



Top tips for buying a house

Buying a property is an exciting time but it can also present a minefield of issues if you are new to the process. As one of the most significant investments you will make it is important to get the right advice when you need it most.

Identification

We will need to see identification documents for all the buyers. This means photo ID as well as a utility bill which is less than 3 months old. You can bring original documents into our offices so we can take a copy for our records.

Using savings

If you are putting money towards the purchase price from savings, we will need copies of bank statements showing the monies in your account. We will also need evidence to show where that amount has come from. For example, if it's from the sale of another property, we will need a copy of the completion statement from the Solicitor that dealt with that property for you. If it's from the sale of shares, you will need to provide the closing statement.

Financing through gifts

Let us have as much information as possible about how you are financing the purchase. If you are being given money towards the purchase, we will need to know how much and from who. We may need identification documents from the person making the gift and for them to complete a form to confirm that they are making a gift to you. We will also notify your lender if you are getting a mortgage.

Completion date

If you need to complete by a specific date make sure that you tell us at the start of the purchase so that we can discuss whether it will be feasible and so we can make sure all the other parties are aware too. Most purchases take approximately eight weeks from when we receive the contract pack from the sellers' Solicitor but this can be influenced by other factors such as the length of the chain.

Survey

If you have a survey done, let us have a copy of it so that we can check for any legal issues which the surveyor refers to in their report. If it reveals work which you did not anticipate and therefore budget for, you might want to speak to the estate agent to try and negotiate a price reduction to reflect that work or agree that the sellers will carry out the work before completion. If either of these happens, let us know so we can amend your contract to reflect the agreement made. If you are getting a mortgage, your offer needs to be issued showing the new purchase price.

When it comes to buying your house, you need a solicitor who is efficient, responsive and effective.

Contact us to find out how we can help you.

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