



A Guide to Conveyancing



Introduction

Choosing the right conveyancer to look after your property transaction can save you a significant amount of money and time, and can protect you from considerable stress. It could even save the transaction from collapsing altogether. Needless to say, buying a property can be traumatic enough without making things harder for yourself by appointing the wrong solicitor or conveyancer to oversee the transaction.

Our Commitment

At Ison Harrison we have a commitment to service which sticks rigidly to the definition of conveyancing: the transfer of the legal title of property from one person to another, including the granting of a mortgage. Within that scope, we have a dedicated team of trained conveyancers with years of experience, who have seen and dealt with every permutation of the property-buying process in all areas of the UK, who will deal with your transaction with diligence, attentive communication and effective results, all at a competitive price with no hidden costs.

If you are committed to buying and/or selling a property, you should look to appoint a conveyancer as soon as possible, before any offers are submitted or your house is put on the market. As soon as these steps are made, the ball starts rolling and it is very difficult to stop it; certain things can happen very quickly and you can soon begin to feel overwhelmed.

Conveyancing Services

Ison Harrison are here to take this weight off your shoulders, deal with all routine paperwork and communications and ultimately deliver the key conveyancing services:

- ➔ Conduct property searches
- ➔ Advise on 'incurred' costs in good time
- ➔ Check and draft contracts
- ➔ Liaise with mortgage lenders
- ➔ Carry out payment of fees on your behalf (e.g. estate agency fees and stamp duty)
- ➔ Register new owners with the land registry



James Pascoe
Solicitor



Jenny Bland
Partner & Head of New Build Conveyancing

Ison Harrison Head Office In Leeds



We cover the whole of the UK

Why Choose Ison Harrison?

Here are some great reasons to choose our team of solicitors:



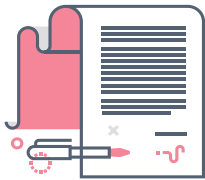
Diligent And Efficient With Paperwork

We know what is needed when, and our organised internal systems ensure there are no delays in your property-buying process. However, sometimes there are necessary and unavoidable delays and our thorough procedures keep you informed while being ready to act as soon as possible.



Good Communication

We appreciate that this is an anxious time and you need regular updates on key aspects of the property-buying process, sometimes several times daily. Our team are trained to ensure you understand the process and what you are entering into at each stage, you are kept up-to- speed with all developments and we are always available and attentive.



No Hidden Costs

Ison Harrison's conveyancing service is competitively-priced with no hourly rates or nasty surprises.



Trust

We have a long list of returning clients from throughout the UK, a list which is growing all the time through a network of satisfied recommendations. While we are centrally-based in Leeds, with offices throughout Yorkshire, our reputation has spread to all parts of the British Isles, and our face-to- face conviviality and years of experience has led to us becoming a well-known and trusted country-wide conveyancing provider to clients, search organisations, other solicitors in a property chain and mortgage lenders.



Expertise

Ison Harrison have a team of trained conveyancers who can deal with the most complex of house transactions (such as freehold disputes, tenancy agreements and joint ownership etc) and our back-up team of experienced solicitors are available to advise where disputes maybe extend beyond the scope of property law.



Dedication

Having a team of trained conveyancers, rather than multi-skilled solicitors, means we are not distracted by a multitude of diverse cases, which can frequently overrule 'run-of- the-mill' conveyancing and push your transaction to the bottom of the priority pile. We adopt a client-focused approach which means your dedicated conveyancer is endeavouring to progress your transaction at all times.

Open and honest, committed and experienced, and delivering what you need to hear when you need to hear it; Ison Harrison are the team that can take the stress out of the property-buying process and fulfil our brief of completing your property transaction with the minimum of fuss, delays and expense.



A Guide to Choosing the Right Property



Whether you are a first time buyer or an experienced purchaser a few rungs up the ladder, there is huge potential to get burned in the property market. It is possible to see the property of your dreams and decide on it within thirty minutes, and fewer than half of people even bother with a second visit to a property. We are here to advise that not everything is quite how it looks at first.

That dream home might not be all it appears to be, and while it may be a challenge to apply a little patience, not rushing into a big decision could save you from financial difficulties both in the long term with a huge mortgage you can't afford, and in the short term with remedial repair costs, i.e. for subsidence issues or damp.

The Golden Rules

Generally-speaking there are some golden rules to finding the right property:

Affordability

What kind of property can you afford? Is it really worth over-stretching yourselves, or saddling yourselves with a huge financial burden for many years to come? Use online resources to calculate your income, mortgage and repayment potential, and adjust your property search accordingly.

Availability

Is the house you are looking at the 'right' one just because it is available? Is it worth waiting to see what else becomes available? You can't force someone to sell their house, but don't rush into buying the wrong property just because it is all that is available.

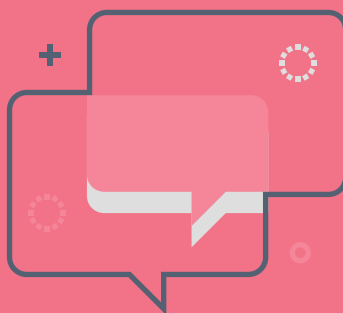
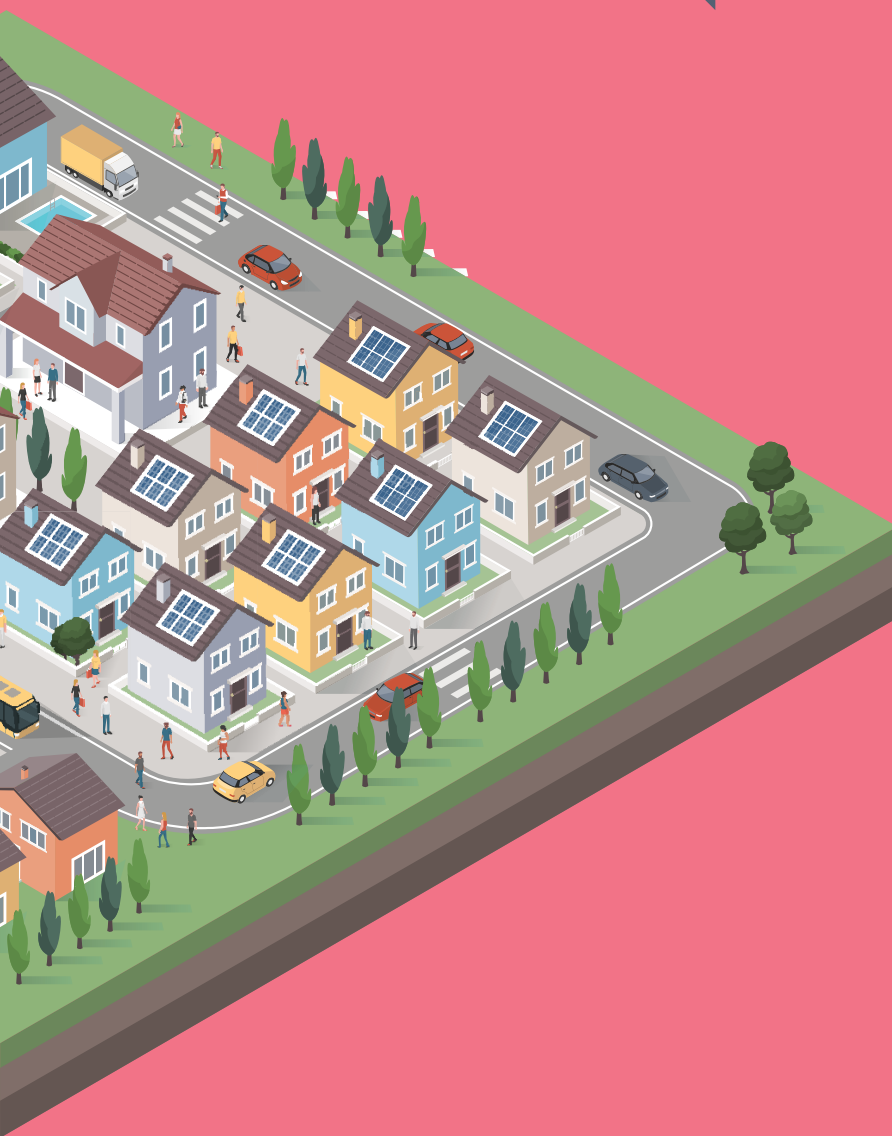
Suitability

