property off the market.

3

Instructing solicitors

At this stage, we'll need your solicitor's details. It's very important for you to supply these promptly, since the transaction can't start until both buyer's and seller's solicitor have been instructed.

Naturally, we recommend our colleagues at Ocean Property Lawyers. We're used to working closely together, which can speed up the conveyancing process dramatically. Please let us know if you'd like Ocean Property Lawyers to provide a quotation.

4

Sorting out the finances

One of our responsibilities on behalf of our client (the seller) is to contact your financial adviser to confirm that you have the necessary finances in place, to proceed with buying their home.

Alternatively, if you need help finding the right mortgage, we'll be happy to arrange for you to talk Ocean Mortgages. Unlike many financial advisers, Ocean Mortgages is totally independent – so their only aim will be to help you find the mortgage best suited to your needs, from over 5000 currently on the market. It's a free, no-strings service; so you've got absolutely nothing to lose (and, potentially, lots to gain) by asking for a quotation.

To avoid unnecessary delays with your mortgage application, please ensure that your financial adviser has all the essential documentation – including pay-slips, P60 and proof of address.

5

The valuation or survey

Before authorising your mortgage, your lender will require a valuation; and you will probably want to arrange an independent survey of your new home.

6

Keeping it all on track

If you haven't already instructed a lawyer, you need to now. For proof of identity, they will require to see your passport and a current utility bill. You will also need to pay for all legal searches at this stage, and provide an indication of your preferred time frame for the transaction.

Once your solicitor has received the draft contract documentation from the seller's lawyer, they may want to make some further enquiries. This is standard procedure, but it can delay the transaction – so it's important for you to stay in close contact with your solicitor, to ensure they are moving things forward as quickly as possible.

7

Exchanging contracts

Once your solicitor is satisfied with the answers to all their enquiries and has received your mortgage offer, they will ask you to meet them to sign your contract.

At this point, you'll need the money for your deposit (usually 5 – 10% of the purchase price) to be available, so that you'll be in a position to go ahead and exchange contracts. You will also need to agree a completion (moving) date which will always be Monday – Friday.

It can take up to five working days for your solicitor to receive your full mortgage from your lender, so if you want to complete more quickly than that, you'll need to talk to your solicitor, who may be able to make special arrangements.

8

Moving day

On the day the sale completes, we won't be able to release the keys of your new home until we've been notified by the seller's solicitor that the full payment has been safely received.

As soon as this happens, you're free to start shifting those packing cases!

How we can help

When you buy a new home through Ocean, we'll do everything we can to make sure the entire process goes as smoothly possible. Each of our offices has a dedicated Sales Co-ordinator, whose job is to keep things moving and resolve any problems that may cause delays. But, of course, it's also important for you to understand what's involved in buying your new home, so that you can play your part in making it happen

If you have any further questions about buying through Ocean, please contact:

Clifton office

187-189 Whiteladies Rd, Clifton, Bristol BS8 2RY
Telephone 0117 946 6007

Bishopston office

201 Gloucester Rd, Bishopston, Bristol BS7 8BG
Telephone 0117 942 5855

Southville office

265 North St, Bedminster, Bristol BS3 1JN
Telephone 0117 923 1866

Filton office

8 Gloucester Rd, Filton, Bristol BS7 0SF
Telephone 0117 904 4000

Knowle office

321 Wells Rd, Knowle, Bristol BS4 2QB
Telephone 0117 977 3238

Bradley Stoke office

2 Baileys Court, Bradley Stoke, Bristol BS32 8EJ
Telephone 0117 931 1133

Ocean Property Lawyers

177 Gloucester Road, Bristol BS7 8BE
Telephone 0117 916 6600

Ocean Surveyors

199 Whiteladies Road, Clifton, Bristol BS8 2SB
Telephone 0117 904 6650

Ocean Letting & Management

201 Gloucester Rd, Bishopston, Bristol BS7 8BG
Telephone 0117 944 0933

Ocean Letting & Management

199 Whiteladies Road, Clifton, Bristol BS8 2SB
Telephone 0117 970 7590

Mortgages

Telephone 0117 300 7097

The background of the right side of the page features a large, white, stylized letter 'O' on the right edge. The background image is a blue sky with white clouds, transitioning into a blue checkered pattern at the top. The text 'oceanhome®' is written in a white, lowercase, sans-serif font, with 'ocean' in white and 'home' in a light blue color. Below it, the text 'buying through Ocean, a step-by-step guide' is written in a white, lowercase, sans-serif font.

oceanhome®
buying through Ocean,
a step-by-step guide