THE BUYER'S GUIDE · BROWNSETT

Congratulations, your offer has been accepted.

everything between today and your keys

PREPARED FOR YOU

YOUR HOME

IN THIS GUIDE

Contents.

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

What happens now

01

You have found your next home, and the family selling it has said yes. Congratulations — take tonight to enjoy it.

I act for the seller, but a sale only works when everyone in it is looked after — so from today I look after you too. I have confirmed the sale in writing to both sides and sent the memorandum of sale, the document that introduces buyers, sellers and both solicitors to each other. The home is now off the market, marked Sold Subject to Contract.

You have three jobs this week, and each one is worth days later on: instruct your solicitor formally, submit your full mortgage application, and book your survey. The next chapters walk you through all three.

From here your purchase is tracked milestone by milestone, and my sales progressor AI Myk chases both solicitors every single week — so your file is never the one sitting still. If anything changes, or anything worries you, ring me first.

Day one

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

3 jobs

Solicitor instructed, mortgage application in, survey booked — all this week.

Weekly

Both solicitors chased every week, and you kept in the loop — never left guessing.

8–12 wks

The typical run from offer accepted to completion. Chased weekly to beat it.

MY PROMISE

Around one in three agreed sales falls through — almost always because paperwork sat still. Yours will not sit still. That is the point of everything in this guide.

"An accepted offer is a promise, not a result. The next few weeks are where it is kept."

Michael

MICHAEL BROWNSETT · FOUNDER & DIRECTOR
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Your team — who to call for what

02

Within a week of today there will be six of us working on this one house, and half the stress of buying is not knowing whose job a question is. Here is the cast — pin this page to the fridge.

START HERE — FOR ANYTHING AT ALL

Michael Brownsett, your agent

The house, the sellers, access for trades and quotes, timing, negotiation, nerves — and anything you cannot place. I act for the sellers, but the sale only completes if you are looked after too. If in doubt, this is always the right number.

MOBILE

07515 720 054

OFFICE

01274 955 559

THE APPLICATION

Your mortgage broker

Everything between you and the lender: documents, rates, product questions, and progress on your mortgage offer. Using Nexpad from chapter three? 03300 552 651.

THE LEGAL WORK

Your solicitor

Contracts, searches, enquiries, ID checks — and every pound that moves. The only account you will ever send money to; chapter seven explains how to do that safely.

THE VALUATION & THE OFFER

Your lender

Books its valuation and issues the formal mortgage offer. Speak to them through your broker — going direct rarely speeds anything up.

NOT YOURS TO CHASE

The sellers' solicitor

Acts for the other side and will not take your calls — by design. Anything for them routes through your solicitor, or through me.

AND CHASING ALL OF THEM, WEEKLY

AI Myk — my sales progressor

Every single week AI Myk contacts both solicitors for a status report, logs it against the milestones, and flags anything sitting still — then you get the update without having to ask for it. No news never means nothing happening.

"If you do not know whose job it is, it is mine. Ring me, and it lands with the right person the same day."

Your mortgage checklist

Your lender sets the pace of the first month, and nothing slows a lender down like a missing document. Get this pile together tonight and your application goes in complete, first time.

WHAT YOUR LENDER WILL ASK FOR

- Photo ID and proof of your current address
- Last three months' payslips — or two to three years' accounts and SA302s if you are self-employed
- Last three months' bank statements
- Proof of your deposit — and a signed gift letter if family are helping
- Details of loans, cards and other credit commitments

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

6 months
How long the offer typically stays valid — plenty of runway for the legal work.

UNTIL THE KEYS ARE YOURS

Do not change jobs, open new credit, or move large sums between accounts without a paper trail. Lenders re-check right up to completion, and surprises cost weeks.

"A buyer who has not applied within a week is telling everyone something. Be the buyer whose application went in on day two."

