THE SELLER'S GUIDE · EDITION TWO

Congratulations, you're sold.

what happens between the offer and the keys

PREPARED FOR YOU

YOUR HOME

BROWNSETT · PERSONAL ESTATE AGENTS

IN THIS EDITION

Contents.

01 A congratulations from me

02 What happens next

03 Your journey, milestone by milestone

04 The conveyancing process

05 The chain, explained

06 The survey guide

07 Mortgage timelines

08 Choosing the right conveyancer

09 Exchange vs completion

10 Your weekly update

11 Your sale never sleeps

12 Tips to avoid delays

13 Getting your paperwork ready

14 The jargon-buster

"A five-star sale, from first hello to final completion."

The hard part is done.

01

The call you were waiting for has happened. Your buyer is found, the price is agreed, and the board says sold. Congratulations — take tonight to enjoy it.

Now for some honesty, because you will always get that from me. Sale agreed is the point where much of my industry quietly disappears. The board flips, the file moves to a call centre, and the next call the seller gets is the one asking why it has all gone quiet.

Around one in three agreed sales in England and Wales falls through before exchange. Very few collapse because the buyer changed their mind. They collapse because paperwork sat still, questions went unanswered, and nobody chased anybody until it was too late.

So this is the stage where my job properly starts. I progress every sale myself. I speak to both solicitors every week, I chase the whole chain — not just our link of it — and my sales progressor AI Myk works between my calls so nothing ever waits for me.

This guide walks you through everything ahead: the legal work, the survey, the chain, exchange and completion — and exactly when you will hear from me at every step of it.

What I ask of you is what I have asked from the start: speed on the paperwork, and honesty. If anything changes, or anything worries you, ring me first.

And when it is all done — when the keys are handed over and the van pulls away — I want you to say the whole thing felt looked after, from the first photograph to the final phone call. That is the standard this guide is written to.

"Agreeing your sale was my first job.
Getting you over the line is the real one."

Michael

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eXp UK Best Newcomer 2025 · Yorkshire Prestige Best Independent Estate Agent 2026/27

YOUR AGENT, START TO FINISH

What happens next

02

Within a day of your offer being agreed, the machinery is already moving. Most of it you will never see — so here is what has actually happened.

I confirmed the sale in writing to both sides and sent the memorandum of sale — the document that introduces the buyers, the sellers and both solicitors to each other. Your listing switches to Sold Subject to Contract, and your buyer's position — funds, mortgage, chain — was verified before I ever put their offer to you.

Your two jobs this week are simple, and both are worth days later on: instruct your solicitor formally, and complete their ID checks and property forms the moment they arrive. Everything in chapter four waits for those forms.

From here, your sale runs on a route map of twenty-two milestones — the same ones you will watch tick green in MBSP. The next page shows every one of them.

Day one

Memorandum of sale sent to both solicitors and both sides. Everything starts from this.

22

Milestones between today and the keys — every one tracked live in MBSP.

Thursday

Your weekly progress update lands by email — every week, without fail.

8–12 wks

The typical run from sale agreed to completion. Chased weekly to beat it.

MY PROMISE

This is the stage where most agents disappear. It is the stage where I start. Sale agreed is a beginning, not a result.

"The sold board is a promise, not a result. The next few weeks are where it is kept."

Your journey, milestone by milestone

Twenty-two milestones sit between today and the keys. These are the exact stages you will see in MBSP — and the moment any one of them completes, AI Myk emails you. A tick on the portal and a note in your inbox, always together.

SETUP

4 milestones

01	Offer Accepted	Me
02	Memorandum of Sale Sent	Me
03	Vendor Solicitor Instructed	You
04	Buyer Solicitor Instructed	The buyer

MORTGAGE & SURVEY

5 milestones

05	Mortgage Application Submitted	Buyer's advisor
06	Mortgage Valuation Complete	Buyer's advisor
07	Mortgage Offer Received	The buyer
08	Survey Booked	The surveyor
09	Survey Complete	The surveyor

EVERY MILESTONE, AN EMAIL

You never need to log in to stay informed — the moment a stage completes, the news comes to you. The portal is there whenever you want the full picture.