You hear all the time that 'location' is the key factor in finding the right property, and that is absolutely right. You can spend a lot of money on changing a property, but you can't move it. Is the property located practically for work or for family? Also, is a property future proof? Is it big enough as your family grows, or to suit your ambitions in terms of extensions or conservatories?

Research

This is vital. How could the area change in the near future? Are there any new developments planned or planning permission submitted which could make it more/less desirable? Check online.





Jenny's Top Tip

Ask questions.

Don't forget that the seller is trying to sell the property to you, so don't be afraid to ask questions. If they are nervous or hesitant, they could be trying to hide something, but certainly they should be prepared to answer all the questions you can throw at them.

The Property Search Essentials

The property search can be a long process, but there are different key stages which are equal in importance.

Before Visiting The Property

Use various online resources to check out the surrounding area, if you are not familiar with it. Check for transport links, and the convenience of shops and supermarkets. You can find out the catchment area for different schools, and whether certain properties are freehold or leasehold. You can even check if a property is on a flood plain and work out what sun exposure should be like by checking out which direction the garden faces.



Outside The Property

Once you have made an appointment, take a minute outside to take a few things in. What is parking like, do you have to park on the road? If there is a drive, what condition is it in? What is wheelie bin access like? Are there any potential noise issues? What is the outside condition of the house like in terms of paintwork, guttering, soffits, render, pointing and the roof? What do the neighbours' houses look like?



Inside The Property

If you can immediately smell air freshener this should set alarm bells ringing as it is most likely there to mask the smell of something, possibly damp. Are there signs of staining or cracks on the ceilings or around window frames or doors? Is the layout practical and is there scope for redesign? Ask what internal structural work has been carried out - documents should exist in the searches if the correct permissions were sought. Don't be afraid to open cupboards and doors. Try to visualise the property with your furniture and not what is in situ now. Ask about energy costs and council tax, what is the Wi-Fi and mobile coverage like? What are the neighbours like? Also, ask why somebody is selling the property? Suspicion is good and it might point to an important issue.

Afterwards

Do some research to check up on some of the facts the seller may have told you. Again, suspicion is good. If you decide on another viewing, take a different person with you to get a second opinion. Another pair of eyes might spot something. If a problem arose from the first viewing but you are still keen, take a tradesman with you and get a rough price for any remedial work. It is also worth paying a bit extra for a full structural survey if there is anything you are not sure about. Following on from this, you could be in a position to submit an offer and then let your mortgage lender and conveyancers take care of things from there. Essentially, the most important factor is not to rush into anything. Buying a property can be a life-changing decision.

A Step by Step Guide to Buying a Property





James Says...

Instruct your solicitor as soon as you decide to move house. They can give you advice and collect information which may speed up the later process.

At this stage the solicitor will confirm their fees and send to you all the paperwork you need to complete. They will ask you to make a payment on account to cover initial search fees and any Land Registry document fees. When the paperwork is returned by you and payment made, they will carry out the necessary identification checks.

Buying a new build property? Be sure to instruct your solicitor as soon as you have reserved the property.

Sale

The Property Is Being Sold

1

Agree a sale price with your buyer and confirm to your solicitor as soon as possible.

2

Your solicitor will obtain a copy of the title to your property and prepare and submit a contract pack to your buyer's solicitors. The contract is in two identical parts. One for signature by you; one for signature by the buyer.

3

If you have a mortgage your solicitor will obtain an approximate settlement figure for you to check.

4

The buyer's solicitors will carry out searches and raise any enquiries they deem necessary. The solicitor will deal with them and may ask you for your assistance. They will send the replies back to the buyer's solicitors.

5

When the buyer's solicitors confirm that the contract is approved your solicitor will arrange for it and any other required documents to be signed by you in preparation for exchange. Signature at this stage is not legally binding. This only occurs when contracts are formally exchanged.

6

The buyer's solicitors will be informed all parties are ready to exchange and a completion date agreed.



EXCH

Purchase

The Property Is Being Purchased

1

Agree a purchase price with your seller and inform your solicitor as soon as possible.

2

Your solicitor will request a contract pack from the seller's solicitors. If you're buying a new build property, this request will be made to your developer's solicitors.

3

If you require a mortgage you should make your application to your lender and arrange a suitable survey at the earliest opportunity.

4

When a contract pack is received your solicitor will carry out a title check and raise any necessary enquiries and searches. They will ask you to check and approve the title plan.

5

All replies to enquiries and search results will be checked and approved. Further enquiries will be raised if necessary.

6

When your mortgage offer is received your solicitor will review it and ensure all conditions are complied with.

7

The seller's solicitors will be regularly asked to provide a progress report and to confirm when they expect to be ready to exchange contracts. Provisional completion dates will be discussed with you and the seller's solicitors. The same applies if you're buying a new build property; the developer's solicitor and site staff will need regular updates too.

