

# MOVING MADE SIMPLE

Residential Conveyancing Guide



### Thank you for choosing LCF for your residential conveyancing

Buying or selling a property is one of life's most significant decisions and we understand it can feel overwhelming at times. At LCF Residential, we're committed to making your conveyancing journey as smooth and stress-free as possible.

This guide has been created to help you understand what to expect at each stage of the process. We believe that informed clients are confident clients, so we've outlined the key milestones, timescales and our role in supporting you every step of the way.

We're here to take the complexity out of conveyancing, answer your questions and ensure you feel supported throughout your transaction. Our promise is simple: transparent pricing, proactive communication and expert local knowledge. All delivered with exceptional client care.

Welcome to the LCF family.

# OUR PROMISE

Residential Conveyancing.  
Plain and Simple.

## NO HIDDEN FEES



We believe in complete transparency from the very start. During our initial consultation, we'll take the time to understand your specific circumstances and explain exactly what assistance you'll need from us, without confusing jargon. Based on this discussion, we provide a full and accurate quote upfront, including a detailed breakdown of all costs for our services.

Depending on your transaction, this might include fees for mortgage administration, leasehold properties, gifted deposits or redemptions on top of standard conveyancing costs. Because we're upfront about pricing from day one, you'll have complete clarity on the service you're receiving and the total cost, with no unpleasant surprises down the line.

## PROACTIVE UPDATES



We won't leave you hanging or wondering what's happening with your matter. Our commitment is to keep you informed with regular, proactive progress updates throughout your transaction, so you never face the anxiety of being unsure where things stand. You'll receive direct dial numbers for your assigned lawyer and their support team, who will always be up to date with your case and ready to assist when you need them.

We take the complexity out of conveyancing so you have one less thing to worry about.

## LOCAL EXPERTISE



While our heart is firmly rooted in Yorkshire, with offices across Leeds, Harrogate, Ilkley and Bradford, our expertise extends far beyond the region. We handle property transactions across England and Wales, bringing the same depth of knowledge and attention to detail wherever your property journey takes you.

You can speak to us by phone or visit any of our four offices at your convenience. Whether you're buying or selling locally or further afield, our understanding of regional nuances and specific considerations means you benefit from genuine expertise tailored to your location, not a one-size-fits-all approach.

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At LCF, we understand that moving home is one of life's biggest decisions. Our team is dedicated to guiding you through every stage with clarity, care and expertise. We're here to take the stress out of conveyancing so you can focus on the exciting journey ahead.

Julie Davis

HEAD OF LCF RESIDENTIAL



## + PURCHASE TIMELINES

### WEEKS 1 - 3 Onboarding

Once we receive your instructions, we'll send you our initial engagement paperwork to complete. You'll also need to pay for the property searches at this stage. We'll request the draft contract paperwork from the seller's solicitors and begin setting everything up.

### WEEKS 3 - 5 Receipt of contract pack

We will review the contract paperwork, undertake a full title investigation and request searches. Once we've examined everything, we'll send you an initial report on the property along with documents to sign and raise any enquiries with the seller's solicitors about matters that need clarification.

### WEEKS 5 - 9 Pre-Exchange requirements

We'll review the replies to any enquiries we've raised and examine your search results in detail. If you're purchasing with a mortgage, we'll receive and review your mortgage offer, explain the key terms to you and send you the necessary documents for signature.

### WEEKS 9 - 10 Working to exchange

Receive return of all signed paperwork and any outstanding search results. We will send you a completion statement and request your mortgage advance (if applicable). We will then collect any remaining balance from you and carry out the final property searches in preparation for the exchange of contracts.

### WEEKS 10 - 12 Exchange

When everyone has their paperwork, mortgage offers and linked transactions in order, we exchange contracts. This legally binds both parties and fixes the completion date when you'll transfer ownership.

### WEEKS 12 - 16 Completion

On completion, we send the funds and transfer ownership. We pay any stamp duty and submit an application to the land register to record the ownership of your property.

## + SALES TIMELINES

### WEEKS 1 - 3 Onboarding

We receive your instructions, send an initial letter and request the necessary information. During this phase, we collect your documentation, obtain the agent's particulars and contact the purchaser's lawyers.

### WEEKS 3 - 6 Pre-Exchange requirements

We submit draft contracts to the purchaser's lawyers. They'll raise enquiries about the property, which we'll answer together with you. We'll also obtain settlement figures for any mortgages on the property.

### WEEKS 6 - 9 Working to exchange

We prepare documents for you to sign and ensure everything is ready. If your sale is linked to a chain, we'll wait until all parties are ready to proceed together.

### WEEKS 9 - 12 Exchange

When everyone has their paperwork, mortgage offers and linked transactions in order, we exchange contracts. This legally binds both parties and fixes the completion date when you'll transfer ownership.

### WEEKS 12 - 16 Completion

On completion, we receive the funds and transfer ownership. We then repay your mortgages, settle estate agent fees and our costs and send you any remaining funds.



## + MANAGING YOUR EXPECTATIONS

Key information about your conveyancing journey

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### Timeline Expectations

Conveyancing involves essential background checks and investigations. This will also, to some extent, require us to do further research and potentially seek information from external parties. During the 'quiet period' when we're conducting searches and reviewing your property title, rest assured, we're working diligently behind the scenes. Multiple chasers during this time can slow progress. Likewise, on a sale, the buyer's solicitor will also have this period where they are undertaking similar investigations.