The true cost of buying

04

The deposit gets all the attention, but it is not the whole bill. Nothing on this page should ambush you at completion — so here it is, all of it, with when each amount leaves your account.

BEFORE EXCHANGE

Survey — £400 – £900

Paid on booking, this week. The price rises with the survey level — chapter nine helps you choose.

Searches — £250 – £400

Paid to your solicitor early on, so the council searches can be ordered in week one or two.

Mortgage fees — £0 – £1,500

Broker fee and/or lender arrangement fee, at application. Many brokers are fee-free, and arrangement fees can be added to the loan — always ask for the figure in pounds.

Buildings insurance — Monthly

The first premium starts on exchange day, not moving day — chapter fourteen explains why.

COMPLETION & BEYOND

Conveyancing — £1,000 – £1,600

Plus VAT and disbursements. The balance is settled at completion, itemised line by line on your statement.

Stamp duty — Chapter five

Paid through your solicitor within 14 days of completion. Around here, many buyers pay little or nothing — the next chapter shows exactly what.

Removals — £400 – £1,200

Booked the hour you exchange, paid moving week. A local move with a good firm sits in this range.

The float — £1,000

Not a bill — your buffer for the locksmith, the leak, the van that needs one more day. The calmest buyers have one.

THE COMPLETION STATEMENT

Before the big day your solicitor sends one document listing every pound in and out — price, mortgage, fees, searches, stamp duty. Read it line by line. Nothing on it should be new to you, and if anything is, ring them, then me.

Stamp duty, explained

Stamp Duty Land Tax is paid once, shortly after completion, and your solicitor handles the return and the payment for you. It works in slices, like income tax — each rate applies only to the part of the price inside its band, never to the whole price.

STANDARD RATES · ENGLAND

Up to £125,000	0%
£125,001 – £250,000	2%
£250,001 – £925,000	5%
£925,001 – £1.5 million	10%
Above £1.5 million	12%

TWO LOCAL EXAMPLES

A £200,000 home: nothing on the first £125,000, then 2% on the remaining £75,000 — **£1,500.**

A first-time buyer at £200,000 — or anywhere up to £300,000: **£0.**

FIRST-TIME BUYERS

£0 up to £300,000

Then 5% on the slice from £300,001 to £500,000. Above £500,000 the relief vanishes and standard rates apply to everything. Every buyer on the deeds must be a first-timer — one previous owner between you, and the relief is gone. Your solicitor claims it on the return; it is not automatic.

SECOND HOMES & BUY-TO-LET

Add 5% to every band

Owning any other residential property when you complete — anywhere in the world — adds five percentage points to each band, from the first pound.

WITHIN 14 DAYS

The return and payment are due within 14 days of completion. Your solicitor collects the money with the completion funds, so it is settled before you have unpacked the kettle.

CORRECT AT PRINTING — AUGUST 2026

Rates and thresholds move at Budgets, and a printed page cannot know. Before you rely on a number, take thirty seconds with the official calculator at **gov.uk/stamp-duty-land-tax** — and your solicitor confirms the exact figure on your completion statement long before the day.

Gifted deposits & source of funds

06

If family are helping with your deposit, you are in good company — and one piece of admin, done in week one, keeps their kindness from costing you time. Your solicitor and your lender are legally required to trace where every pound of your purchase money comes from. It is not suspicion of you; it is anti-money-laundering law, and it applies to everyone equally.

ONE

The gift letter

A short signed letter from the giver confirming the money is a gift, not a loan, and that they will own no share of the home. Your solicitor and broker both have templates — it takes ten minutes.

TWO

The giver's ID

Passport or driving licence, plus proof of address. Yes — your mum gets identity-checked too. Warn her kindly; it surprises everyone.

THREE

The giver's statements

Usually three to six months of bank statements showing the gift building up or arriving. A sudden, unexplained lump sum is the one thing that stalls a file.

