

- We carry out final Land Registry searches against the property.
- On the completion date, we send the remainder of the purchase money to the seller's solicitor and they authorise the estate agents to give you the keys. You can move in – usually after midday, depending on the number of properties in the chain.
- Using your money, we pay any stamp duty and a fee to register you as the new owner at the Land Registry.
- Finally, we send the deeds to your mortgage lender or to you if you do not have a mortgage.

Home Information Packs

Home Information Packs will be obligatory by law from 1 June 2007. They are likely to have a significant impact on the conveyancing process and on the expectations of both buyers and sellers. The HIP provides key selling information in a standard format, enabling buyers to make an informed decision before they put in an offer. Wards have arrangements in place to offer HIPs - ask us for details.

Remortgaging

Wards provide a remortgaging service. We aim to reach completion in line with your requirements and we adopt procedures to minimise delay and cost. These include the use of search insurance where your lender permits this, which is often quicker and cheaper than undertaking full searches.

Who should I contact?

In the first instance, contact **Gary Hope**, who is head of our residential conveyancing team, and he will either help you himself, or put you in touch with a team member at an office local to you. Email Gary.Hope@wards.uk.com or telephone him on **0117 929 2811**. Alternatively, telephone the office local to you.

If you are unsure who to contact, please telephone any of our offices for help:

Bradley Stoke: 6 Fountain Court, New Leaze, Woodlands Lane, Bradley Stoke, Bristol BS32 4LA
Tel: 01454 204880 Fax: 01454 201391

Central Bristol: 52 Broad Street, Bristol BS1 2EP
Tel: 0117 9292811 Fax: 0117 9290686

Clevedon: 1-3 Alexandra Road, Clevedon BS21 7QF
Tel: 01275 850470 Fax: 01275 343559

Nailsea: The Courtyard, 120 High Street, Nailsea BS48 1AH
Tel: 01275 858515 Fax: 01275 858055

National Conveyancing Unit: 7 Fountain Court, New Leaze, Woodlands Lane, Bradley Stoke, Bristol BS32 4LA
Tel: 01454 616029 Fax: 01454 610271

Portishead: 2 Harbour Road, Portishead, Bristol BS20 7EL
Tel: 01275 850460 Fax: 01275 845239

Staple Hill: Hynam Court, Eclipse Office Park, 20 High Street, Staple Hill, Bristol BS16 5EL
Tel: 0117 9434800 Fax: 0117 9701220

Weston-super-Mare: 37 Boulevard, Weston-super-Mare BS23 1PE Tel: 01934 413535 Fax: 01934 635899 and 5a-7a Waterloo Street, Weston-super-Mare BS23 1LA
Tel: 01934 428800 Fax: 01934 614381

Worle: 195-197 High Street, Worle, Weston-super-Mare BS22 6JS Tel: 01934 428811 Fax: 01934 515759

Yate: 19 West Walk, Yate BS37 4AX
Tel: 01454 316789 Fax: 01454 316333

Website: www.wards.uk.com Email: info@wards.uk.com



www.wards.uk.com

WARDS
SOLICITORS



moving
home

conveyancing services

specialist solicitors – local to you

Let specialist, local solicitors take the stress out of moving

Experts say that buying or selling a home is one of the most stressful things you can do. Some people find it traumatic, whether they are a first time buyer or an existing property owner.

At Wards, buying and selling houses is a key part of what we do and our team of qualified and experienced lawyers aim to make the process as painless as possible for you. We are:

Local: pop in to your local office for a quote, ring **Gary Hope** on **0117 929 2811** or visit our website on **www.wards.uk.com** and click on 'Estimates' and 'Moving home' for an online quotation.

IT friendly: if you prefer, we can contact you by email, where possible, and to speed up the process, we carry out many of our legal services and investigations online.

Knowledgeable: our legal experience and local knowledge means that we can act quickly to meet your requirements.

Quality assured: we have the Law Society's 'Lexcel' accreditation, which is evidence that we provide clients with good value and a quality service.

Approachable: our client satisfaction research shows that over 91% of our clients are very pleased with our services, would use us again and would recommend us to others.

Cost-effective: our rates are competitive and we'll keep you informed of our charges at all times.

Selling your house

This leaflet provides an explanation of the sales and purchase process and, hopefully, answers some of your questions. Visit our website on **www.wards.uk.com** for further information.

- You need to instruct an estate agent, find a buyer and agree a price for your property.
- Once you have returned our Authority form instructing us, we can obtain your property deeds. If you have a mortgage, we will contact your lender to find out how much is left owing and to get your deeds. If there is no mortgage, then you should have your deeds.
- We send copies of the deeds, the contract which we have prepared and the Information forms which you complete, to the buyer's solicitor.
- The buyer's solicitor asks questions about the deeds and the Information forms.
- We answer these questions (with your help) and continue to reply to the buyer's solicitor until they are fully satisfied.
- Then, when the buyer has a written mortgage offer and the results of their searches, you sign the contract. We are ready to exchange contracts but if a chain is involved, we may have to wait until everyone is ready.
- We telephone the buyer's solicitor to exchange contracts and fix the completion date. This commits you to sell on a set date. We then receive their deposit in the post. Now you can arrange your property removal.
- On completion, the remainder of the sale money is sent to us by the buyer's solicitor and we authorise the estate agents to give the house keys to the buyers. You usually need to have moved out by midday on the day of the move, depending on the number of properties in the chain.
- We use the sale money to pay off your mortgage, your estate agent's fees and our fees, before sending any balance to you.
- Finally, we send the property deeds to your buyer's solicitor.

Buying a house

- You may need to arrange a mortgage. Remember, when working out your budget that, in addition to the mortgage lender's fees, you will have to pay solicitors' costs, government fees and other costs.
- As part of your mortgage offer, your lender will insist that a valuation is carried out on the property. But it is a good idea to pay for a more detailed structural survey, which will tell you if there are any existing or potential problems.
- When we have received copies of the property deeds, a draft contract and the Information forms from the seller's solicitors we make the necessary searches, for example, with the Local Authority and the Coal Authority.
- We ask the seller's solicitor to clarify, correct or obtain further information about the property. We check the legal ownership, the obligations and rights that go with the property and advise you of the key features.
- When we receive your mortgage offer from your lender, we check to ensure that you and the property satisfy the mortgage conditions, thus safeguarding the money they are lending on your property. They may specify work that we need to do before we exchange contracts.
- Once the searches come back, we usually arrange a meeting with you to answer any questions you have. You will then sign the contract and give us a deposit cheque.
- We telephone the seller's solicitor to exchange contracts and fix the completion date. This commits you to buy on a set date. Now you can arrange your property removal. We send your deposit and the contract to the seller's solicitor.
- We tell your lender the completion date, so they know when to send the mortgage money to us. We ask you for any further money needed.
- Once you've exchanged contracts you should ensure that you have life cover in place from the date of exchange, together with buildings insurance on the new property, if you are arranging this.

