# Essential Documents Required to Sell a House in the UK

# What Documents Do You Need to Sell a House?

Selling your home is a big step and involves more than just placing a "For Sale" sign in the front garden. Alongside setting the right asking price and sprucing up the property for viewings, there's one aspect of the process that many sellers underestimate: the paperwork. Having the correct documents in place is essential to avoid delays, legal issues, or failed sales. In this post, we'll walk you through the key documents you need to sell your home and how <u>estate agents in</u> <u>Bishop's Stortford</u> can help streamline the process.



1. Proof of Identity

Before anything else, you'll need to prove who you are. This is required by law to comply with anti-money laundering regulations. You will typically need:

- A valid passport or driving licence
- A recent utility bill or bank statement showing your current address

Your solicitor and estate agent will both request these documents before proceeding with the sale.

## 2. Title Deeds

Title deeds are the legal documents that show you own the property. These are usually held by the solicitor who managed the purchase of the property, or by your mortgage provider. If the property is registered with HM Land Registry (as most are these days), the deeds will be digital, and your solicitor can easily access them online. However, if the property is unregistered or has been owned for a long time, the original paper deeds may be needed.

## 3. Energy Performance Certificate (EPC)

By law, all properties being sold in the UK must have a valid Energy Performance Certificate. This certificate rates the energy efficiency of your home and is valid for 10 years. If you don't have one, you'll need to get it sorted before your house goes on the market. Some estate agents in Bishop's Stortford can arrange this for you as part of their services.

## 4. Property Information Form (TA6)

This detailed document gives the buyer important information about the property, including:

Boundaries

• Disputes and complaints

Building works and planning permissions

- Utilities and services
- Council tax band

It's a legal requirement and needs to be filled out accurately, as misleading information could result in legal issues down the line.

# 5. Fittings and Contents Form (TA10)

The TA10 form outlines what you intend to leave behind in the property and what you plan to take with you. This includes things like kitchen appliances, curtain poles, and garden sheds. Being clear on what's included helps to avoid disputes later on.

# 6. Leasehold Information (if applicable)

If your property is leasehold (common with flats and some newbuild houses), you'll need to provide:

- A copy of the lease
- Service charge accounts
- Ground rent details

 Contact information for the freeholder or management company

Buyers and their solicitors will scrutinise this information carefully, so ensure everything is up to date and accurate.

# 7. Building Regulations Certificates and Planning Permissions

If you've had any work done to the property – like an extension, loft conversion, or structural changes – you'll need to provide:

- Planning permission documents
- Building regulations approval
- Completion certificates

Without these, the buyer might pull out or ask for a price reduction due to the risk of future enforcement action.

#### 8. Warranties and Guarantees

If you've installed new appliances, double glazing, a boiler, or had damp proofing done, be sure to include any warranties or guarantees. These offer peace of mind to the buyer and can be a valuable selling point.

## 9. Mortgage Information

You'll also need to provide details of your current mortgage, including the outstanding amount. Your solicitor will request a redemption statement from your lender showing how much is left to pay. This figure will be used to settle your mortgage once the sale completes.

#### 10. Offer Acceptance and Memorandum of Sale

Once an offer is accepted, the estate agent will draw up a **memorandum of sale**, which confirms the key details of the transaction. This isn't a legally binding document, but it's essential for moving forward with the legal process. It typically includes:

• Buyer and seller details

Agreed sale price

Property address

Solicitor details for both parties

Your estate agent will handle this for you, making it crucial to work with experienced estate agents in Bishop's Stortford who understand the local market and legal requirements.

# Final Thoughts

Selling a house involves more than just signing a few papers. Being prepared with the correct documents ensures a smoother, faster transaction and reduces the risk of your sale falling through. If you're unsure about what's needed or want support navigating the process, it's wise to consult reputable estate agents in Bishop's Stortford. Their expertise can save you time, stress, and potentially even money.

By staying organised and proactive, you can turn what might seem like a mountain of paperwork into a manageable checklist - and get one step closer to your next chapter.

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