FOUR

Tell the lender at application

A declared gift is completely routine — lenders see them daily. An undeclared one surfacing at underwriting means delay, occasionally a decline. Say it on day one.

PROVING YOUR OWN MONEY

Savings	statements showing them building up	A property sale	the completion statement from your solicitor
Inheritance	the executor's letter or grant of probate	A work bonus	the payslip it arrived on

"Nobody enjoys asking their dad for three months of bank statements. Ask him in week one anyway."

Protecting your money

You are about to make the largest bank transfer of your life, and criminals know exactly when buyers do it. The scam is called payment-diversion fraud: days before exchange, an email arrives looking exactly like your solicitor's — same name, same signature, same thread — saying their bank details have changed. Buyers in this country lose whole deposits to it every week. It is also entirely beatable. Four rules.

RULE ONE

Bank details never change.

Your solicitor gives you their account details once, at the very start, on paper or in person. Any message changing them is fraud until proven otherwise — no exceptions, however genuine it looks.

RULE TWO

Verify by voice.

Before the first transfer, ring your solicitor on the number you already have — never one from the email — and read the details back to a human.

RULE THREE

Send £1 first.

Transfer one pound, ring to confirm it landed, then send the balance. Every good solicitor is happy to work this way; be wary of any who is not.

RULE FOUR

Distrust urgency.

Fraud clusters on Friday afternoons and completion weeks, when everyone is rushing. Pressure to move money fast is itself the warning sign — nothing in conveyancing is too urgent for one phone call.

"No genuine solicitor will ever be offended that you checked."

IF ANYTHING FEELS OFF

An email at an odd hour, a changed tone, any mention of new details — stop, and ring your solicitor or me before a penny moves. Ten minutes of checking has never lost anyone a house; ten seconds of hurry has.

Choosing the right solicitor

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You are free to instruct anyone you like. But no single decision 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
Offer accepted to keys in hand. 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, 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.

Once you have instructed, two things keep your side moving: do the ID checks the day the link arrives — ten minutes on your phone — and return every form the week it lands. Files wait weeks for forms more often than for anything legal.

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."

Survey options explained

The survey is yours: you choose it, you pay for it, and the report comes to you. There are four versions to know about — and every single one reads worse than the house. That is by design, not a verdict.

NOT ACTUALLY A SURVEY

The mortgage valuation

Ordered by your lender, for your lender. It confirms the agreed price supports the loan — sometimes without anyone visiting at all. It says nothing about condition, and you may never see it. Never rely on it as a survey.

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. Fair warning: it will 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".

LEVEL 3

Building Survey

The deep one — worth it for older, extended or unusual homes. The surveyor goes 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. Dozens of pages, half a day on site. A long list of notes is the product doing its job, not the house failing.

WHEN YOUR REPORT LANDS

Read it with a cup of tea, not at midnight. Surveyors are paid to be cautious, and almost every point raised is maintenance, not emergency. If something genuine turns up, chapter ten walks you through exactly what to do — quotes, negotiation and all. Ring me before you panic: I have read hundreds of these, and I will tell you honestly which points matter.

The survey flagged something

First, breathe. Almost every survey flags something — chapter nine explains why the report is built to worry you. The question is never whether the list is empty; it is what the list actually costs. Here is the calm route through, in order.

i. Read it twice, then ring me

Once for the fright, once for the facts. Then call: I have read hundreds of these on homes just like this one, and I will tell you straight which points are Yorkshire-normal and which deserve a closer look.

ii. Turn fear into a number

"Damp noted to rear elevation" is terrifying; a £340 repointing quote is not. Get two written quotes from local trades for anything genuine — I arrange access with the sellers, usually within days.

iii. Choose your route

With quotes in hand there are exactly three: proceed as agreed, renegotiate the price, or ask for the work to be done before exchange. All three are normal. The size of the number picks the route.

iv. Mind the etiquette

Ask once, in writing, quotes attached, genuine items only. Sellers respond to evidence, not to the word "survey" — and a list of small demands poisons goodwill you may need again at exchange.