### Communication

We aim to respond to emails within 48 hours, prioritising by urgency. For time-sensitive matters, please call us directly. With 99% of communications now electronic, this helps us serve you efficiently.

### Leasehold Properties

Legislation changes have impacted timescales for leasehold properties and we'll keep you informed if your property is affected. When selling leasehold or freehold properties with management companies, we need to obtain information packs on your behalf. While we'll make the initial contact with your management company, they usually charge an administration fee for this service.

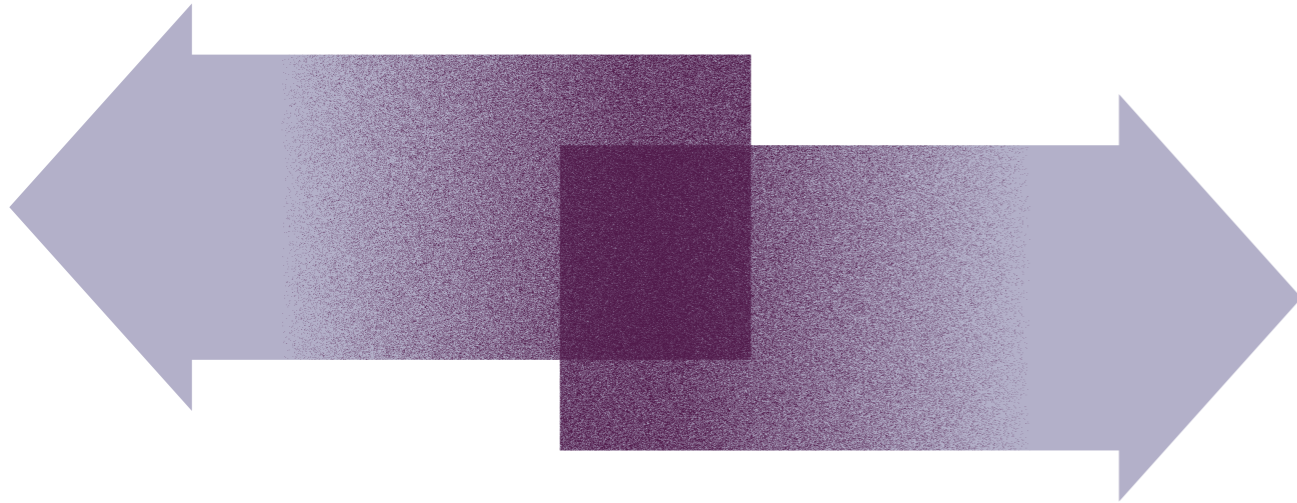
We'll ask you to contact your management company early and pay their fee directly, as it significantly speeds up your transaction, helping us move things along more smoothly for you.

### Verifying Your Funds

We're strictly regulated and must conduct thorough checks on all funds, including any third-party funds such as gifts. As a baseline, we audit trail funds for the previous 6 months in line with SRA requirements. However, in most cases, we'll need to request additional information and look further back than 6 months. This process can take time, but it's simply part of our essential regulatory obligations.

Please don't be concerned when we ask for more detailed information about your finances or when the verification process extends beyond the initial timeframe. These checks are a legal requirement, not a personal matter and help protect everyone involved in the transaction.

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## EXCHANGE & COMPLETION

### Exchange of Contracts

This is when we legally commit all parties to the transaction. While we aim to negotiate a period between exchange and completion, we can also exchange and complete on the same day if necessary. Before the exchange, we'll always call you personally to confirm your instructions. This is our policy to ensure you're completely comfortable with proceeding, as circumstances can occasionally change.

**Important:** If you're purchasing with a mortgage, most lenders require at least 5 working days' notice to release funds. We factor this into our exchange date negotiations.

### Completion Day

Completion is when funds are transferred between solicitors and keys are released. All transfers use the UK CHAPS system, which guarantees same-day payment but not a specific time. We recommend being fully packed and ready to vacate by noon. Contractually, completion must occur by 2pm, though many firms show patience with longer chains and banking delays.

**Help us help you:** Send any required funds to us at least one working day before completion. While Friday moves are popular, they significantly strain the banking system. If possible, consider a mid-week completion for smoother processing.



## POST-COMPLETION REGISTRATION

Once your purchase completes, we begin the process of registering the property in your name with the Land Registry, along with any mortgages you've taken out. This is an essential legal step that secures your ownership.

### Current Processing Times

The Land Registry's service level agreement can now take several months, while more complex cases, particularly new build developments (where we're registering multiple properties simultaneously) and certain leasehold transactions, can take 18 months or longer.

Please rest assured, we review all applications regularly and will proactively contact you if we become aware of exceptional delays. Within a few months of submission, we can usually obtain an estimated completion date from the Land Registry.

**Please note:** We ask that you allow a minimum of 8 weeks following completion before enquiring about registration status, as earlier enquiries won't provide meaningful updates.

### Expedited Processing

In exceptional circumstances where delays would cause you financial hardship, specifically if you need to sell the property or remortgage, the Land Registry can expedite your application. We would need to submit a formal request with supporting evidence. If approved, they aim to complete the registration within 10 working days.

To find out more, or to find out how LCF Residential can help you. Please contact [lcfnewbusiness@lcf.co.uk](mailto:lcfnewbusiness@lcf.co.uk)



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LEEDS | BRADFORD | HARROGATE | ILKLEY

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