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."

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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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What is Conveyancing?

Your guide to understanding the process of buying a home



THOMAS DUNTON SOLICITORS

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Purchasing a property? Allow us to explain the process...

Not understanding the process and the key terms associated with it is putting around 2.2 million potential owners off buying a home, according to research carried out by property portal, Zoopla.

At Thomas Dunton Solicitors LLP, we aim to make buying a home as stress-free as possible for you. How do we do this? By ensuring you fully understand the process, by helping to resolve any legal issues that may arise and by keeping you up to date with the progress of the purchase of your new home.

Here, we offer some guidance on what conveyancing is and the key terms you should be aware of when buying your home.

What is conveyancing?

The process of legally transferring a property from one owner to another. The time this takes depends on a number of factors, including how many buyers or sellers are involved in the chain.

What are searches and surveys?

Searches are carried out (by your lawyer) to find any issues that could affect your new home e.g. contamination, flooding, and planning constraints.

Surveys bring to light any matters, such as structural issues, damp, woodworm, etc. You will likely want any problems resolved before you buy and/or that the price is reduced to reflect this. We endeavour to resolve any problems revealed in the searches or survey before exchange of contracts.

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

What is exchange of contracts?

Until you exchange contracts, you or the seller can change your mind about buying or selling the property. When contracts are exchanged, both parties sign them, the deposit is paid, and a completion date is agreed by all parties. Once exchanged, you are legally contracted to complete the transaction on the agreed date.

What is completion?

Completion usually takes place some two weeks or so after exchange of contracts and is the day on which you can actually move into your new home. On this day the balance of the purchase price and any other fees are paid. As well as transferring the money to the seller, your lawyer will pay any Stamp Duty Land Tax to HMRC on your behalf.

The property is then registered in your name at the Land Registry together with details of your mortgage lender.

Why should I use a specialist when buying a home?

Due to the number of legal issues involved when buying a property, it is risky to try to do so without the help of a qualified and experienced conveyancer.

The process can be quite complicated and time-consuming, so knowing you have someone dedicated to overcoming any issues and seeing the process through to the end, not only reduces your stress levels, but also goes some way to ensuring your dream home becomes a reality. Put simply, it reduces the likelihood and disappointment of delays that could cause the seller to place the property back on the market and the sale to fall through.

What costs are associated with conveyancing?

Solicitors' costs are just one part of the expenses you should budget for. There will always be firms offering unbelievable deals on legal fees. However, they will almost certainly have extra costs hidden in the small print. Our advice, if considering a cheaper conveyancing quote, is always check the small print and clarify all of the costs you are liable to pay before you commit. Others costs include:

- Mandatory costs such as Stamp Duty, searches, and Land Registry fees
- Removal costs, survey fees
- Landlord's agent's fees (when buying or selling a leasehold property)

Why Thomas Dunton?

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**