HOW I BROKER IT

A renegotiation backed by written quotes almost never kills a sale; a vague "the survey was bad, we want money off" very often does. Bring me the report and the quotes, and I will put the case to the sellers properly — my job is a fair deal that completes.

When the valuation comes in low

Sometimes the lender's valuer decides the home is worth less than you have agreed to pay. Your mortgage is recalculated against the lower figure and a gap opens in your budget. It feels like a disaster. It is actually one of the most fixable problems in the whole purchase — and it says less about the house than you would think, because valuers are paid to be cautious whenever the market is moving.

ROUTE ONE

Challenge it

Your broker submits recent sold prices of genuinely comparable homes and asks the valuer to look again. It succeeds less often than buyers hope — but with real evidence, it does succeed.

ROUTE TWO

Try another lender

A different lender sends a different valuer, and different valuers reach different numbers more often than the industry admits. Your broker can usually re-place the application within days.

ROUTE THREE

Renegotiate

The low number follows the house: the next mortgage buyer will very likely meet the same valuation, and the sellers know it. That makes a price conversation legitimate — and I will be straight with both sides about the figure.

ROUTE FOUR

Bridge the gap

If you have the cash and still believe in the price, you can simply make up the difference. Right for some buyers on the right house — never something you should feel obliged to do.

"A down-valuation is the start of a conversation, not the end of the purchase. Ring me the day it happens — the only wrong response is silence."

The timeline

Every purchase runs at its own pace, but a well-chased one looks like this. Where yours sits on this map is exactly what I keep you told about, every single week.

Week one

Offer accepted, memorandum of sale sent. You instruct your solicitor, submit the mortgage application and book the survey. ID checks done the day the links arrive.

Weeks 1–2

Your solicitor orders searches — local authority, drainage, environmental. Councils take days to six weeks, the least controllable stretch, which is why they go in early. The lender books its valuation.

Weeks 2–5

Survey done, underwriting runs, and the formal mortgage offer lands. Requests for yet more documents are routine lender behaviour — not a wobble.

Weeks 4–8

Your solicitor reads everything and raises enquiries with the seller's side. A long list is normal and not hostile — it is a solicitor doing their job properly.

Weeks 8–10

Contracts signed, deposit sent to your solicitor, completion date agreed — then exchange. Book the removals van the same hour.

Weeks 9–12

Completion. The money crosses between solicitors, and the moment it lands I hand you the keys myself. Welcome home.

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

Exchange.

Contracts are signed, swapped and dated, and your deposit is paid over. This is the moment the purchase becomes legally binding — until it, either side can walk away; after it, neither can. Your buildings insurance starts today.

Completion.

Moving day — usually one to two weeks after exchange. Your solicitor sends the balance, the seller's solicitor confirms receipt, and the keys are released to you.

8–12 wks

Typical, offer to keys — a well-chosen solicitor and fast paperwork beat it.

1–2 wks

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

Utilities

Nothing here is difficult — it is simply easier in the right order. One job is worth doing early; the rest belongs to keys day or the first quiet evening.

THE DAY YOU GET THE KEYS

Photograph every meter

Gas, electricity and water, before you unpack a single box — date-stamped photos end every billing dispute.

Find the current suppliers

The sellers will leave details — or I will find out for you. Give each your readings and completion date; they bill the sellers up to it, you from it.

Find the stopcock and fuse box

Two minutes now, before you need them in a hurry — usually under the kitchen sink and in the hallway.

Boiler on, heating checked

Run heating and hot water on night one, even in summer — find any problem while the paperwork is fresh.

BEFORE AND AFTER

Broadband BOOK AT EXCHANGE

The one that punishes lateness — installs can take two weeks. Book the day you exchange, for the day after completion.

Council tax FIRST WEEK

Register with Bradford Council from your completion date — five minutes online.

