



Your guide to
Conveyancing.



National **Firm.** Local **Values.**

Contents

1. What you can expect from GWlegal
2. Summary of The Conveyancing Process: Buying
3. Summary of The Conveyancing Process: Selling
4. Searches: Explained
6. The CQS Client Charter
7. The Buying Process: Explained
8. Identification
9. The GW Account
10. Everyday Legal
11. Premier Client Club
12. Recommend a Friend
13. Frequently Asked Questions
14. Buy to Let Cases
15. Testimonials





You've found the perfect property, so let's get you in it as quickly as possible!

Buying and selling a property can appear to be a daunting process, especially if you have never done it before. That's why it's really important to have the best in the business helping you along and making the whole process as simple and as straight forward as it can be.

With over 30 years experience in conveyancing, GWlegal have a fantastic team of legal experts in place to make your move as quick and easy as possible.

By trusting your conveyancing to GWlegal, you'll get:

- The whole process explained from the start
- Friendly and knowledgeable staff who are available 9.15 – 5.15 Mon - Fri
- Regular updates by phone and/or in writing, as your case progresses
- Fixed costs, so no nasty hidden surprises.

With the help of this brochure, we'll take you step-by-step through your sale and/or purchase.

This brochure explains what happens in the conveyancing process, outlining what you need to do and what we'll do for you.

We appreciate that there is a lot of information to take in, but please take the time to read it all. It could be instrumental in helping you move sooner.

Summary of The Conveyancing Process: Buying

Welcome to the start of your journey. It may look complicated but, don't worry, you'll be in your new home before you know it.

To make things easier, next to each step there are some circles, so you can mark each one off every time you move a step closer to your new property. It's simple, every step highlighted in Blue is you and you can leave the rest to us.

This is just a summary of what's involved in the buying process so don't worry if things don't quite make sense; they'll be explained in more detail later on. And remember, you can call us if you have any questions.

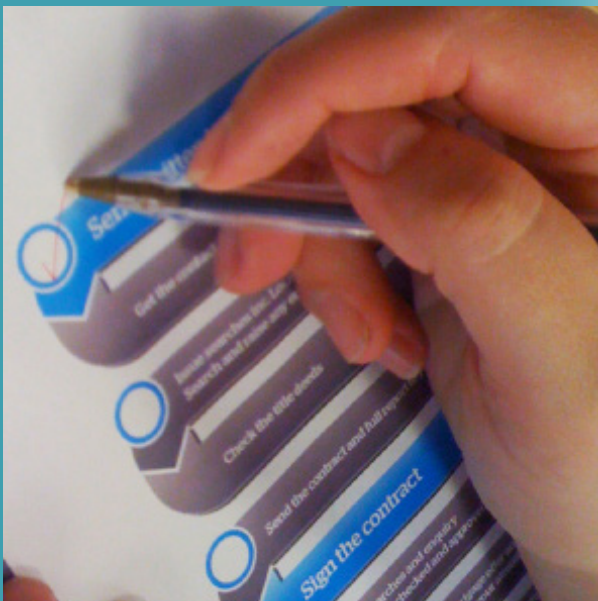
The buying process can take between two and three months approximately from start to finish, but it can be sooner in some cases.



Summary of The Conveyancing Process: Selling

The good news about selling a property is it's usually a simpler process than buying one!

This is a summary of the steps we need to take to sell your property. To make things easy we've put tick boxes next to each step, so you can mark off every time you move a step closer to selling your property.



“Searches” do not involve a physical examination of the area around the property, as the name might suggest, but the inspection of records held by local authorities and other agencies.

In order to protect you against the possibility of something going wrong in the near future which will affect your new home or your enjoyment of it we need to carry out many searches. These will reveal, for example, whether a new road or rail line is planned in the vicinity, or if there is a risk of subsidence due to past mining activity, or of flooding. We cannot identify all the searches that may need to be carried out at the outset. We know that some standard searches will definitely be required such as a local authority search, a water, drainage and environmental search, and we will know whether a search in relation to coal mining is required. Additional possible searches and enquiries may be necessary, such as a planning report on the neighbouring district, company searches, supplemental reports on existing searches including a coal interpretative report, High Speed Train search or an additional flood report.

