



First Time Buyer Q&A

Your **conveyancing journey** with LPL

Buying your first home can feel overwhelming. Here at LPL, we understand that first time buyers may not be familiar with the conveyancing process, the terminology involved or what to expect from a conveyancing team.

This guide is here to explain each stage in plain English, outline typical timelines and let you know exactly what we do for you at LPL. Our goal is to give you clarity, confidence and a smooth, stress-free property purchase experience.



Buying your first home?

Book a [call](#) with our Client Services Team for friendly advice!

What is **residential conveyancing**?

Conveyancing is the legal process of transferring ownership of your new home from the seller to you. It includes property checks, legal searches, preparing contracts and registering your ownership with the Land Registry.

We manage this entire process, so **you don't have to worry** about the legal details.

What do we offer?

We're an online, high-volume conveyancing firm, allowing us to keep costs lower than traditional face to face conveyancers while delivering a fast and reliable service.

You'll use our Hoowla portal, an online platform where you can upload documents, track progress, complete forms and get updates in real time.

Our mission is to make your first home purchase stress-free and to keep you informed at every step.



What we do for you

- ✓ **Your dedicated team:** A named conveyancer, supported and backed up by our helpful and friendly Client Services Team, is always just a call or message away.
- ✓ **Clear updates:** We'll keep you in the loop weekly via an email or Hoowla.
- ✓ **Smooth progress:** We'll aim to exchange contracts within 12-14 weeks from initial instruction whenever the chain allows.
- ✓ **Full-service support:** From identification/AML checks and searches to enquiries, exchange, completion and Land Registry submission, we handle the legal side from start to finish.

What we can't do for you

- **Surveys and mortgages:** We don't arrange these, though we coordinate with your providers.
- **Chain timing:** We can't guarantee the chain will be ready for exchange on a specific date.
- **Third-party delays:** We'll work quickly to keep your transaction moving, but some steps depend on others in the property chain whom we can't control - like councils, lenders or other third parties - so **timings can sometimes be outside our control – despite our best efforts.**

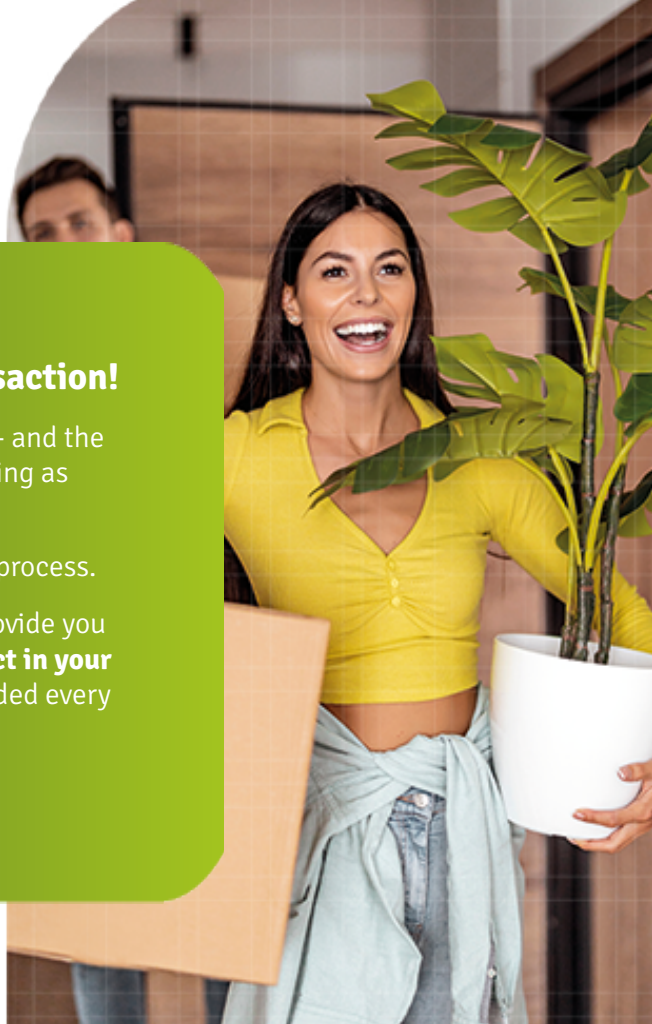
Setting your expectations

There is never a benefit to LPL in delaying your transaction!