8

Your solicitor will prepare an individually tailored report on the property and send it to you to approve. They will arrange for you to sign the contract and any other required documents. Signature at this stage does not create a legally binding contract. The solicitor will also ask you to provide the deposit.

If you are proceeding under the Help to Buy scheme, your solicitor will request your monies from the Help to Buy agency and where you are using a Help to Buy ISA, you will be asked to close your account and send the closing statement to us.

9

The seller's solicitors will be informed all parties are ready to exchange and a completion date agreed.

Exchange



Contracts will be exchanged for an agreed completion date. This date is legally binding on all parties. As soon as your solicitor has confirmed exchange of contracts to you, you should start making your removal arrangements.



Sellers

The estate agents invoice and a final redemption statement will be requested (if you have a mortgage).



Purchasers

Your new mortgage funds will be ordered to arrive into our client account one working day before completion.



A completion statement will be prepared and sent to you as soon as possible. Any money due from you will need to be paid to your solicitor as cleared funds at least one working day prior to completion. For new build property purchases using the Help to Buy scheme, your solicitor will request the contribution from the government.

Completion

On completion your solicitor will receive the sale money from your buyer's solicitors and send the purchase money to the seller's solicitors. Your existing mortgage will be repaid and any estate agents fees will be paid. If there is any money due back to you your solicitor will send it to your nominated account by either BACS or CHAPS as selected by you.

Your sale house will no longer belong to you and you can move into your new house.

For new build properties, on completion your solicitor will send the purchase monies to the developer's solicitor. Once the developer's solicitor has received the completion monies you will be able to collect the keys from the site office and can move into your new home.

For Purchasers

A Stamp Duty Land Tax return will be filed and any tax due will be paid.

Your ownership of the new property will be registered at the Land registry. A copy of the Title Information Document will be sent to you when registration has been completed. This can take several weeks, or in the case of new build or more complex transactions, a number of months.

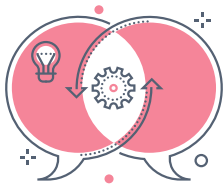


Residential Property Conveyancing Advice





James Pascoe is a Solicitor in our Residential Property department, dealing with all aspects of residential conveyancing. Here, he shares some personal insights, hints and tips.



Communication With The Other Party

Although it may seem tempting to speak with the buyer/seller in an attempt to speed up the transaction, this may be the cause of additional stress and frustration for both parties. A seller may tell their buyer they are ready to proceed and have the matter completed very early on in the transaction. This may be true and the seller may be ready to move out of the property, but the legal paperwork required may not have been prepared or all the searches against the property may not have returned.

The conveyancing process is very specific and there are steps that must be followed to ensure that title to the property is identified (the seller has the legal right to sell the property) and that the buyer is made aware of all aspects that affect the title (such as restrictive covenants or rights of way). Although the process may seem slow to a buyer/seller, you can be assured that your solicitor/conveyancer is acting in your best interests to ensure that you are not presented with any surprises or additional costs in the future.

Arranging Completion Dates

Please avoid arranging completion dates through the estate agent. The estate agent will know about the stage of the transaction, as they obtain updates from their client's solicitor (the seller's solicitor). However, they will not know the full details of the solicitor/conveyancers file, the full extent of the chain, if any, whether all the correct paperwork and satisfactory responses have been provided.

Furthermore, the estate agent will not be involved with arranging the funds from the buyer's lender – this will only be known by the solicitor, as they will typically be instructed to act for the lender as well as the buyer. Arranging a date through the estate agent can cause additional delays and frustrations, as parties to the transaction get their heart set on a date only to be told by their solicitor/conveyancer that the matter is not ready to proceed. Only your solicitor/conveyancer will know when you are ready to proceed to exchange of contracts and set a completion date, and you should seek their advice before agreeing to a date.



When Should I Book Removals?

The booking of removals companies is one thing that a buyer/seller will want to arrange as soon as possible. Fridays are the most popular days for moving home and, as such, removals are highly sought after on those days and can be difficult to book. We would advise that you refrain from booking removals until you have exchanged contracts.

If a date changes late on in the transaction and you have paid a deposit to your removal company then you may not be entitled to a refund. We have known of a transaction in which a buyer booked a removals company well in advance hoping for a specific completion date. Later on in the transaction the seller could not move on the date the buyer wanted and not only did the buyer lose their deposit, it also resulted in the whole chain being delayed by a further two weeks, as the same removals company were not available.



Help to Buy / ISAs Advice



Backed by
HM Government



Help to Buy: ISA

Since 1st December 2015 first time buyers have been able to save up to £200.00 a month in a Help to Buy: ISA. Many major banks and building societies are offering the Help to Buy: ISA.

Only one Help to Buy: ISA is permitted and these are only available to individuals. More than one government bonus can be put towards a home purchase. If a home is being purchased by two people who are both first time buyers, each can open their own account and receive the bonus.

In the first month savers can deposit an initial sum of up to £1,200.

It is permitted to make as many deposits as required during the month as long as the amount deposited does not exceed the permitted amount (£1,200 in the first month and £200 in subsequent months).

Savers do not have to commit to put any money away each month.

The government will pay a 25% bonus on the savings and any interest earned on the savings. The minimum bonus is £400; the maximum bonus is £3,000. This is per Help to Buy: ISA. If there are two eligible buyers the maximum bonus could be up to £6,000.

To qualify for the minimum bonus of £400 savings of at least £1,600 are required: The maximum bonus of £3,000 will require minimum savings of £12,000. Savings in excess of £12,000 will only receive the £3,000 maximum bonus.

Useful To Know...

- ➔ The Help to Buy: ISA is available on home purchases of up to £450,000 in London and £250,000 outside London.
- ➔ The Help to Buy: ISA is only available to first time buyers. A first time buyer is someone who does not own, and has never owned, a home anywhere in the UK or the world.
- ➔ The Help to Buy: ISA is to provide the final payment of the purchase price on completion. It cannot be used as the deposit payable on exchange of contracts or towards legal fees or any other associated fees or costs.
- ➔ The property cannot be rented out or used as a holiday home.
- ➔ The property must be bought with a mortgage. It is not available to cash buyers.

Solicitors/conveyancers will make the application for the bonus on behalf of their client. The solicitor/conveyancer will be required to certify that their client is eligible to receive the bonus and that the property being purchased meets the eligibility criteria. This will include submitting the required paperwork, requesting the payment and ensuring that the bonus funds are used towards the purchase price of the property.