We will carry out all searches that are necessary for your property, but we will only notify you of the results if they are adverse or require more specialist involvement. For

example, in areas with a high radon gas level you would be well advised to get the property tested by a specialist contractor who can undertake any necessary remedial work. We will carry out what is called a Home Envirosearch. This covers the environmental aspects of your property and the immediate area within 500 metres, including factors such as pollution and contamination from land fill sites.

Government regulations mean that you can be made to clear your land of any contamination, even if it took place long before you owned the property. This can cost thousands of pounds, so it's worthwhile knowing about any problems in advance.

You have two choices as to the way in which these searches are carried out.

One option is that we carry out all the searches that prove to be necessary in respect of your particular property, in circumstances where at the beginning of the transaction we cannot tell you with precision what the cost will be. We will have to do this anyway if the price of the property you

are buying is more than £1 million.

The second option is available if your purchase price is less than £1 million and should you choose to take advantage of it, and unless we advise you that this is not suitable.

The key features of this option are that the combined “Search Bundle” fee is fixed in advance; it cannot go up or down regardless of the number of searches that are needed, and we do not require a payment on account; the fixed amount can be paid when everything else is paid in order to complete your purchase.

Inevitably, whenever a fixed fee is paid where we do not know precisely the amount that will be paid out, there will be “winners and losers” – those who might have ended up paying more or less than the fixed amount if we had charged directly for all the searches required for the particular property.

As a firm our culture is to be completely transparent about cost at the outset, to the fullest extent possible. We have found over our many

years in practice that clients prefer to pay a fixed price because this gives peace of mind and certainty in your budgeting.

It is entirely your choice (if the purchase price is £1 million or less) as to whether you wish to pay for the specific required searches or to pay the fixed "Search Bundle" fee. Of course the level of professional service we will provide will in no way be affected by your choice.

Urgency

Sometimes even a day in the conveyancing process can make the difference between being in a position to exchange contracts and running the risk of losing your chosen property. Contracts cannot safely be exchanged until all the required searches have been completed. We are sure that you would wish us to press on with your purchase as quickly as we can and to minimise any possible delay. The overwhelming majority of our clients choose our all-inclusive Search Bundle. For these reasons we will proceed on the assumption that this will be your choice where your purchase price is less than £1 million, unless we advise you otherwise.

GWlegal also offers an option (which is part of the Search Bundle service) which speeds up the search process.

Full local searches involve correspondence with the local authority and can take a long time (the local authority is frequently slow to answer) as well as being expensive, and this can delay the conveyancing process. In most cases we can avoid this.

We use a specialist search agency, Amber Searches Ltd ("ASL"), through which searches are carried out and arranged. In any case in which we do not advise full local searches (which we will in certain unusual circumstances and will inform you if this applies) ASL arranges a personal search of the key registers, rather than relying on the local authority to supply the answers. It also arranges insurance against the risk of their being any adverse entry on the registers. This is an entirely safe basis on which to proceed unless we advise otherwise because (for example) of the high value of the property. ASL regularly monitors the market for private search agencies and insurance products to ensure that the right choices are made for you.

The fixed Search Bundle fee is paid to ASL. Because of the "winners and losers" point made above there will be cases where it will cost ASL more to carry out the work than the fee paid. In other cases the work will cost less than the fixed fee. In the latter case ASL will keep the surplus and in the former case they will stand the loss. ASL is a company wholly owned by two partners of GWlegal;

therefore those partners obtain an indirect benefit to the extent that ASL makes a profit from instructions we give them. However, this only serves to ensure that the partners at all times keep in mind that ASL must perform to the highest standards to maintain the reputation of the firm. We are satisfied that it is in your best interests to make these arrangements through a reputable search agency and that ASL is a sound choice for those reasons. Although ASL is not regulated by the Solicitors Regulation Authority and you do not have the same protections as if GWlegal carried out this work itself ASL is regulated by the Financial Conduct Authority.

Because of our close relationship with ASL we do not have to pay for their services in advance, which is why we do not require a payment from you in respect of the cost of searches when you choose the Search Bundle option.



