

# *A client guide to* **Buying and Selling a Property**



**THOMAS  
DUNTON**  
SOLICITORS

LOCAL PROFESSIONAL TRUSTED

## **What Thomas Dunton can do for you**

Choosing the right professional to help with your conveyancing needs will safeguard your investment and ensures that everything goes 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.

### **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 and 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.

## 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.

For more information, please contact us on 0800 371219 or visit our website [www.thomasdunton.co.uk](http://www.thomasdunton.co.uk)

## 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, please call  
Freephone 0800 371219 or email  
[quote@thomasdunton.co.uk](mailto:quote@thomasdunton.co.uk)

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- Conveyancing • Business services
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- Employment • Disputes



*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.**

# THOMAS DUNTON SOLICITORS

Here at Thomas Dunton Solicitors, we have been serving the community for over 40 years.

Our reputation as a competent, professional and compassionate law firm is echoed in our recent annual client survey:

**93%** of our clients said they would recommend us to their friends and family.



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