



GUIDE TO POST COMPLETIONS

Now that the completion of your purchase has taken place you will of course be wondering what the next steps are.

There are some important matters and timescales that you need to be aware of and understand. This guide has been prepared to advise you about the next steps we call “post completion matters.”

You have completed

Once your completion has taken place and you have received your confirmation of completion email from your completions officer, the property belongs to you. From your perspective the process is at an end as you can now move in, but from our side there is still work to do:

- Stamp Duty will be submitted
- Your lender will be informed of completion (if applicable)
- Your lease and relevant documentation will be sent to the housing association's solicitor, and we shall request their signed and dated lease to be forwarded to us by return.

If relevant, we will also at this point deal with any deed of covenants and notices to be served on the housing association and any superior landlord and/or management companies as mentioned in your contract report.

Awaiting the housing association's signed part of the lease

Your file will stay with the completions officer until we receive the lease from the housing association. This is the document that we require to enable us to submit your application to register the property into your name at the Land Registry.

Whilst awaiting the housing association's signed and dated lease to arrive, we will continue to keep the Land Registry Search in date which is a requirement of your lender (if applicable). We will also send regular requests to the housing association's solicitors to forward to us their client's signed part of the lease.

Unfortunately, the housing association's solicitors often don't send us their clients executed part of the lease until some months after completion. As such, there is often quite a delay between your purchase being completed and your application for registration being submitted. This is not anything for you to worry about and shouldn't have any adverse effect on you, as you legally own the property and we are protecting your position at the Land Registry as required.

Submitting the application for registration

Once the housing association's part of the lease is received, your file will be transferred to our registrations team who will then proceed to submit the application to the Land Registry to register the property into your name.

Please note that once the application is lodged at the Land Registry, the registration process will take approximately 18 months to complete, sometimes longer. This is because the Land Registry class New Build Shared Ownership as a complex case, due to them having to create a new title number for the property you have just bought.

Hearing from us

Given the timescales referred to above, it is not unusual for registration to not be completed until 2 years after your purchase has completed. You are unlikely to hear much (if anything) from us during this time.

Please, therefore do not worry if you have not heard from us for a while.

Sometimes the Land Registry will ask for information or may ask us to amend the lease in some way. It is possible therefore that we might have to contact you regarding your application, however because of the long backlog at the Land Registry we may not do so until many months after you completed your purchase.

Therefore, in the same way that you shouldn't worry if you don't hear from us, we would equally ask you not to be alarmed if you do hear from us!

What to do if you are selling, staircasing or remortgaging and our application is still pending

If you are in the process of selling, staircasing or remortgaging, then please contact us and we will request that our application to be expedited at the Land Registry. We are only able to request the application to be expedited for this reason, and will be asked to provide evidence of the impacted transaction, otherwise we just have to wait for them to deal with it in their own time.

If you have any further queries regarding your pending application at the Land Registry, please contact the Registration Team by emailing registrations@sd-legal.co.uk.

Title Register

Once the Land Registry have completed your application to register, they will send to us the title document register in your name. The registrations team will send this to you once received.