Backed by
HM Government

Help To Buy Equity Loan

This scheme is only available if you are buying a new build property. Under this scheme the Government will provide you with an equity loan of up to 20% of the cost of your home. If you take out a 20% Equity loan then you only need a 5% deposit and a 75% Mortgage. During the first five years of the 20% Government loan, you will not be charged any interest. In year 6, you will start to pay interest.

When you come to sell or remortgage the property, you will need to pay 20% of the purchase price/value of the property back to the Government.

You are not permitted to own any other property at the time you buy your new home. You are also not allowed to sublet the property that you buy under this scheme.

Responsibilities In The Property Buying Process



There are several parties involved in the often complex process of property exchange, and here we provide a handy summary guide to the responsibilities of each different party. In each case, we recommend that you research deeper to fully understand what is required of you.

The Buyer

- ➔ Appoint a reputable conveyancer
- ➔ Arrange a mortgage in timely fashion
- ➔ Have money available and pay all fees as and when required to keep the process moving
- ➔ Co-operate with all requirements and do not unduly hold up the process unnecessarily
- ➔ Commit to buying the property when offers have been accepted and work to complete the transaction as soon as possible.

The Seller

- ➔ Appoint a reputable estate agent and conveyancer
- ➔ Provide an honest and fair selling price for the property
- ➔ Be available for viewings and be prepared to answer all questions
- ➔ Be honest during viewings with regards any questions asked and miscellaneous details of the property
- ➔ Agree which integral items (i.e. fitted wardrobes/cupboards etc) and miscellaneous items, fixtures and fittings are included in the sale of the property
- ➔ Maintain the internal and external structure of the property, and all fixtures and fittings, until completion of the sale, to ensure the property's value remains accurate
- ➔ Co-operate with all requirements and do not unduly hold up the process unnecessarily
- ➔ Commit to selling the property when offers have been accepted and work to complete the transaction as soon as possible

The Solicitor/Conveyancer (Buyer And Seller)

- ⊕ Work diligently at all times to progress the property exchange smoothly and as quickly as possible
- ⊕ Agree terms of a fee for services with the buyer/seller
- ⊕ Liaise with mortgage lenders and receive mortgage offer
- ⊕ Undertake all relevant searches and maintain related paperwork
- ⊕ Liaise with buyer/seller over search findings
- ⊕ Agree and draw up contracts of sale
- ⊕ Liaise with opposing buyer/seller's conveyancer throughout process
- ⊕ Arrange the transfer of funds from the buyer/mortgage lender to the seller
- ⊕ Register title deeds and other paperwork with the Land Registry
- ⊕ Ensure all legalities are tied up upon completion.



The Surveyor

- ➔ Depending on which survey/report has been requested, provide detailed written findings giving a clear indication of the property's value and listing any potential problems
- ➔ Be honest with any findings that could affect the value of the property
- ➔ Give a fair valuation of the property in the current market.

The Estate Agent

- ➔ Act as a responsible broker to facilitate the buying/selling of the property
- ➔ Actively promote the property fairly and honestly
- ➔ Be clear and honest with the seller in terms of fees
- ➔ Arrange viewings of the property and liaise with the seller and potential buyers over appointments
- ➔ Negotiate the sale of the property with interested parties and agree the best possible price according to the seller's wishes
- ➔ Progress the sale of the property with the buyer's conveyancer
- ➔ Arrange and provide the exchange of keys to the property upon completion.

The Mortgage Lender

- ➔ Lend money to a buyer under agreed terms to facilitate the purchase of a property
- ➔ Ensure any mortgage offer is practical and affordable to the buyer in terms of their income and future stability
- ➔ Make this money available upon instruction and liaise with a conveyancer over the transfer of these funds
- ➔ Make all fees, charges, penalties and terms clear to the buyer prior to any mortgage agreement being signed.

Conveyancing Fees





Your Conveyancer will agree a fee with you before you instruct us and our fees will be confirmed in our Client Care Letter.

In addition to our fees, you will also be required to make certain payments, such as but not limited to:

- ➔ Copy of the title to your property from the Land Registry
- ➔ Search fees, typically Local, Water & Drainage, Environmental & Coal
- ➔ Land Registry Searches and Fees
- ➔ Stamp Duty
- ➔ Information Pack from the management mompany where your property is leasehold or served by a management company.

If you are buying a leasehold property then there will be additional fees to pay e.g serving notice on the Landlord or Management Company or entering into a Deed of Covenant. Your conveyancer will make you aware of these fees throughout the transaction as soon as the information is available.

These additional fees will vary depending on your location and the price of your property. The additional fees will be confirmed in our engagement letter.



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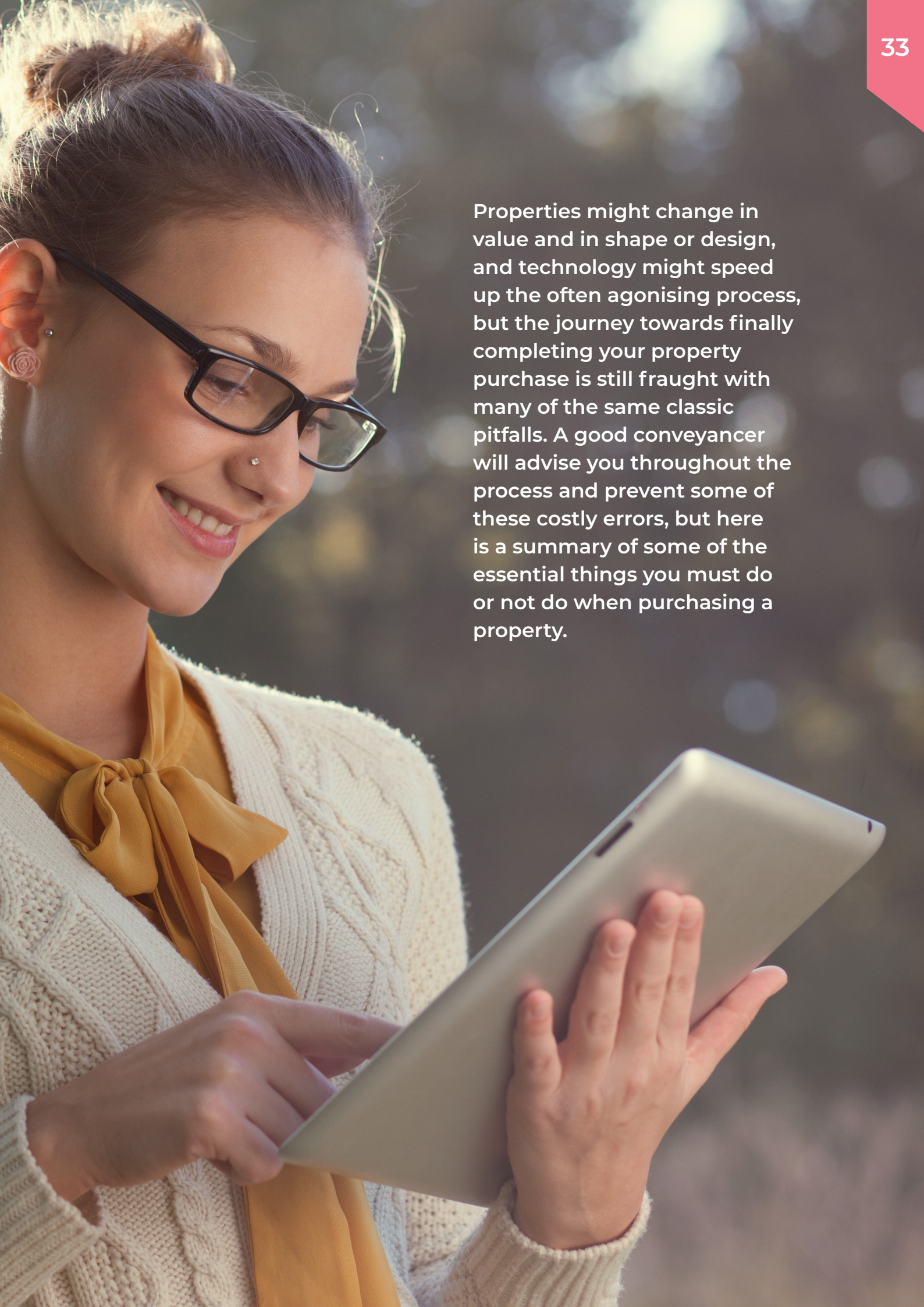
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Dos And Don'ts Of The Property Buying Process



