

Home Buying Document Checklist

Have a prompt list to work through with whoever is handling the transaction, so documents are found before they are asked for rather than afterwards.

The papers a buyer or a seller usually ends up gathering, as a prompt list to work through with whoever is handling the transaction.

REQUIREMENTS DIFFER — TAKE PROPER ADVICE

Conveyancing differs enormously between countries, and often between regions of the same country. Nothing here is a legal requirement and nothing here is legal advice — it is a general prompt list. Your solicitor, notary or conveyancer decides what is actually needed, and some of these will not apply to you at all.

Property	Buying or selling	Acting for you

WHO YOU ARE, AND THE MONEY

☐ Photo identification for every buyer or seller	
☐ Proof of your current address	
☐ Evidence of where the deposit came from	
☐ Mortgage or loan paperwork, if there is one	
☐ Paperwork for any gift towards the purchase	

THE PROPERTY ITSELF

☐ Ownership or title documents, in whatever form applies	
☐ Plans, boundaries and anything shared with a neighbour	
☐ Rights of way, access and shared drives	
☐ Planning or building approvals for past work	
☐ Sign-off certificates for any building work	
☐ Guarantees for damp, timber, roofing or structural work	

SYSTEMS AND SAFETY

- ☐ Heating installation and service records
- ☐ Electrical installation or inspection paperwork
- ☐ Certificates for gas, oil or solid fuel appliances
- ☐ Energy rating certificate, where one is required
- ☐ Septic tank or private drainage records
- ☐ Private water supply test results
- ☐ Solar, battery or heat pump paperwork and warranties

BILLS, CHARGES AND RUNNING COSTS

- ☐ Recent utility bills, with the meter numbers
- ☐ Local property charges or taxes on the property
- ☐ Service charges, ground rent or management fees
- ☐ Buildings insurance history and any claims made
- ☐ Broadband and phone contracts, and when they end

SHARED BUILDINGS AND MANAGED ESTATES

- ☐ Lease, share or ownership agreement, where one exists
- ☐ Managing agent or residents' association contacts
- ☐ Accounts, budgets and any planned major works
- ☐ Rules on pets, letting, parking and alterations

WHAT IS INCLUDED IN THE SALE

- ☐ List of fixtures and fittings included and excluded
- ☐ Appliance manuals, warranties and receipts
- ☐ Keys, fobs, remotes and alarm codes
- ☐ Meter readings agreed on the day