LEGAL

7 milestones

10	Draft Contract Issued	Your solicitor
11	Searches Ordered	Buyer's solicitor
12	Searches Received	Buyer's solicitor
13	Enquiries Raised	Buyer's solicitor
14	Enquiries Answered	Your solicitor
15	Enquiries Approved by Buyer Solicitor	Buyer's sol.
16	Draft Contract Approved	Buyer's solicitor

CLOSING

6 milestones

17	Deposit Confirmed	The buyer
18	Exchange Ready — Vendor	Your solicitor
19	Exchange Ready — Buyer	Buyer's solicitor
20	Contracts Exchanged	Both solicitors
21	Completion Date Confirmed	Everyone
22	Completion	The solicitors

The conveyancing process

Between now and exchange, your sale lives with the solicitors. This is the stage people find most opaque — so here is what they are actually doing, in the same order MBSP will show it to you.

MILESTONE 10

Draft Contract Issued

Your solicitor drafts the contract pack — the title, the contract and your completed property forms — and sends it to the buyer's side. Nothing else can start until this lands, which is why instructing early matters so much.

MILESTONES 11–12

Searches Ordered & Received

The buyer's solicitor orders local authority, drainage and environmental searches on your property. Councils take anywhere from days to six weeks — the least controllable stretch of any sale, which is why they are ordered early.

MILESTONE 13

Enquiries Raised

The buyer's solicitor reads everything and asks questions — the boiler service, the boundary, the paperwork for that extension. A long list is normal and not hostile. It is a solicitor doing their job properly.

MILESTONE 14

Enquiries Answered

Your solicitor replies — and often needs you: a certificate, a form, a fact about the house only you know. This is the milestone where your speed matters most. Same-day answers here save weeks at the end.

MILESTONE 15

Enquiries Approved

The buyer's solicitor confirms every answer satisfies them. It looks quiet from the outside, but this is the moment the legal risk drains out of your sale — the last of the questions, answered.

MILESTONE 16

Draft Contract Approved

The contract is agreed final on both sides. From here your file moves into closing: the deposit, the signatures, and the two big days the ninth chapter explains.

"Conveyancing is a long, careful conversation between two solicitors. My job is to make sure it never becomes a long silence."

The chain, explained

05

A chain is every sale linked to yours — because your buyer is selling too, or you are buying on. Every link must exchange on the same day and complete on the same day, which is why one slow solicitor three houses away can hold up everyone.

The first link

A first-time buyer, an investor, someone in rented — a buyer with nothing to sell. Every chain starts with one.

Your buyer

If they are selling a home to buy yours, their sale is now part of yours. Their buyer's survey matters to you. I watch it like it is ours, because it is.

You

Selling this home — and, if you are buying your next one, adding a link of your own above you.

The last link

A seller with nothing to buy onward — a new build, a probate sale, or a move into rented. The chain ends here, and a completion date can finally be agreed down the whole line.

HOW I MANAGE YOURS

On day one I map the whole chain — every agent, every solicitor, every buyer's position. Then I ring up and down it every week, because the agent four links away is not going to call me. You hear where the real block is, not a rumour of one.

One date for everyone

No link completes unless every link does. Agreeing a completion date is a negotiation along the whole chain — which is why it happens late, and why I start asking early.

The slowest link sets the pace

A chain moves at the speed of its slowest solicitor. You cannot choose the other links' conveyancers — but chapter eight shows how much choosing yours well is worth.

Chain-free?

If your buyer has nothing to sell and you are not buying on, you can skip this page entirely — it is the fastest kind of sale there is, and the seventeen-day story in chapter eight was one.

The survey guide

Soon after the mortgage application, visits get booked — MBSP shows them as Survey Booked, then Survey Complete. There are four versions your buyer might order, and every single one of them reads worse than the house. That is by design, not a verdict.

NOT ACTUALLY A SURVEY

The mortgage valuation

Ordered by the lender, for the lender. It confirms the agreed price supports the loan — sometimes without anyone visiting at all. It says nothing about condition, and the buyer may never even see it.

LEVEL 1

Condition Report

A traffic-light snapshot for newer, conventional homes: green, amber, red against each element. No advice, no valuation — just a health check. The least common of the three.

LEVEL 2

HomeBuyer Report

The one most buyers choose. Condition plus anything visibly wrong — damp readings, the roof from the ground, the obvious defects — without lifting boards or moving furniture. And fair warning: the ratings usually open with four or five red 3s before the surveyor has judged anything — gas, electrics, heating and the flue are marked 3 automatically, because surveyors are not qualified to test services. There, a 3 means "have a specialist check it", not "something is wrong". Beyond that, cautious wording is standard; expect "could not be inspected" a dozen times.