A woman with dark hair tied in a bun, wearing black-rimmed glasses and a yellow scarf with a large bow, is smiling while looking at a silver tablet. She is wearing a cream-colored cable-knit cardigan. The background is a soft-focus outdoor scene with trees and sunlight.

Properties might change in value and in shape or design, and technology might speed up the often agonising process, but the journey towards finally completing your property purchase is still fraught with many of the same classic pitfalls. A good conveyancer will advise you throughout the process and prevent some of these costly errors, but here is a summary of some of the essential things you must do or not do when purchasing a property.

Dos

- ✔ It is advisable to start saving money for your property purchase well in advance of making the move. You will need readily-available cash for solicitors' and estate agents' fees, stamp duty, surveyors' fees and other charges relating to your mortgage.
- ✔ Shop around for mortgages and don't just stay loyal to a particular organisation. You could save thousands or pick up some handy long and short term benefits by looking at several options.
- ✔ Make sure you agree an affordable mortgage and understand the terms, fees and penalties built into it.
- ✔ Create a checklist of your ideal property, listing features that you need or want or features that are essential or desirable.
- ✔ Be patient when assessing properties and always think long term, i.e. Can we afford this? How can the property gain/reduce in value? Will the area change? Is the property big enough for our family plans?
- ✔ Appoint a conveyancer before making any moves to submit an offer on a property, and get advice from them at every stage of the process.
- ✔ Look at several properties, don't just jump straight in with the first one you see. Also, look at properties more than once, you often see different things on a second or even third visit.
- ✔ Ask questions during a viewing, be curious and don't be afraid to delve deeply into why or when work has been done on the property.
- ✔ Do plenty of research on a property both online and in between viewings. Visit the street at different times of day to assess how parking or noise differs, and try to envisage the property during winter or summer.
- ✔ Always invest in a survey appropriate to the age and condition of the property you are looking to buy. It may seem costly but it can save you endless expense and headaches in the long term.
- ✔ Know your limits in terms of property values and asking prices and stick to these, but build in some flexibility. You need to be cautious when submitting offers, but also committed and confident, and this comes from knowing how high you can comfortably go from a starting bid.

Don'ts

- ⊗ Don't sign anything without fully understanding it and taking suitable advice
- ⊗ Don't overstretch yourself with your mortgage or the property itself. You may think you are a DIY expert and can tackle many home improvement items yourself, but is that realistic?
- ⊗ Don't be fooled by some of the terms used by estate agents in describing a property. 'Cosy', and 'in need of modernisation' can be decoded to mean 'very small' and 'needs an awful lot of work'. There are plenty more too, so make sure you read between the lines.
- ⊗ Try not to restrict yourself to one area, even if that ticks all the boxes. It may be that your perfect property is a few streets away in a different district that is much cheaper, but isn't popping up in the parameters of your current search findings.
- ⊗ Never rush into making bids and agreeing to purchase a property you are not 100% certain of.
- ⊗ When viewing a property, don't automatically assume home improvements have been a great success, even if they look good. Ask questions; why were they done? Are they masking a problem? Have they actually created a false value of the property?
- ⊗ Don't be distracted by the existing décor, fixtures and fittings, such things can be easily changed. Try to imagine the property with your own style, taste and contents.
- ⊗ Don't just look at the inside of a property, check out the outside too. Many of the more expensive home improvement projects or remedial work relates to external issues, such as roofs, guttering, tiles, chimneys etc.
- ⊗ Don't get disheartened if things aren't progressing as quickly as you think they should, there will be reasons, and if there is a problem your conveyancer will make sure you know about it. If there isn't a problem, just let the process take its course.



Working With
Your Solicitor

All Properties

Where possible you should instruct your solicitor at the earliest opportunity. If selling you should ideally instruct your solicitor before you market the property and certainly before you secure a buyer. If purchasing a property, instruct your solicitor before your offer has being accepted.

Tell your solicitor if you are buying a property for a particular purpose, e.g. buy to let. Your solicitor will need to check if there are any covenants which restrict the use of the property and to prevent any breaches of covenant.

Please ensure that any documents that are sent to you are completed and returned in a timely manner. In some cases your solicitor is not able to proceed until they have received your documents e.g. ID.

If you are receiving a gifted deposit, please ensure you let your solicitor know at the earliest opportunity as your solicitor will have further checks to carry out.

Please ensure that your mortgage application is submitted as soon as possible.

If there is a change in your circumstances throughout the transaction, please let your solicitor know.

Discuss any particular dates for completion at the outset with your solicitor so that we can work towards this date and advise you if this date is not achievable. Please do not agree any completion dates with the other party until you have discussed them with your solicitor.

If you do have any questions or concerns, raise them directly with your solicitor as soon as possible.

