

	Pre-sale set-up	Customer reservation		Authority to Proceed and Authority to Exchange			Exchange a	Exchange and completion	
Customer		Customer enquiries and chooses to buy specific First Home Conveyancer selected	Completes application pack, including supporting evidence Pays reservation	C. de	abmits mortgage application completes legal eclarations with conveyancer		Customer pays deposit	Customer moves in	
Local Authority	Local eligibility criteria set s.106 agreements			Local authority receives completed application pack, checks criteria armet and issues Authority to Proceed and conveyancer pack	re conveys	cal authority receives ancer's legal undertaking ansaction is compliant and a Authority to Exchange		Receives confirmation of completion and updates record	
Developer	Homes identified Pre-sale valuations Marketing		Assists in completion of application pack and submits to local authority						
Mortgage adviser		Assurance that customer can borrow (potentially with	Assists in completion of application pack						
Mortgage lender					Mortgage applica ender values for mo offer and conveya confirms transaction	ortgage Incer	mort	nder provides agage funds for al completion	
Conveyancer		Conveyancer identified by customer			Conveyancer foll standard instructio Submits full leg eclarations and und	n pack gal	Contracts	Final legal confirmations gisters restriction at HMLR orms local authority	