LEVEL 3

Building Survey

The deep one — for older, extended or unusual homes. The surveyor goes further: into the loft, under what can be lifted, behind what can be moved — structure, movement, damp, timber, roof coverings, with repair options and rough costs against each defect. It runs to dozens of pages and takes half a day on site, so expect it later in the diary than a Level 2. The same automatic red 3s apply to gas and electrics here too. A long list of notes is the product doing its job, not the house failing. Do not panic at the page count.

WHEN THE REPORT LANDS

Surveyors are paid to be cautious, and almost every point raised is maintenance, not emergency. From here there are only three ways forward: the buyer proceeds as agreed, we have a sensible price conversation backed by quotes, or specific works are agreed before exchange. I handle that negotiation — you decide the answer, never under pressure.

If the lender's valuation comes in below the agreed price, the same applies: we renegotiate, the buyer bridges the gap, or we appeal with real comparable sales. I have fought down-valuations before and won — the appeal is mine to build, not yours to worry about.

Mortgage timelines

Unless your buyer is cash, their lender sets the pace of the first month. Here is the clock they are running on — the same milestones MBSP tracks for you.

Mortgage Application Submitted · days 1–3

The full application goes in as soon as the sale is agreed. It is the first thing I chase — a buyer who has not applied within a week is telling us something.

Mortgage Valuation Complete · weeks 1–2

The lender books its valuation of your home — the "not actually a survey" from the previous page.

Underwriting · weeks 2–4

Payslips, bank statements, credit checks. Requests for yet more documents are routine lender behaviour — not a wobble, and not a warning.

Mortgage Offer Received · weeks 3–5

The formal offer goes to the buyer and their solicitor, and the legal work can run at full speed. Offers are typically valid for six months — plenty of runway.

3–5 wks
From application to a formal mortgage offer, for a straightforward case.

6 months
How long the offer typically stays valid — the legal work never races the mortgage clock.

"Buying your next home too? Your own mortgage runs on this same clock — start it this week, not when the solicitors are ready for it."

Choosing the right conveyancer

08

You are free to instruct anyone you like. But no single decision in this guide moves your completion date more than this one — and I can prove it with two of my own sales from this year.

17 days	9 months
MY FASTEST SALE THIS YEAR	THE SLOWEST
Sale agreed to completion. Both sides used solicitors I recommended.	A conveyancer chosen on price alone, with no recommendation. A real sale, and a real year of someone's life.

Both were ordinary Bradford homes with ordinary buyers. The seventeen-day file had solicitors who answer the phone to me, work digitally, and pick things up the day they arrive. The nine-month file sat in a national factory-conveyancer's queue behind four hundred others. Same market, same paperwork — the only difference was who was doing it.

Before you instruct anyone, ask me. I will tell you honestly who is performing for my clients right now — recommendations earned on completed sales, nothing else.

WHAT THE GOOD ONES SHARE

- They answer — you, me, and the other side, the same day
- A named person with a direct line, not a reference number
- They chase; they do not wait to be chased
- Priced for the work, not the volume — a bargain fee usually means a four-hundred-file caseload

"The cheap quote saved a hundred and fifty pounds. It cost eight months."

Exchange vs completion

Exchange.

Contracts are signed, swapped and dated, and the buyer's deposit is paid over. This is the moment your sale becomes legally binding — until it, either side can walk away; after it, neither can. The completion date is fixed here too, which is why nothing gets firmly booked before it.

Completion.

Moving day. The money crosses between solicitors, and the moment it lands, the keys are released — I collect yours and hand them to your buyer myself. Usually one to two weeks after exchange; occasionally the same day, though that leaves no room to breathe.

1–2 wks

The typical gap between exchange and completion — time to book, pack and breathe.

First night

Exchange is usually the first proper night's sleep of the whole sale. You will have earned it.

"Nothing is certain until exchange. After exchange, nothing is uncertain."