If you are using the Help to Buy Scheme or Help to Buy: ISA, please let your solicitor know.

Speak to your surveyor to ascertain the most appropriate survey needed for the type of property that you are purchasing and the costs. Please remember, if you are proceeding with a mortgage then your lender will only carry out a valuation (not a survey) and this is for their use only.

Do not spend any money on booking removal vans until exchange of contracts has happened and the completion date has been agreed and confirmed to you.

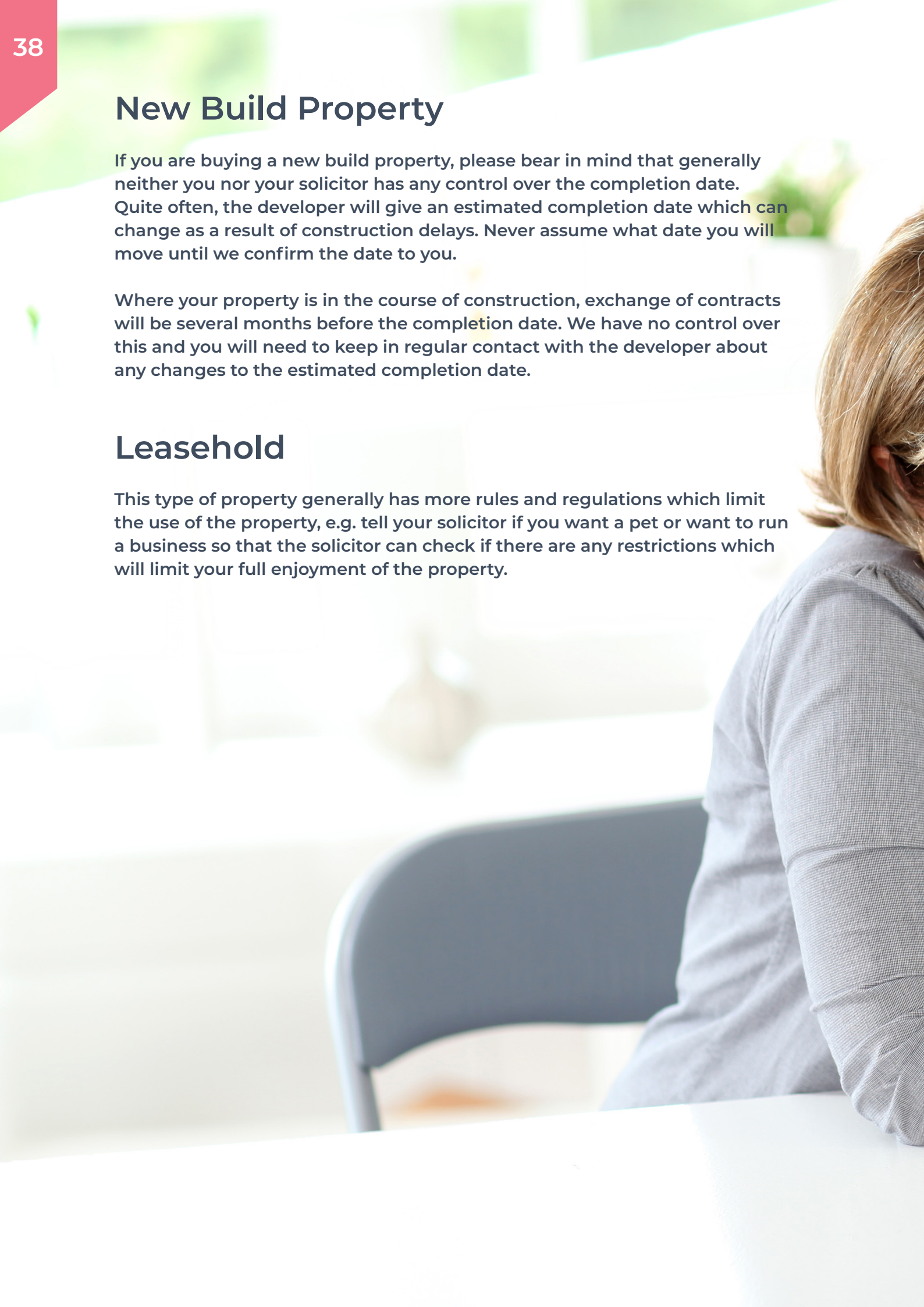
New Build Property

If you are buying a new build property, please bear in mind that generally neither you nor your solicitor has any control over the completion date. Quite often, the developer will give an estimated completion date which can change as a result of construction delays. Never assume what date you will move until we confirm the date to you.

Where your property is in the course of construction, exchange of contracts will be several months before the completion date. We have no control over this and you will need to keep in regular contact with the developer about any changes to the estimated completion date.

Leasehold

This type of property generally has more rules and regulations which limit the use of the property, e.g. tell your solicitor if you want a pet or want to run a business so that the solicitor can check if there are any restrictions which will limit your full enjoyment of the property.







Making A Will

Moving home is a major life event and many people choose this time to make a Will, as it presents an opportunity to close the book on one chapter of your life and to start another. Such financial planning and management often leads to people taking the opportunity to review their financial affairs and make a Will at the same time.

Why Should I Make A Will Now?

Buying your first home, or indeed any subsequent property purchase, represents a significant change in your financial circumstances. In terms of making a Will, this increases the value of your estate considerably, and hence affects what your beneficiaries are entitled to. Therefore, with such a huge change in your circumstances taking place, now is a good time to make a Will and ensure everything is documented.

If you are not married, for example, and you don't have a Will, your partner and other beneficiaries may not be legally entitled to any part of your estate in the event of your death. This depends on if you hold the property as 'joint tenants' – where possession automatically passes to the other partner upon death – or 'tenants in common' where you have to specifically state what happens to your share of a property. Your money, property and possessions could end up in the hands of other people, against your wishes, while your partner and any children could potentially receive nothing, if you don't have a Will. Now that you have bought a house, it is the perfect opportunity to get all this in order.

