

A GUIDE TO BUYING A PROPERTY

Conveyancers at Berry & Lamberts have been handling sale and purchase transactions for their clients for over 260 years.

We have a wealth of experience to call upon when it comes to helping people move home and clients value our friendly, dependable expertise.

In any transaction, communication is key to a successful conclusion and we maintain close contact not only with our clients but with all the professionals involved, including other solicitors, estate agents, land registry, search agencies, surveyors and mortgage brokers.

Your instructions

It is important that you speak to us as early as possible in the transaction. Try to contact us before you put in your offer for a purchase and prior to instructing a mortgage advisor so that we can fully advise you on the procedures involved and of related matters such as choices available in respect of surveys.

We will also provide you with a clear breakdown of the legal fees and other expenses involved with your purchase so that you are able to plan your budget for your purchase from the outset.

The Law Society Conveyancing Protocol

Our firm is accredited by the Law Society Conveyancing Quality Scheme. We adopt the Law Society Conveyancing Protocol for residential transactions, adhering to the highest quality standards of practice to provide the best possible client experience in what we all know can be a difficult time.

The Purchase procedure

Once your offer has been accepted, the Estate Agent will contact us with the details of the seller and their solicitor. We will make initial contact with the other solicitor and ask them to send us the draft contract and supporting documents. Meanwhile you should be progressing your mortgage application (if any) and instructing a surveyor.

When we receive the initial documentation from the seller's solicitor we will let you know. We will send you a copy of the Land Registry plan for the property together with copies of the Property Information Form and Fittings & Contents Forms provided by the Seller. This will give you with some basic information about the property that you are buying. It also allows you to ask any questions that you might have about the property. At this stage we will carry out the appropriate searches and send the seller's solicitor any additional enquiries that arise.



If you are taking out a mortgage we will also receive a copy of your mortgage offer from your lender. We will report to you on the terms and conditions of your mortgage and will deal with the instructions given to us by the lender. It is important that you make mortgage arrangements early in the transaction to avoid any delay in us receiving the mortgage offer.

Once the seller and their solicitor have dealt with the enquiries we have sent to them and we have received the search results we will be in a position to send you our final report on the property.

Our report will include the contract for you to sign and any other documents which require your signature. We will also provide you with a completion statement clearly setting out the deposit funds needed to exchange contracts and the balance required to complete the purchase.

When you have returned the signed documents to us and sent us the funds for the deposit we will be able to move to exchange of contracts. You will need to agree a completion date with your seller or seller's agent (and any other parties in the chain).

Completion dates are frequently a source of friction in a transaction. We would recommend you advise the estate agent and us of your preferred dates at the earliest opportunity. Circumstances can arise that make those dates impossible to meet and it helps to be as flexible as possible. Please bear in mind that completion can only take place on a working day.

Following exchange of contracts we will make the necessary arrangements for the completion day including requesting funds from you

mortgage lender if you have a mortgage.

On completion the Seller's solicitor will send us the Title Deeds to property and this will allow us to apply to the Land Registry to register you as the new owner of the property. Once the application is completed we will let you know and provide with an up to date copy of the Land Registry entries showing you as the registered owner.

At Berry & Lamberts we now use the Land Registry's new Electronic Registration Service. Submitting applications in this way reduces the standard fee that the Land Registry charges for paper applications by 50% and saves you money at what is already an expensive time.

Once completion has taken place we will also deal with the payment Stamp Duty Land Tax (if any) and the tax return on your behalf.

We provide a free deeds storage service for your important documents.