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.

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

Here to help with all of your legal requirements:

- Wills & Probate
- Lasting Powers of Attorney
- Conveyancing
- Business services
- Personal Injury
- Family & Children
- Employment
- Disputes

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.

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

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.

Please contact us at

217-219 High Street
Orpington
Kent BR6 0NZ

01689 822554

conveyancing@thomasdunton.co.uk
www.thomasdunton.co.uk

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Your guide to

Planning Your Property Purchase



THOMAS DUNTON SOLICITORS

LOCAL PROFESSIONAL TRUSTED

When it comes to planning a property purchase, we often find the timing of your purchase can influence pricing, competition, and the overall buying process Here we outline how you may be able to maximise your opportunities and minimise the risks involved in the conveyancing process.

Based on experience, we have found the timing of your purchase can influence pricing, competition, and the overall buying process. You may be able to maximise your opportunities and minimise the risks involved in the conveyancing process by:

Think about financial and economic events

Budget announcements

Budget announcements in March and October often include property-related measures, for example, changes to tax policies and housing schemes. The biggest change to come this April is the changes to stamp duty land tax, which significantly affects affordability. We recommend you are up to date with current government initiatives and are aware of the relevant property-related taxes when you start your search.

Interest rate announcements

Ongoing Interest Rate Announcements from the Bank of England will affect mortgage rates.

Elections or financial crises

Elections or financial crises can influence buyer confidence and market activity. Be sure to monitor market stability before you commit to buying or selling your home.

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



Consider seasonal trends

Spring (March to May)

This is typically the most active period for the property market, although less so than previously. As the dark nights begin to disappear and the weather improves, homes and gardens will, arguably, be seen at their very best. Be mindful that the increased competition can lead to higher asking prices at this time.

Summer (June to August)

There is often a dip in activity due to the holiday season, but less competition can sometimes result in better affordability for prospective buyers. Based on the average time it takes to complete (4-6 months), this is also a good time to start your property search if you want to be in your new home by Christmas and/or the school application deadlines in January. This does mean that properties in school catchment areas may have higher demand during this period.

Autumn (September to November)

Autumn usually sees more homes come to market. Sellers aiming to complete before year-end may be more open to negotiations during this time. If you are in a position to act quickly, this could be the season for you!

Winter (December to February)

Bad weather can cause delays in activity, as can the festive period. We recommend using this quieter period to research properties or negotiate deals.

Look at local events that may affect your purchase

Research planned development projects in the area you are looking at as any infrastructure or commercial projects can increase property values (and cause disruption). Similarly, areas hosting community events may attract potential buyers. As a buyer you should visit these areas during events to fully understand their impact on them.

Why Thomas Dunton Solicitors?

We have been delivering a personalised service to the local community of Orpington for over 40 years, and have a reputation for putting our clients and their needs first.

We are fully aware that buying your home will probably be the biggest investment you ever make. That's why, when you use us to help you buy your home, an experienced professional will deal with your legal work both thoroughly and carefully to protect your investment, while giving you the care and attention you need to ensure everything runs as smoothly as possible. You will also know the name of the team member handling your case, and that of their assistant.

This, we believe, helps to achieve as stress-free a move as possible for you.

Furthermore, we have a wealth of expertise across the rest of the firm to assist with all your legal needs. So, on the completion of your move, we can also advise on making or updating your will, inheritance tax planning, or your cohabitation rights to name just a few examples.

For more information, email **conveyancing@thomasdunton.co.uk**, call us on **01689 822554**, or visit our website at **www.thomasdunton.co.uk**