Free Estimate

We will provide you with a free estimate of your costs that will include all the normal fees associated with the sale or purchase of a property. These will include:

- **Purchasing** – Acting for the lender on the mortgage and dealing with Stamp Duty requirements.
- **Selling** – Acting for the lender on the redemption of the mortgage and dealing with the redemption.

Estimates between firms can vary and we would advise that you always confirm what services and fees are included when comparing estimates.

For a free estimate, call Freephone 0800 371219 or email quote@thomasdunton.co.uk

There is more to us than you might think

Did you know that as well as helping to buy and sell your home, we can also advise you on helping a family member to purchase a property, remortgaging, equity release, your cohabitation rights, dividing your assets following a relationship breakdown, and with making or updating your will once your circumstances have changed?

We are here to help with all of your family's legal requirements:

Buying & Selling a Property · Dispute Resolution
Personal Injury · Family & Children
Employment Law · Mediation · Powers of Attorney
Probate · Contested Probate · Wills · Business Law

Accredited Conveyancing Quality Scheme (CQS) – The Law Society

Accredited Lexcel Practice Management Standard – The Law Society

Solicitors Regulation Authority

reviewsolicitor

This guide is not a full statement of the law. Individual advice should be taken before taking any action. The information in this leaflet is of a general nature and may not reflect your individual circumstances. Please also note that details may change.

www.thomasdunton.co.uk

THOMAS DUNTON SOLICITORS

We are independent solicitors with a wealth of expertise and experience to assist with all your legal needs. Here are just some of the things our clients have said about us...

"I am so very grateful to you for your tireless hard work, professionalism and dedication to the completion of my house under such difficult and trying circumstances."

"You truly helped us beyond your duty and was always there for us, going that extra mile made all the difference."

"The best conveyancing solicitor I have ever worked with. You were excellent from the first phone call to the last."

"We have been impressed with your diligent and thorough conveyancing, highlighting issues with the property that had been missed during the previous sale. We'd be delighted to use Thomas Dunton again."

"We were so impressed with the service received. At all times we felt you were pushing the process for us."

"A comprehensive and thorough service. You have been very knowledgeable and approachable."

Thomas Dunton Solicitors LLP is a limited liability partnership, registered in England and Wales, under registration number OC432925. Authorised and regulated by the Solicitors Regulation Authority, registration number 808974.

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Your guide to

Buying and Selling a Property



THOMAS DUNTON SOLICITORS

LOCAL PROFESSIONAL TRUSTED

What Thomas Dunton can do for you

When it comes to conveyancing, our aim at Thomas Dunton Solicitors is to protect your investment, while giving you the care and attention you need to ensure everything runs as smoothly as possible.

We will guide you

We can help guide you through all aspects of your sale and/or purchase and we are available at the end of the phone, email and, of course, in person if you want to pop in and see us.

We also guarantee that you will receive an exceptional service, and most importantly, you will know the name of the team member handling your case, and that of their assistant.

Local knowledge

We enjoy good relationships with all the local estate agents and others whom we have to deal with and this can certainly help in keeping things on track.

We can introduce you to a reputable surveyor and help obtain the necessary Energy Performance Certificate.

Protecting your investment

We will also point out any potential problems, for example a major infrastructure project that could affect the future value of your new home. Other issues, such as a right of access or a restrictive covenant, which you would like removed, can be dealt with by our specialists.

We especially pride ourselves on putting our clients and their needs first. This, we believe, helps to achieve what we hope will be a stress-free move.

Don't leave legal issues too late: seek advice at the earliest stage.

If you are buying

We will act for you and usually also for your lenders if you are obtaining a mortgage. You will have to pay fees to enable us to obtain the requisite searches.

We will keep in touch with the estate agents and keep you updated

As we advance towards exchange of contracts, we will provide you with a detailed report of your new property including important matters relating to the legal title.

You will have to sign the purchase contract and agree a date for completion (as will all the other parties in your chain). In order to exchange, you will need to provide a deposit to enable us to pay the agreed deposit to your seller.

Once exchange has taken place, we will let you have any other documents for signature, a statement showing all financial details and arrange for your lender to send us the mortgage money to be paid on completion.

If you are selling

We will ask you to complete general information questionnaires on your property and also a form dealing with fixtures and fittings, along with a copy of the title to your property. This will enable us to provide the buyer's solicitors with a complete package of documents, including the sale contract, which they will require to proceed with the buying process.

We will obtain a copy of the title to your property and a statement of the amount you will have to pay to redeem your existing mortgage (if any). As the legal process advances, we ask you to sign the sale contract and agree a completion date convenient to you and all the other parties in your chain.

Contracts signed by both you and your buyers will be exchanged, at which time their solicitors will send us the deposit money. On completion day they will send the balance of the money and we will redeem your current mortgage and send you a transfer to sign and a final statement of the financial dealings in your sale.

Exchange & Complete

Once contracts have been exchanged, you are legally contracted to complete the transaction on the agreed date.

Completion usually takes place two weeks after exchange of contracts and is the day on which you can actually move.

The cost of moving

Legal costs are only one small part of the expenses you should budget for. Others include:

- Mandatory costs such as Stamp Duty, a number of searches and Land Registry fees;
- Lender's charges on redemption of an existing mortgage and administration charges on a new mortgage;
- Removal charges, survey fees and estate agents' fees;
- If you are buying or selling a leasehold property, there will be landlord's agent's fees.

On the subject of costs, it is also worthwhile noting that there will always be conveyancing firms offering unbelievable deals on legal fees. However, they will almost certainly have extra costs hidden in the small print and you will find yourself with a much larger bill at the end of the transaction. Our advice, if considering a cheaper conveyancing quote, is to always check the small print and clarify all of the costs you are liable to pay before you commit.

Although we at Thomas Dunton recognise cost is important to you, we will not compromise the quality of our service by cutting costs. We will, however, deliver an exceptional and personalised service by a highly qualified and accredited member of our team.

Surveys

It is advisable to contact a surveyor for advice regarding the need for either a housebuyers' report or a full structural survey.

Any survey or valuation undertaken by your mortgage lender cannot be relied upon as to the structural condition of the property and will only tell you if the price you are paying is reasonable.