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# HOME SWEET HOME

A guide to buying and selling property.



**QualitySolicitors**



## A guide to help you

We know that the legal side of buying or selling your home can seem quite complicated and stressful, so we've put together this guide to help simplify things. We've given you the key information, steps and timescales involved when it comes to buying and selling your home, but if there's anything we've not covered or you want to know more about, please get in touch or pop in and see us, we're always happy to help.



### Your property solicitors, at your service

The good news is, we take the stress out of the conveyancing process for you. You worry about finding the perfect place to call home, we'll worry about securing title, ensuring all of the checks have been done and the 'i's have been dotted. Plus, as a local firm you'll have the advantage of our local marketplace knowledge. We'll do all we can to ensure everything runs smoothly and keep you informed every step of the way.



### We are local

All of our services can be tailored to your personal circumstances and all requirements can be discussed face to face with your lawyer – that's the nice thing about being local. Please call us for your Free Initial Assessment or visit [www.qualitysolicitors.com/conveyancing](http://www.qualitysolicitors.com/conveyancing)



## A QualitySolicitors Guide

Disclaimer: this guide is provided for information purposes only. We have done our best to ensure that the information contained in this guide is correct as of 28.03.19. It applies only to England and Wales. However, the guide has no legal force and the information may become inaccurate over time, due to changes in the law. It is not possible to cover every situation or point in this type of guide and some of the information is over-simplified. The information in this guide does not constitute legal advice and we will not be liable to you if you rely on this information. Before you take any action, you should find out how the law applies to you and your particular situation by taking legal advice as soon as possible (to avoid any deadlines that may apply). Please get in touch as we offer a range of affordable services and options.



## FAQs



### 1. What is conveyancing?

This is the legal process that involves the transfer of ownership of a **home**/land from the seller to buyer. This includes all the administrative work involved in transferring the ownership, including searches on the property. **Your** conveyancer will also be in touch with the **sellers** conveyancer to manage the steps from **acceptance, exchange of contracts through to completion.**

### 2. Who does my conveyancing?

A conveyancer manages your conveyancing and they can be a solicitor, property lawyer or a licensed conveyancer. They will work on your behalf to find information about the background of the home, from the number of buyers and sellers involved in the process, to ultimately ensuring the legal title is transferred from the seller to the buyer.

### 3. How can a conveyancer help me?

A conveyancer is a solicitor, property lawyer or licensed person who is legally trained to help you buy, sell and let your property. They can also clarify your rights in a leasehold and conduct property searches for you which is an important requirement when buying a property.

### 4. How much will it cost?

The cost of a conveyancing service **can** vary depending on the value of the property and how much legal work is required. **The average property conveyancing costs around £850.** Find out more about the services we can offer, with no obligation to proceed.

### 5. What should I look for when selecting a conveyancer?

A good conveyancer will specialise in property work, keep you regularly updated, give you support, meet your exchange and completion dates, recommend the next steps, and be able to answer your questions with confidence. Our conveyancers will ensure we provide all these progress updates throughout, giving you regular property progress throughout each stage of the process. Consider a local legal expert who knows the area and will be able to provide the services to your door step.

### 6. At what stage do I need to appoint someone to do my conveyancing?

If you are looking to **buy, sell or looking to re-mortgage** your property, you will need a qualified conveyancer to help you through the legal processes. **You will also need to have appointed a reliable conveyancer if you are planning on making an offer on a property,** as the estate agent will request these details from you.

### 7. What is a property search and survey?

**Your conveyancer will carry out property searches and surveys which is an investigation in the property you are buying, your mortgage lender, and giving you as much information as possible about the property.** The sole purpose of the property search and survey is to identify things which may be out of the ordinary, or required before you purchase the property such as a boiler service, structural, damp issues and more. Your conveyancer will also be able to tell you whether the property is listed or whether you would encounter any difficulties, and will advise the actions to take.

Searches and surveys are always carried out before the 'exchange of contracts' to give you an indication of whether your conveyancer will need to manage any property-related legal problems.

### 8. What happens when you reach completion?

When you reach completion, your chosen conveyancer will manage all the steps involved in completing the process on your behalf. This will include the transfer of the funds for the property, and managing all the arrangements involved in tax returns, Stamp Duty Land Tax to HMRC, registering **your name as the owner if you are buying and mortgage lender at Land Registry.**

### 9. What will the conveyancer need from me?

Your conveyancer will ask for your personal identification, details of the property, influences that may affect when you would like to exchange and complete, how you plan to pay for the property, mortgage application, plans to carry out work, purchasing with someone else, whether you are in a chain or own other residential properties. You may not be asked for all these details, however at some stage you may need to provide this information to ensure you can buy the property legally.

### 10. Do I need to use the mortgage lender recommended conveyancing solicitor?

Many mortgage lenders have a panel of solicitors who they recommend. Always ask the question whether you are required to use their panel of solicitors or if you can source your own. You may find that the panel of solicitors recommended could work faster with your mortgage lender because of the business relationship.

**We recommend to all potential clients to research the conveyancing solicitor and ensure they are happy with their services** prior to proceeding.



