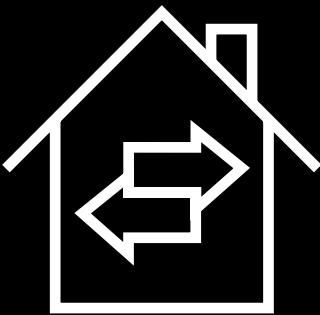




Cala's quick guide to exchanging contracts



We've put together a guide to help you achieve your expected exchange date, which is:

Should you have any queries in respect of your reservation please contact your Sales Consultant

Getting started

Obtain and accept a quote in writing from your chosen solicitor and ensure your Sales Consultant is aware of the person dealing with your matter and their contact details

Provide I.D. and return completed starter pack to your solicitors

Pay the relevant search fees to your solicitor

Confirm your solicitor has applied for your searches

Apply for your mortgage and pay your survey fee

Make your appointment with your Sales Consultant to carry out your Information Giving Meeting – this provides detailed information in respect of the development and your Cala property. Please allow approximately two hours during the week for this appointment

Next steps

Make your colour choice selections (if still available) with your Sales Consultant

Confirm any extras (if still available) and make payment to your Sales Consultant

Provide your solicitor with evidence of the deposit

Ensure your mortgage survey has taken place

Send a copy of the valuation report to your solicitor

Check that your solicitor has received your searches

Ensure your solicitor has raised enquiries and received replies

Sign and return all documents sent from your solicitor

Ensure that you and your solicitor have received the mortgage offer

Book your appointment to sign contracts this week
(if not sent out by post)

Transfer the exchange deposit to your solicitor

Ask them to agree the anticipated completion date for you to move

If you are looking for any further information, please check your customer portal, Spaciable and refer to your Purchase Guide. We also have some handy buyer guides to help you on your home buying journey.

Documents needed to obtain a mortgage

Supporting documents

Below are the standard documents you will typically need, they may vary dependent on your lender. Please discuss the full requirements with your Mortgage and Protection Adviser.

- Original passport (if in maiden name, please supply a marriage certificate)
- Photo driving licence (if in maiden name, please supply a marriage certificate)
- UK based bank or building society statement (less than 3 months old, check whether your lender can accept online bank statements). This statement must show your name, address and account number
- Utility bill (gas, electric, water or landline telephone bill - less than 3 months old and no internet bills, mobile phone bills or TV licence bills)

Proof of income – one of the below

- Latest 6 payslips - must show your name and company name
- Latest P60
- Last 3 years' Sa302s (finalised Sa302s from HMRC)
- Last 2 years' accounts (audited and signed by the accountant)
- Last 3 months' bank statements

Additional information

- Proof of deposit - gift letter or bank statements (if a large credit, give reason for this OR please provide source account, the lender will look for a build-up of funds over 3 months)

Key actions you will need to take with your solicitor

- Provide your original or certified copy of I.D.
- Obtain a signed client care letter which confirms their instruction
- Complete and return your starter pack
- Payment of search fees
- Provide evidence of funds
- Return signed contract and transfer deed
- Send valuation report
- Return signed mortgage deed