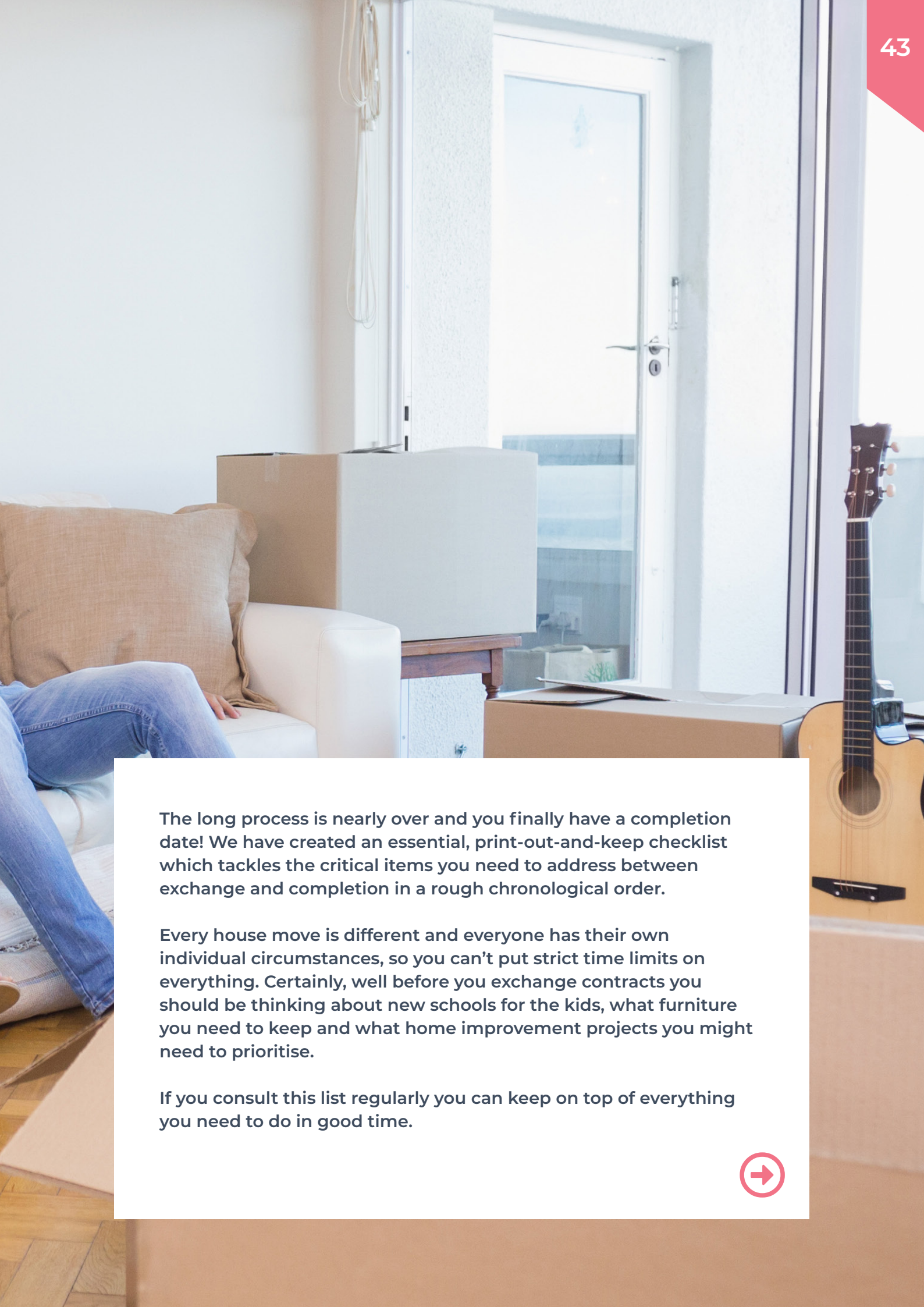
Should I Update An Existing Will When I Move Home?

An existing Will needs to take into account a new property, if it has a different value to your previous one. Of course, property is a significant part of your estate and so should be represented accurately in a Will. A change in value of your estate may influence who becomes a beneficiary and, naturally, how much you choose to leave them. You should also review an existing Will to check it is not affected by the disposal of your previous property.

Ison Harrison has a Wills and Probate department who are able to assist with any amendments to an existing Will and to help you with the process of making your first Will. Our dedicated and specialist staff are hugely experienced, and can guide you through the relatively straightforward process. We currently hold the Wills of over 40,000 people in the UK, and with over 40 years' experience in administering Wills you should contact us today to make this important step in securing your estate and your future wishes.

Moving House Checklist





The long process is nearly over and you finally have a completion date! We have created an essential, print-out-and-keep checklist which tackles the critical items you need to address between exchange and completion in a rough chronological order.

Every house move is different and everyone has their own individual circumstances, so you can't put strict time limits on everything. Certainly, well before you exchange contracts you should be thinking about new schools for the kids, what furniture you need to keep and what home improvement projects you might need to prioritise.

If you consult this list regularly you can keep on top of everything you need to do in good time.



Checklist

- ☐ **Check your insurance** – how does this cover you for moving day? Do you have a policy that covers you from your new address immediately? Is this a good time to review your levels of cover for buildings and contents?
- ☐ **Mortgage policy conditions** – some mortgage offers have conditions requiring you to take out life insurance, so you need to look at this. It is also a popular time to consider your wills and probate situation, as you start a new chapter of your life.
- ☐ **Hire a removals company** – when you have a completion date, get some quotes and select a suitable company. They may wish to visit your home to assess any potential issues before moving day.
- ☐ **Order cardboard boxes** – you may think you have enough already, but you will always need more.
- ☐ **Visualise furniture** – you have probably already done this, but now it needs to be done in detail. What items aren't going to fit, or are too old/delicate to transport? Can these be thrown away, recycled or put on eBay or an alternative?
- ☐ **Start packing** – even four weeks prior to moving day is not too early to start this. Depending on the time of year, you can pack summer or winter clothes that aren't being used. You can also pack books and DVDs you won't miss for a few weeks, and kitchen items that you only rarely use. It is also a good time to assess what possessions you have and be ruthless in throwing some stuff away.
- ☐ **Book time off work** – make sure you have sufficient time either side of moving day to sort everything. It is not unusual to book a week off work, and even then that probably won't be enough.
- ☐ **Change of address** – start a list and begin the arduous process of informing everyone of your new address. There are online resources to help ensure you cover everything, but certainly you need to include: utility companies, local council, DVLA, HM Customs/Passports, Internet/TV providers, banks and credit cards, HMRC, schools, insurance and pension companies, doctors and dentists.
- ☐ **Re-direct mail** – to help with the above, you can arrange with Royal Mail to have your post re-directed. This can be done for different periods of time, ie. for three months, nine months or up to a year.
- ☐ **Utilities** – one week before moving day you should make arrangements for how supplies will be re-directed to your new address, and what you need to do on the cut-off point of moving day. Remember that some utility companies require significant advance notice.
- ☐ **Integral items** – whilst packing you need to keep manuals and warranty information for any items being left for the new owners, such as integral washing machines, fridges and freezers. You may also want to make this enquiry of the people in your new house.
- ☐ **Carpets and furnishings** – are these being fitted new in your new house? You need to make arrangements for them being fitted and you might want to consider the timings, given the mess that can be created on moving day.
- ☐ **Beds** – the first thing you should do is make sure your beds are fully made up, because they are the only thing you really need on the first night.