CLOSING, AS MBSP SHOWS IT

17	Deposit Confirmed	The buyer
18	Exchange Ready — Vendor	Your solicitor
19	Exchange Ready — Buyer	Buyer's solicitor
20	Contracts Exchanged	Both solicitors
21	Completion Date Confirmed	Everyone
22	Completion	The solicitors

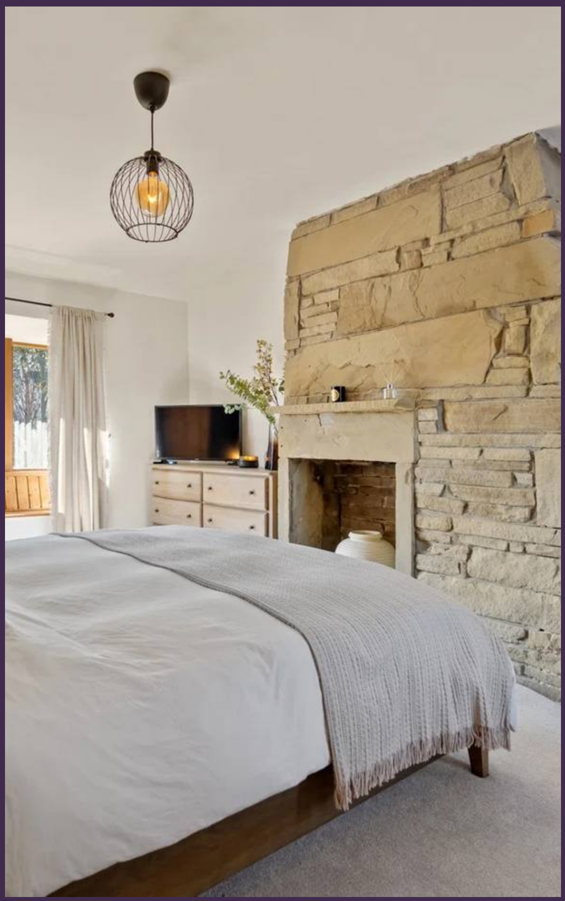
BETWEEN THE TWO

Book your removals firm the hour you exchange — the date can no longer move.

Keep your buildings insurance running until completion day itself.

Line up utilities, council tax and post redirection now, ready to fire.

Pack the essentials box: kettle, chargers, bedding, kids and pets sorted.



You will never chase me for news

10

The worst part of every sale is the silence — weeks where nothing seems to happen and nobody rings. You will not get that from me. Here is exactly when you will hear from us, in writing, every single week.

Every Thursday

AI Myk emails your weekly progress update: what moved this week, what happens next, and exactly who we are waiting on — even when the honest answer is "nothing new this week".

Every milestone

Searches back, enquiries answered, mortgage offer in — the moment any of the twenty-two stages completes, an email lands the same day. Good news does not wait for Thursday.

Any hour you like

MBSP shows every stage live, so you can look for yourself at midnight if you want to. And for everything else there is me: 07515 720 054.

AND IF SOMETHING STALLS

You will hear that too — what has stalled, why, and what I am doing about it. I would rather give you bad news early than good news late, because a problem named on Monday is a plan by Tuesday.

Your sale never sleeps.

From today your sale has a full-time chaser. AI Myk and MBSP are custom, state-of-the-art software, built from the ground up for Brownsett Personal Estate Agents alone. They work hand in hand to create a journey where you feel more involved, less stressed — and your file is never the one sitting still.

AI Myk

YOUR CHASER

My AI assistant, built to automate sale progression. He works your file every single day, whether I am busy or not — and unlike the rest of the industry, he has no caseload of four hundred, no holidays, and no Friday afternoons.

- Chases both solicitors every week — and if they don't answer, chases again 48 hours later. Every chase logged
- Emails you the moment each of the 22 milestones completes
- Writes your Thursday update, every week without fail
- Flags anything stalling straight to me, the same day

He never replaces me. He makes sure nothing ever waits for me.

MBSP

YOUR PORTAL

Michael Brownsett Sale Progression — the private portal where your sale lives. Log in at any hour and see exactly where things stand, without ringing anyone to find out.

- All 22 milestones, ticked live as they complete
- A short video on every milestone — what it means, and what happens next
- Exactly who holds the current stage — named, not vague
- Every document and search in one place
- The full chase log: who we asked, when, and what they said

mbsp.uk · your login arrived the day your offer was agreed.

"Most sales don't fall through because of the buyer. They fall through because nobody chased anybody for three weeks."

A tick on the portal and an email in your inbox — always together, at every one of the twenty-two.