## Getting started

To give you an idea of the steps and typical timescales involved in the conveyancing work when you buy or sell a home, we've provided the following overview. It's important to note, however, that timings will differ depending on your circumstances – if there's a chain, the age and condition of the property and how you're financing the sale. Whatever your situation, our conveyancing team will always be transparent and keep you updated throughout the whole process.



## Buying your home

### The steps involved

1

#### Preparing to buy

Get in touch with us and your mortgage company early on, so everything's ready for when you find your new home and make an offer.

2

#### Property investigations (searches)

Once your offer has been accepted, we'll start our detailed investigations on the property and surrounding area, such as the local authority, water authority and environmental searches.

3

#### Mortgage and property survey

If you're using one, the mortgage company will arrange a valuation before making a formal offer. If you choose to have a survey or buyer's report completed, this can be arranged at this stage.

4

#### Contract negotiations

In most cases, we'll be able to help you with any negotiations needed following our investigations of the property survey. In very specific instances, however, the Law sometimes will not allow a firm to do this, but we will be able to advise you if this is the case.

5

#### Agreement (exchange of contracts)

You and the seller confirm a binding agreement by getting your lawyers to exchange signed copies of the contract. The moving date is agreed and you will need to pay the deposit (usually 10% of the agreed price).

6

#### Moving day (completion)

The final balance will be transferred to the seller and we'll let you know when it's been received, so you can collect the keys from the estate agent and move in. We'll then pay your stamp duty and register the sale with the Land Registry.



## Selling your home

### The steps involved

**1**

#### Preparing to sell

Get in touch with us early on so we can get everything ready for when you accept an offer.

**2**

#### Buyer's investigations (searches)

We'll supply the buyer's solicitors with the information they need on your property as part of their investigations and help you respond to any questions they have.

**3**

#### Buyer's property survey or valuation

The buyer's mortgage company, if they're using one, will arrange a property valuation before they agree to lend the money. We'll also give an indication of the final balance of any mortgage to be repaid on this property.

**4**

#### Contract negotiations

In most cases, we'll be able to help you with any negotiations needed following the buyers' solicitors investigations or the property survey. In very specific instances, however, the Law sometimes will not allow a firm to do this, but we will be able to advise you if this is the case.

**5**

#### Agreement (exchange of contracts)

You and the buyer confirm a binding agreement by getting your lawyers to exchange signed copies of the contract. The moving date is agreed and the buyer will pay a deposit (usually 10% of the agreed price).

**6**

#### Moving day (completion)

You move out by the agreed time and give your keys to your estate agent. We'll let you know as soon as we receive the buyer's money. We'll complete the final paperwork needed.

Call us on 0808 145 33 95.

Or to find out more visit [www.qualitysolicitors.com/conveyancing](http://www.qualitysolicitors.com/conveyancing)



## Moving home checklist

Moving home can be exciting but it can also be challenging and we know there's a lot to think about. We hope this checklist helps you in the countdown to your move.

### 8-6 weeks to go

- Contact your removal company to identify possible removal slots (as early as possible). We advise to book a slot once contracts have been exchanged. Also check if you can take some time off work

### 2 weeks to go

- Notify any organisations of your moving date and new address, such as utility providers, banks, insurers, the DVLA, Passport Office and the Post Office to redirect your mail
- Contact the current occupants of your new house about the transfer of utilities
- Send your family and friends your new address

### 2-3 weeks to go

- Confirm moving day details with the removal company
- Collect any spare keys you may have given to family, neighbours or friends and drop them off with your solicitor or estate agent for the new owners
- Put valuable items and important documents in a safe place so they can't be misplaced
- Box up first day essentials like a kettle, tea, coffee, milk, snacks, some takeaway menus and phone chargers
- Put together a box of cleaning products, rubbish bags, light bulbs, toilet rolls, tools and other handy items

**1** week  
to go

- Defrost your freezer
- Leave details for your buyers about rubbish collections and instruction manuals for any appliances and heating systems you're leaving behind

## *Moving Day*

- Take the gas and electricity meter readings and details of the last call made from your landline before you leave
- Lock all doors and windows in the house, garage and shed
- Give your keys to **the** your solicitor or estate agent





## Who are QualitySolicitors?

### Your local legal experts

With over 100 branches across the UK, our solicitors are local, approachable and professional – all of them meeting rigorous quality standards to be part of our network. Everything we do is designed to make life easier and less stressful for you when dealing with your legal matter. You can count on us to be professional, easy to get hold of and to keep you fully informed of what we're doing and the progress of your case. We also offer flexible opening hours. So whatever else is going on in your life, dealing with QualitySolicitors won't be a hassle.



#### QualitySolicitors offer the following key promises:



Direct lawyer contact



Free Initial Assessment



Flexible openings\*



Clear Price Guarantee



Same-day response

\*Contact your local office for availability



#### Next steps

The first step is to get your fixed price quote. Whether you are buying or selling (or both), we recommend that you do this early on so that we can advise you how to get everything ready and in place. This will enable us to then act quickly and secure the sale. Call for a fixed price quote on **0808 145 33 95**. You'll speak with a friendly legal assistant who will take your details and will also check if you have any deadlines or special requirements. Or get your quote online by going to [www.qualitysolicitors.com/conveyancing](http://www.qualitysolicitors.com/conveyancing)



## QualitySolicitors

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