Water FIRST WEEK

Yorkshire Water, for most homes here — open your account with the reading from keys day.

Switch if you want to FIRST MONTH

You inherit the old suppliers, not their contracts — once the first bills arrive, move to any tariff you like.

TV licence FIRST WEEK

Licences do not move house on their own — update the address online, two minutes.

Insurance

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One date on this page matters more than all the others, so it gets the big type.

Exchange day

NOT COMPLETION DAY

For most house purchases, the property is at your risk from the moment contracts are exchanged — before you own it, before you have keys. Your lender will insist on it too. Get a buildings policy quoted now and ready to start the day we exchange, not the day you move.

FROM EXCHANGE

Buildings insurance

Covers the structure — walls, roof, floors, fitted kitchens and bathrooms. The rebuild cost is in your survey or the lender's valuation; insure against that figure, not the purchase price. Buying a leasehold flat? The freeholder usually insures the building — your solicitor will confirm.

FROM MOVING DAY

Contents insurance

Everything you would take with you if you moved again. Start it from completion day, and check whether your current policy covers goods in transit — many do not, and not every removals firm's cover is generous.

WORTH A CONVERSATION

Life & protection

A mortgage is usually the biggest debt of your life, and protection is the boring conversation everyone is glad they had. The Nexpad team on chapter three advise on life cover, critical illness and income protection alongside the mortgage itself.

A QUIET WORD

Keep the paperwork

Your policy schedule, the rebuild figure, the start date confirmation — keep them with your purchase documents. Your solicitor may ask for proof of cover before exchange; having it ready saves a day at the worst possible moment.

"Quoted this week, ready for exchange. It is one phone call now, and a scramble later."

Your moving checklist

Nothing gets firmly booked before exchange — the date is not fixed until then. But everything can be researched, quoted and pencilled in, so that when we exchange, your move takes six phone calls instead of six weeks.

i. Book removals the hour you exchange

Get two or three quotes now so you can confirm the hour we exchange — good firms book up two to three weeks ahead.

ii. Pack the essentials box

Kettle, tea, chargers, toilet roll, bedding, the kids' favourites. It travels in your car, never the van.

iii. Label by room, not by box

"Kitchen — everyday" beats "Box 14" — and measure the big furniture against the new doorways now.

iv. Sort the kids and the pets

Moving day is long, loud and full of open doors. Grandparents or a day of childcare turn it from stressful into merely busy.

v. Plan the van's parking

At both ends — a van that cannot get near the door adds hours. Warn the neighbours and mention any tight lanes or steps.

vi. The keys come from me

The money moves between solicitors and I hand you the keys myself — usually early afternoon. Load the van in the morning; do not plan an 8am handover.

Change of address guide

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Work through this over two evenings in the first fortnight — official things first. The redirection below is the safety net for whatever you forget.

OFFICIAL
First week

- DVLA — driving licence and the V5C logbook, both
- Electoral roll — re-register at gov.uk, five minutes
- HMRC — tax, child benefit and any tax credits
- Council tax — close the old account, open the new

MONEY
First week

- Banks, building societies and credit cards
- Pensions, savings and investment providers
- Car insurance — premiums change with postcode; not optional
- Loyalty schemes, PayPal and online shopping defaults

HEALTH
First fortnight

- GP and dentist — register locally if you have moved area
- Optician, and the vet if you have pets
- Pet microchip database — the one everyone forgets

WORK & LIFE
As they come

- Employer — payroll, HR and your pension scheme
- Schools and nurseries
- Mobile, subscriptions, streaming and deliveries
- Friends and family — the nicest one on the list

THE SAFETY NET

Royal Mail redirection

Set it up a week before you move, for at least three months. Every redirected envelope in month two is someone you still need to tell — and it keeps your post out of a stranger's hands.

PREMIUM MARKETING. PERSONAL SERVICE.

Outstanding results.

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

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