The CQS Client Charter

Buying or selling a home is one of the biggest deals most of us ever make. We want to make it as easy for you as we can and will do all we can to make sure that everything goes smoothly.

This Charter tells you what you can expect from us.

The Law Society's Conveyancing Quality Scheme (CQS)

The Law Society has a quality scheme for solicitors who deal with buying and selling property.

We are a member of the CQS, which means that we meet the high standards the Law Society sets to ensure that we give clients a professional and quality conveyancing service.

What you can expect from us

- When you contact us to discuss your sale or purchase we will explain clearly the steps in the process and what you can expect from your solicitor.
- We will tell you what the costs will be.
- We will keep you informed of progress in your sale or purchase.
- We will work in line with the quality standards of the Law Society's CQS.

We will:

- Treat you fairly.
- Be polite and professional.
- Respond promptly to your enquiries.
- Tell you about any problems as soon as we are aware of them.
- Ask for your feedback on our service.

If you want to complain about a solicitor, please ask for details of our firm's complaints procedure.

If you have any other concern about the firm as a member of the CQS please contact the Law Society team: cqs@lawsociety.org.uk

While every step of the buying process is vital, there are four key areas that you need to know about and understand – because they involve you...

The Contract

The contract is the formal agreement between you and the seller. Once your offer is accepted and the sale has been agreed, the seller's solicitor prepares the contract and sends it to us. We will then send the contract, with all the information about the property, to you to sign. You should sign it as soon as you receive it and immediately return it to us so it does not cause any unnecessary delays.

The Mortgage Offer

Meanwhile, as the contract is being prepared, you'll be sorting out your mortgage. Once agreed, your lender will send through your mortgage offer to us and we will send on to you to sign. As with the contract, please sign as soon as you receive it and send it back to us.

Prior to your mortgage offer, your lender will carry out a valuation of the property to make sure they aren't lending more money than the property is worth. The documents we send you, alongside your mortgage offer will include details of additional surveys and valuations you may wish to carry out on your intended property. These include a Home Buyers Report and a Structural Survey. These surveys are not compulsory but we advise you obtain one of these as they provide you with extra security of the purchase of the property.

Exchange of Contracts

This is the exciting bit because by exchanging contracts you are confirming your purchase. Prior to this, either party can withdraw from the transaction.

Naturally, we will make sure that everything is ready and in place and that you are happy before we exchange contracts. In the meantime we will be asking the seller's solicitors for any further details we need, including, for example, copies of missing documents. It is important to note that we cannot exchange contracts for you until we are satisfied that everything is in order. Please therefore do not book any time off work or arrange removals until we tell you it is alright to do so.

At this stage, we will be ready to exchange contracts with your seller's solicitor and both you and the seller will be committed to the sale. It is only then that you will agree a completion date, when you will be able to move in.

Completion

Make sure everything is packed up and the removal van is booked because come your completion date, it's time to move in. Then the only complication you'll have is finding the time to unpack everything!

Identification

We must check the identity of all our clients under the Money Laundering Act 2007 for any regulated work that we do. We do this by obtaining Photo ID and Proof of Residence identification.

For the majority of clients using the services of an Introducer, their Introducer will provide us with the appropriate documentation. There may be a small number of cases in which we still need to ask you to provide us with original ID.

If you have come to us directly, we will require you to send us original ID through the post.

We will also need to carry out an additional electronic check of your identification. This is because we have not met you face to face and we want to make absolutely certain that you're not the victim of mortgage fraud.

We take fraud very seriously and incorporate many anti-fraud measures into our procedures. We hope you feel reassured by our approach.

There may be rare exceptions to the above but we'll let you know as soon as we can if that's the case.



Our requirements are as follows:

We require one of the following forms of identification per person from list one and two from list two here:

Important

Any photo ID must be clear and legible otherwise you may be required to resubmit.

Any proof of residence identification must be dated within 3 months of the file instruction.

Please ensure when sending or returning items by Special/Recorded Delivery, your full reference number is quoted on the envelope.

List one: Photo I.D.