The faster your purchase moves, the sooner the process is complete - and the sooner our fees are settled. Our goal is to keep your transaction moving as smoothly and quickly as possible.

At LPL, **our priority is protecting you** throughout the conveyancing process.

Whilst delays can be frustrating and sometimes third parties may provide you with conflicting information that serves their interests, **we always act in your best interests**, making sure your rights and investment are safeguarded every step of the way.



To give you peace of mind, we'd like to set clear expectations around timings and how quickly we'll respond to your queries. That's why we follow a Service-Level Agreement (SLA):

- ✓ Our internal target is to exchange contracts within 12-14 weeks where the chain allows.
- ✓ Weekly updates via Hoowla so you're never left wondering about your case progress.
- ✓ Maximum 48-hour response time to emails but we strive for 24 hours.
- ✓ Maximum 5-day response time to review and deal with replies or legal correspondence.



Commonly asked questions about conveyancing

What are disbursements?

Disbursements are third-party costs that are part of the conveyancing process, such as local authority searches, Land Registry fees, or [Stamp Duty](#).

Can LPL act for both the buyer and the seller?

To avoid potential conflicts of interest, LPL represent either the buyer or the seller, but not both sides.

Why do I need to verify my funds again if my broker already has?

Even if your mortgage broker has completed checks, all solicitors are legally required to carry out their own source of funds and anti-money laundering (AML) checks. This includes confirming where the money is coming from and ensuring it genuinely belongs to you. This is due to the funds passing through our client account so the risk lies with LPL.

What happens if my sale or purchase falls through?

We operate on a 'no completion, no fee' basis; therefore, if your case falls through, you won't have to pay our legal fees. However, if the transaction doesn't proceed, you may still be responsible for paying certain costs, like disbursements. These are different to LPL's fees. It's advisable to discuss with your LPL case handler what costs you'll be liable for in such situations.

How can I protect myself from conveyancing cybercrime?

Fraudsters sometimes try to intercept or redirect payments in property transactions. Always verify bank details directly LPL as guided, beware of unexpected emails or calls and use secure communication channels. For more guidance, visit our [Cybercrime and Conveyancing Fraud guide](#) in the Information section of our website.

How long does the conveyancing process take?

The time it takes can vary. On average, it takes about 12-14 weeks, but it can be shorter or longer depending on factors like whether you're buying or selling, if you're in a chain and how quickly third parties respond and if it's a freehold or leasehold.



Step-by-step **property purchase timeline**



Stage	What we do / what we need from you
Instructing us at LPL	We open your case in Hoowla, conduct ID & source-of-funds checks and send the questionnaire out for you within 48 hours of your initial instruction. Weekly updates start here.
Survey & valuation	Your lender arranges a valuation for their lending purposes; you may choose to have an additional survey for your own peace of mind and instruct a local surveyor. Whilst the survey sits outside of our remit, if any legal points are raised by the surveyor, we can investigate and provide comments to you and your lender.
Mortgage offer	Your lender issues formal mortgage offer. Please respond promptly to any requests to avoid delays.
Request Contracts from the Vendor's Solicitor & Seller's solicitor	We reach out to the sellers of the property to ask them for a copy of the contract pack so we can make sure your case gets assigned to the right case handler.
Searches & initial checks	We order local authority, water/drainage and environmental searches, review the title and contract and raise any enquiries.
Enquiries resolved & Report on Legal Title to the Property	We receive replies to our enquiries from the seller's solicitors, send you our Report on Title summarising the property and anything you should be aware of, and ask you to sign the contract and transfer the deposit.
Exchange of contracts	The contract becomes legally binding. We agree a completion date with all parties. Our target is 12-14-week exchange where possible.
Between exchange & completion	We coordinate the final transfer of funds and confirm completion. You need to ensure you have put building insurance arrangements in place from exchange.
Completion day	Mortgage funds are sent, balance paid to the seller's solicitor and keys released. You move in!
Post-completion (SDLT & Land Registry)	We submit your Stamp Duty return (this is required even if you are not paying any stamp duty) and register the legal owner with the Land Registry.