- ☐ **Children and pets** – a week before moving day you need to make suitable arrangements for children and pets to be looked after on the big day. If the kids are old enough to help, that's great – give them a job, lots of jobs! If you can't make suitable arrangements, plan ahead and work out how the kids can be occupied, kept safe and not in the way.
- ☐ **Washing** – a few days before moving day do your essentials washing, ie. everything you will need for the next week, in case you don't get chance to wash again for a while. You can also take this opportunity to get the washer disconnected.
- ☐ **Keys** – make arrangements to get your new ones collected and round up all your existing ones and keep in one, safe place.
- ☐ **Parking** – speak to neighbours to ensure removal vans will have sufficient access on the day. It need only be for a couple of hours.
- ☐ **Outside furniture** – cover, protect and if possible, store inside for a few days to keep dry. You don't want soaking wet furniture stored in the removal van next to your best sofa.
- ☐ **Fridge/freezers** – if these are going with you, empty and defrost them.
- ☐ **Food cupboards** – go through them and throw anything that isn't worth keeping – out of date tins and sauces, and virtually-empty condiments for example.
- ☐ **Valuables** – round up all valuables and important documents, keep them together and safe.
- ☐ **Finish packing** – this should be finished the day before moving. Mark all boxes clearly with the name of the room they need to go in at your new house.
- ☐ **Dismantle and disconnect** – anything you can do yourself to save time on moving day, do now. This includes flat-pack furniture, TV assemblies, curtains etc. Keep all screws safe and tape them securely to the items.
- ☐ **Survival kit** – the night before moving day, pack some essential items together to help you through the first few difficult hours in your new home. This should include toilet rolls and toiletries, maybe some basic tools, light bulbs, tea and coffee, sandwiches or basic things you can eat easily.
- ☐ **Strip beds** – on moving day put any dirty washing in a bin liner and forget about it for a few days!
- ☐ **Read meters** – take note of all readings and turn off supplies where necessary.
- ☐ **Removals** – direct the removals team where required.
- ☐ **Windows and doors** – check they are locked and secure.
- ☐ **New house** – upon arrival appoint someone to stand by the front door and direct the removals team from room-to-room.
- ☐ **Floor** – it might be an idea to try and protect the carpet from the heavy and continuous footfall, although if the previous occupants have not done this when moving out, it may be too late!
- ☐ **Check the van** – ensure it is empty before the removal team leave, then at least if you can't find something you know it must be in the house somewhere.
- ☐ **Keep the kettle accessible at all times** – we can't stress this enough!



Useful Resources

There are many different resources you can utilise throughout all stages of the property-buying process. Below are just a few examples of the areas you might need advice on. You may wish to explore alternatives based on these, but all are trusted sources of good advice or offer a unique and valuable service.

House And Land Valuations

Both Hometrack and the Land Registry offer good information on the rough valuation of properties and land in certain areas. Here you can find valuable information even before you start looking at specific properties. The Land Registry also answers important legal questions about land boundaries and other complex issues relating to joint ownership and title deeds.

➔ <https://www.hometrack.com/uk>

➔ <https://www.gov.uk/government/organisations/land-registry>

Understanding An Area

Google is a resource that we all use almost every day. When trying to get a feel for an area and understanding what shops, supermarkets, schools and transport links are around, a simple Google search is a great help. Going one step further is Google Street View, which allows you to do a virtual tour of a street and its surrounding area to get an instant idea of what living there might be like.

➔ <https://www.instantstreetview.com>

Future Development Plans

When looking at certain areas with a view to searching for specific properties, it is useful to be able to see what future development plans there are for the district. There might be parking restrictions coming into place, or a new school is being built or a supermarket that will significantly affect traffic. All council-controlled areas in the UK have dedicated pages which link to planning applications, where you can see what is impending. As an example here is a link to the page for Leeds, but you can do a similar search for any area of the UK.

➔ <http://www.leeds.gov.uk/council/Pages/Planning-applications-and-process.aspx>

Estate Agents

If you are selling as well as buying a property, you will need to appoint an estate agent. The HomeOwners Alliance offer some good impartial advice on the pitfalls to avoid and key details you need to consider.

➔ <http://hoa.org.uk/advice/guides-for-homeowners/i-am-selling/how-should-i-choose-an-estate-agent>

Removals Companies

Membership of the British Association of Removers ensures you have access to reputable, professional and considerate removals experts. You can search for suitable organisations in your area and secure a number of quotes safe in the knowledge that they will all enable your move to go smoothly.

➔ <http://www.bar.co.uk/index.php/moving-resources>

Mortgage Advice

There are a number of websites offering mortgage advice, and it can become a minefield of suffocating information, some of which is deliberately leading you towards certain products. But, importantly, the Money Advice Service offers impartial advice and is not seeking to gain profitable referrals for advice taken. This website will help you select the right kind of mortgage and help you understand fees, charges and penalties.

➔ <https://www.moneyadviceservice.org.uk/en/articles/choosing-a-mortgage-shop-around-or-get-advice>

Property Searches

While your conveyancer will take care of much of the work towards arranging property searches, you are advised to understand the process for your own peace of mind and also in case there are complications which you need to get involved in. My property guide explains the different searches and what they entail, and also has other useful links to resources within the property-buying process.

➔ <http://www.mypropertyguide.co.uk/articles/display/10036/what-are-property-searches.htm>

Surveys

Undertaking a survey on a prospective property is a pivotal exercise and could make or break your house move. Therefore, you need good advice on how far you should go. Unfortunately this sometimes means spending more than you wish to, but this website clearly explains why that is so important, and what options are available to you in terms of a full structural survey, a homeowners' report and a simple house valuation.

➔ <http://hoa.org.uk/advice/guides-for-homeowners/i-am-buying/what-sort-of-survey-should-i-have/>

Conveyancing

If you choose to instruct Ison Harrison to handle your property purchase, you will get access to our large department of conveyancing experts across all our branches throughout Yorkshire. We're a Leeds-based law firm but we also handle conveyancing for many 100s of clients throughout the UK giving you peace of mind every step of the way.

➔ <https://www.isonharrison.co.uk>

Contact Us

This Guide to Conveyancing has been provided by Ison Harrison Solicitors with input from key members of our conveyancing team. Here are the contact details of our friendly team should you need advice at any stage:



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