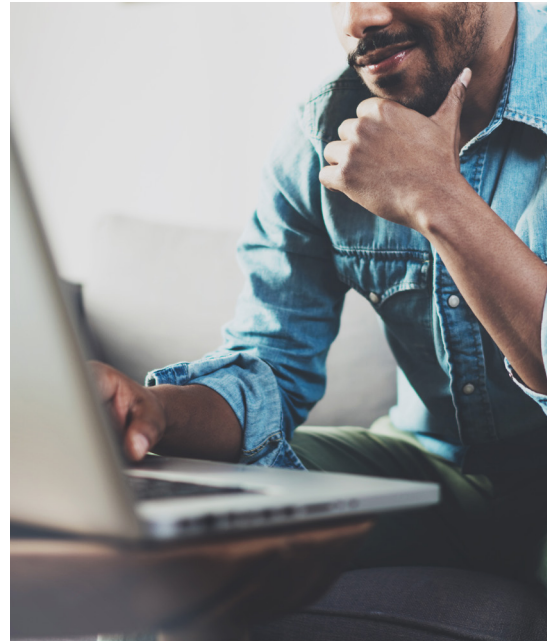
- Valid passport
- Valid photo driving licence with current address
- A current, signed passport issued by a Non EEA Country with either a passport stamp or a letter from the Home Office giving an indefinite right to reside in the UK.

List two: Proof of Residence

- Utility bill
- Bank or credit card statement
- Official government/ agency correspondence

The GWaccount

Stay up to date with your case as well as upload documents, make payments and ask any questions you have... even when the office is closed with your own GWlegal account.



By creating an account, you'll be able to:

- View and update account details
- View case progress
- Send messages relating to a case
- Make payments relating to a case
- Leave feedback
- Upload documents

We believe that by enabling you to have access to your case and understand the key milestones which have been or need to be completed will not only improve your experience but also help speed up your case.

→ **Set up your account at gw.legal/account**



Everyday Legal

Free legal help from GWlegal

Whilst you need our assistance in your current case, not every legal issue needs the professional advice of a solicitor. Often you can handle the situation on your own – you just need a few pointers.

That's what Everyday Legal, our free advice service, is all about... equipping you with the right information so you can solve the problem yourself whether it's reclaiming unfair charges, resolving disputes or wanting to know your consumer rights.

Topics include:

- Energy bill refunds
- How to claim for pothole damage
- Resolving property boundary disputes
- Your legal rights when buying a used car
- Dealing with noisy neighbours.



Everyday Legal is available on our website – gw.legal/everyday-legal

Premier Client Club

11

At GWlegal, we value loyalty. This is why we created our Premier Client Club – to reward customers who, having already benefitted from our services, come back when they need a solicitor again.



As a member, you'll benefit from all this:

25% off

Standard fees for any future conveyancing or remortgage work*

10% off

Fees for any Wills and Power of Attorney services*

But it isn't just you who can benefit from these discounts!

Recommend family and friends to us as we'll extend these discounts to them too. Now you can't say fairer than that!

Premier Client Club costs just £40 (+VAT) and could more than pay for itself in just one future transaction.

You'll be given the opportunity to join during your current case with us. Please visit gw.legal for more information.

* not including VAT/Disbursements

Recommend a Friend

Impressed by our service? We sure hope so! Then why not recommend us to your friends and family and earn up to £250 for your effort.

How much could you earn?

Service	You get
Conveyancing	Up to £100 [^]
Remortgage	£25
Wills	£20
Personal Injury	£250
Financial Claims (PPI)	£50



It's so easy to recommend us to family and friends. Simply log on or create a GWlegal account by visiting gw.legal. Click on the Recommend a Friend button and simply enter your friend's email address and the service you are recommending. Hit send and off it goes to your friend's inbox.

You can then keep an eye on if they follow your recommendation and take up our services, and ultimately if and when you'll get paid, through your own personal dashboard.

Don't forget, if you're a Premier Client Club member, your relative or friend will also be entitled to discounts on our services*. Might be worth mentioning that to them as an extra incentive!

[^]Earn £50 for a single sale or purchase case and £100 for a combined sale and purchase case

*Premier client club members and their family and friends are entitled to 25% off our conveyancing and remortgage fees and 10% off our Wills service. Not including VAT and disbursements

How long will this take?

