

CONVEYANCING



martyn
prowel

S O L I C I T O R S



Conveyancing

Buying a house or a flat is likely to be the biggest financial commitment that you will ever make so we are mindful that you will need to know the exact cost of moving. We understand that the conveyancing process can be a very stressful one and we aim to help take the pressure off you and ease the burden of this complicated process. Our experienced team also deals with sales, re-mortgage, transfer of ownership and equity release.

If you ask us to help, you can be assured that we will do our utmost to ensure that you are kept informed all the way through the transaction and that the procedural steps are carried out correctly and promptly to ensure your move happens without delays. Each member of our team has a direct telephone number so that you can

contact the person dealing with your matter without delay

There are several specific ways in which our experience can help you:

Basis of Ownership: Most people buy jointly and we can explain to you the different ways in which property can be held by one or more individuals. It is vitally important that this aspect is dealt with thoroughly as it has a major impact on what happens if one of the joint owners should die.

Surveys: When you take out a mortgage, the Lender will insist on the property being surveyed, but sometimes it is beneficial to have a further, more detailed, independent survey. We can explain to you the different types of survey available

and we can put you in touch with reputable surveyors who can carry out a survey for you.

Other Legal Aspects: There may, for example, be conditions or provisions in the title to the property which may affect your ability to obtain planning permission in the future. There may also be restrictions affecting what you can or cannot do on the property. We can explain all these factors to you in a 'no-nonsense' language.

Estate Agents: We deal with reputable estate agents all the time and we can direct you to the one we consider most suitable to sell your particular property.

Expenses: We shall provide you with a written estimate of our fees and the payments which will need to be made on your part such as search fees and

stamp duty. We will explain exactly when the deposit and the balance of the purchase price are required, as well as ensuring the mortgage monies are obtained on time.

HIPS: The Home Information Pack (HIP) is now required before you can market your property for the sale. The HIP will contain a number of legal documents as well as useful information about the property. We offer a fast and efficient HIP service to ensure the marketing of your property is not delayed.

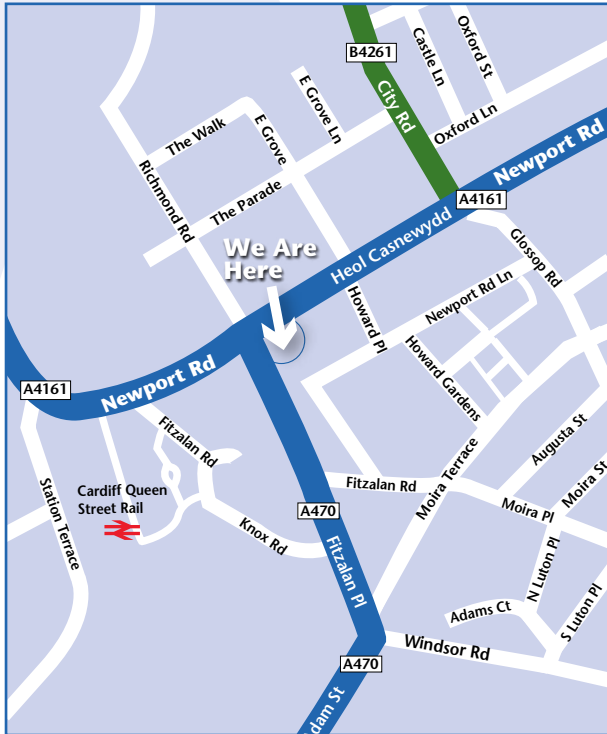
Equity Release: Equity release plans are also called lifetime mortgages, home reversion or home income plans. These schemes essentially allow you to borrow money against the value of your home, with the debt being repaid from the sale proceeds after your death.



We offer a range of legal services for our clients and can help you with:



- Civil Litigation
- Clinical Negligence
- Conveyancing
- Crime & Motoring Offences
- Divorce, Family & Children
- Employment Law
- Equestrian & Animal Law
- Equity Release
- Fraud & White Collar Crime
- Landlord & Tenant
- Licensing
- Personal Injury
- Power of Attorney
- Wills & Probate



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