

Acting for the seller: Action list for pre-completion and completion activities

Pre-completion procedures

Acting for the seller

- Where the title is subject to a mortgage, obtain redemption figures immediately after exchange.
- If the title is registered, ensure Form DS1 or, if applicable, e-DS1, is prepared/readied before completion, or take a copy of the charges register, to ensure the necessary details of the registered charge can be entered on the form to be sealed by the lender after completion (or made available for the e-DS1).
- If the title is leasehold, make sure you get all up-to-date receipts and demands relating to ground rent and service charge payments (including buildings insurance premiums) for apportionment, and check that the last receipt for ground rent is clear, i.e. that there are no alleged outstanding breaches of covenant.
- Double-check that you hold all the deeds and documents of title due to be handed over at completion. Consider passing to the buyer all obsolete land or charge certificates.

Completion

Acting for the seller

- Prepare a schedule of deeds and documents to be handed over at completion and obtain the buyer's practitioner's signature thereon to confirm the transmission of these documents. If the property is leasehold, ensure the lease is available for handing over at completion.
- Agree the time and place for completion and the style of completion—postal, agency, or in person.
- Make sure the seller is moving out and (if the contract so provides) ascertain the time that full vacant possession will be available, i.e. when the property will be empty.
- If there is an old land or charge certificate (where the charge is to be fully repaid), take instructions about the redundant certificate. Will the seller wish to keep it, or agree to pass it over? It is no longer proof of title, but best practice means the buyer should have custody of it with any pre-registration deeds.
- When seeking payment of the sale price along with apportionments ensure that the buyer's practitioner has a completion statement and copy receipts or current demands.

- Post off the deeds and purchase deed immediately on receipt of the purchase monies by bank transfer.
- Ensure the keys are released and the selling agents duly informed of completion.
- If the land is unregistered, remember to attach all necessary endorsements on the most recent title deed (normally only on a sale of part) and a memorandum on any relevant grant of representation.