Tips to avoid delays

12

Most delays are not legal problems — they are waiting problems. Nearly all of them trace back to one of these six, and every one is in your hands.

i. Instruct on day one

Not when the forms arrive — today. Every day before the contract pack goes out is a day added to the far end, where it hurts.

ii. Return forms the week they arrive

The property and fittings forms are an evening's work with a cup of tea. Files wait weeks for them more often than for anything legal.

iii. Do the ID checks immediately

The unglamorous thing that stalls week one. Ten minutes on your phone the day the link arrives, and it never appears on a chase list.

iv. Answer enquiries the same day

Most enquiries need you, not a lawyer — where a certificate is, what stays, when the boiler was serviced. Every reply travels through two solicitors, so your day becomes their week.

v. Dig out the paperwork now

Certificates, guarantees, building regs sign-offs — the full list is on the next page. Every document found before it is asked for is a week you never lose.

vi. Flag holidays early

Yours, and ask your solicitor about theirs. A fortnight away in week six is fine if everyone plans for it — and a mystery delay if nobody mentioned it.

"And tell me everything. A problem I hear about on Monday is a plan by Tuesday. A problem I find out about in week eight is a delay."

Getting your paperwork ready

13

Almost everything your solicitor will ask for is already somewhere in your house. Find it this week — a drawer, a folder, one evening — and you remove half the chase list from your sale before it is written.

THE PROPERTY FORM

TA6 — Property Information

The big one: boundaries, disputes, alterations, guarantees, parking, insurance. Answer honestly and fully — "not known" is allowed, a guess is not. An evening's work with a cup of tea.

WHAT STAYS, WHAT GOES

TA10 — Fittings & Contents

Room by room: curtains, light fittings, the shed, the greenhouse. Being precise here prevents the classic completion-day row about a curtain pole.

EXTENSIONS & ALTERATIONS

Building regs & planning

Sign-offs for extensions, conversions, new windows, a moved boiler. If a consent is missing, say so early — an indemnity policy usually solves in days what silence turns into weeks.

THE WARRANTY DRAWER

Guarantees & warranties

Damp-proofing, timber treatment, roof work, FENSA or CERTASS certificates for windows, new-build warranties. Send whatever you hold — even the faded ones help.

SERVICES

Gas & electrical records

Boiler service history, Gas Safe paperwork, electrical certificates for any work done. These are the exact answers to the survey's automatic red 3s.

ALREADY HANDLED

EPC & identity checks

Your Energy Performance Certificate is on the listing — that one is mine. Your job is the solicitor's ID and proof-of-address checks, done the day the link arrives.

CAN'T FIND SOMETHING?

Do not let one missing certificate stall week six. Tell your solicitor the moment you know it is gone — a replacement copy or a one-off indemnity policy costs a fraction of the delay it prevents.

The jargon-buster

14

Fourteen terms you will hear between now and moving day — and what each one actually means.

Memorandum of sale

The document I send on day one introducing buyer, seller and both solicitors to each other. It starts everything.

Sold subject to contract

Sale agreed but not yet legally binding — where you are right now.

Conveyancing

The legal work of transferring ownership of your home to your buyer.

Searches

The buyer's solicitor's checks with the council, water company and environmental records.

Enquiries

The buyer's solicitor's questions about the house. Long lists are normal, not hostile.

Draft contract

The pack your solicitor prepares: the title, the contract and your completed forms.

Disbursements

Third-party costs on your solicitor's bill — searches, Land Registry fees, bank transfers.

Deposit

Usually ten per cent of the price, paid by the buyer at exchange — and kept if they then walk away.

Exchange

Contracts swapped and dated. The sale becomes legally binding and the completion date is fixed.

Completion

Moving day. The money crosses between solicitors and the keys are released.

Chain

Every sale linked to yours — all exchanging and completing on the same days.

Down-valuation

The lender's valuer puts your home below the agreed price. We renegotiate, bridge or appeal.

Indemnity policy

One-off insurance covering a missing certificate or consent. Often the fastest fix there is.

Redemption figure

What is left to pay off your mortgage on completion day. Your solicitor requests it near the end.

"And if a solicitor's email ever loses you, ring me. Translating is part of the job."

B.

PREMIUM MARKETING. PERSONAL SERVICE.

Outstanding results.

Any question at all — about your solicitor, the survey, the chain, or just how it is all going — ring me. There is no such thing as bothering me about your own sale.

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"Not every agent. The right agent for your home."