This depends on a number of factors including:

- The number of parties in the chain
- Somebody in the chain does not want to proceed as quickly as the others.
- The complexity of the transaction eg. it will take longer if the property is leasehold
- The searches or enquiries reveal something unexpected

A standard freehold purchase will normally take 4 - 6 weeks from receipt of contract papers but if title problems arise or there is a long chain it could take longer.

When should I book removals?

It is best to avoid booking your removals until after contracts have been exchanged. At that time removal arrangements can be confirmed to the company. Before exchange the moving date is not definite and you may incur extra charges should the date have to be changed.

Can I complete on a Saturday?

No. The electronic banking system only works Monday-Fridays. In addition most law firms do not work on a Saturday. Therefore your completion has to take place between Monday-Friday.

How much deposit will I have to pay?

The deposit will depend upon the mortgage. If you are borrowing less than 90% then you will usually pay 10% but if you are borrowing more than

90% the seller may be willing to accept a lower deposit.

If you are getting a mortgage to help you buy your property your lender will have obtained a valuation survey on the property. Unless you instructed them to carry out a homebuyer's or structural report at the same time the survey carried out was purely for your lender's needs and will not give you any details about the state and condition of the property.

There may be defects or faults in the property which are not revealed by the inspection carried out by the lender's valuer, or there may be things missing from or things not accurate in the report. These do not matter to the lender but may matter to you. You will not be able to rely on what was said in the valuation, nor take any action against the lender or the valuer who carried out the report for the lender. We would always recommend you obtain your own report before you go ahead with the purchase.

When should I cancel my direct debits to my existing mortgage lender?

You should not cancel direct debits until you have been advised by us that completion of the sale has taken place. If you have made any overpayment the lender will refund this to you following completion.

What should I do with the keys to my existing property?

They should be left with the estate agents. They will only

release the keys to the buyer once completion has taken place. If there are no estate agents you should arrange to give the buyer the keys direct. Please do not hand the keys over until you have received confirmation that we have received the purchase monies.

How do I get the keys to my new property?

Please make your own arrangements with the estate agents as they will normally hold the keys. If there are no estate agents you should arrange to collect the keys from the seller.

I am selling to a member of my family. Do we still need to instruct solicitors?

Yes, you will still need the services of a conveyancing professional.

What is an Energy Performance Certificate?

These give buyers and sellers A-G ratings for their home's energy efficiency to help cut carbon emissions and fuel bills and are designed to help homeowners reduce the environmental impact of their homes.

Buy to Let: Once I get the keys can tenants move in straight away?

There are a number of things a landlord needs to do before they can let a property to tenants. These include:

- Gas and electrical safety checks
- A written fire risk assessment
- An Energy Performance Certificate (EPC)
- HMO licence (if applicable).

From professionals to first time and even “accidental” landlords, it seems everyone is wanting a piece of the buy to let industry...



Buy to Let by the experts

Whether you're buying your first buy to let property or adding to your portfolio, we can ensure everything runs as smoothly as possible. If you have any specific Buy to Let questions throughout your case, please don't hesitate to ask our friendly and knowledgeable staff.

By trusting GWlegal with your buy to let purchase, you'll get:

- The whole process explained from the start
- Friendly and knowledgeable staff
- Regular updates by phone and/or in writing as your case progresses.



We are committed to providing excellent service and are continually looking for ways to improve. We monitor our service using client satisfaction questionnaires and feel that the amount of positive feedback we receive from our clients reflects our high standards.



"Your service was very professional throughout, and I was kept informed of progress at all times, very impressed."

Mr Townsend, Coventry



"Very good and things were thoroughly excellent. True professionals. Also very fast when dealing with customer"

Ms Ehigbor, Surrey



"Helpful, friendly and relaxed, explained everything in 'English' not Solicitor speak."

Mr Richards, Wales

If our dedicated team of experts can offer any assistance we'd be delighted to hear from you



0345 373 3737



gw.legal



We're a **social** bunch...

- ✓ facebook.com/GWlegalUK
- ✓ twitter.com/GWlegal
- ✓ instagram.com/GWlegal
- ✓ pinterest.co.uk/GWlegalUK



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