	Pre-sale set-up	Customer reservation		Authority to Proceed and Authority to Exchange			Exchange and completion	
Customer		Customer enquires and chooses to buy specific First Home Conveyancer selected	Completes application pack, including supporting evidence Pays reservation		Submits mortgage application Completes legal declarations 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 are met and issues Authority to Proceed and conveyancer pack		Local authority receives conveyancer's legal undertaking that the transaction is compliant and issues Authority to Exchange		Receives confirmation of completion and updates record
Developer	Pre-sale valuations Marketing s. 106 agreements		Assists in completion of application pack and submits to local authority					
Mortgage adviser		Assurance that customer can borrow (potentially with DIP)	Assists in completion of application pack					
Mortgage lender					Mortgage applicati Lender values for mor offer and conveyan confirms transaction less the discoun	tgage cer at MV		Lender provides mortgage funds for legal completion
Conveyancer		Conveyancer identified by customer			Conveyancer follo standard instruction Submits full lega declarations and unde to the local author	pack I rtaking	Exchange of contracts	Final legal confirmations Registers restriction at HMLR Informs local authority