Key conveyancing terms in plain English

Title Deed - This legal document proves ownership of the property and outlines any rights or restrictions associated with it.

Exchange of Contracts - The point at which both buyer and seller are legally committed to the transaction. Before this, either party can usually withdraw without financial penalty.

Ending your current tenancy - We understand you will be excited to move into your new home. As we are reliant on third parties for much of the process, we advise you not to hand in your notice to your current landlord until a completion date has been agreed by all parties and we have exchanged contracts.

Completion - The final stage where the property officially becomes yours and the remaining funds are transferred to the seller.

Stamp Duty - A tax payable on property purchases above a certain value. Your conveyancer calculates the correct amount and ensures it is paid to avoid legal issues.

Fixtures and Fittings - Items in the property that may or may not be included in the sale, such as appliances or garden sheds. Your conveyancer helps clarify what stays and what goes.

Mortgage Deed - If you're buying with a mortgage, this is the legal agreement between you and your lender. Your conveyancer ensures it is completed and registered properly.

Disbursements - Third-party costs that are part of the conveyancing process, such as local authority searches, Land Registry fees or Stamp Duty. Your conveyancer handles these payments on your behalf.

Searches - Checks carried out with local authorities to uncover potential issues with the property, such as flooding risk, planning restrictions or nearby developments.

Local Authority Search - A specific search with the council to find out about planning decisions, road proposals or enforcement notices that could affect the property.

Chain - The sequence of linked property sales where each purchase depends on another sale completing first. Delays can happen if someone in the chain moves slowly.

Deposit - The upfront payment you make when exchanging contracts, usually a percentage of the purchase price. Once contracts are exchanged, this is typically non-refundable.

Fittings and Contents Form (TA10) - A checklist completed by the seller specifying which fixtures and fittings are included in the sale, so you know exactly what stays in the property.

Leasehold vs Freehold - Freehold: You own the property and the land it stands on outright. Leasehold: You own the property for a set period, but not the land; you may also pay ground rent and service charges.

Completion Statement / Final Statement - A document from your conveyancer detailing all costs, disbursements and the final amount needed to complete the purchase.

Whilst we do what we can to make sure our quotes are comprehensive, they are indicative costs based on the information provided at that initial stage. Depending on the type of transaction, there may be additional costs which we were not aware of at the beginning so could not include in our quote. For example, we may need additional searches or to pay a management company for information to progress matters. Although we do what we can to minimise any additional fees, many are outside of our control.

For a full list of conveyancing terms explained, [check out our conveyancing jargon buster](#) on the website

Moving forward



We hope this guide has made the conveyancing process a little clearer and given you the confidence to take the next steps in buying your first home.

Remember, every property transaction has its unique twists and turns, but with the right guidance, it does not have to be stressful.

If you'd like expert advice or support at any stage, the team at LPL is just a call or click away.

Louise Stephens-Pantoja, Head of Operations



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We're social



Have a question? Let's talk!

[Click here to book a call](#) with our Client Services Team at your convenience.

Watch our short video guides to help you learn about the process!

You're always welcome to call us, but you might find our [short video guides](#) a really helpful place to start. They cover common steps like how to sign a mortgage deed or using our facial recognition ID check, along with the whole journey from offer to getting your keys. Quick, simple and reassuring - so you'll know exactly what to expect, with us by your side at every stage.



Here's to a smooth and successful property journey. We look forward to helping you secure your very first home.