

Buying a Property

We use our experience to
get things moving



Chafes
Hague
Lambert
SOLICITORS



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What happens when I am buying a house?

Buying a property is an exciting time and as one of the most significant investments you will make it is important to get the right advice when you need it most.

The whole process usually takes 6 to 12 weeks but could take longer if you are part of a chain of buyers and sellers.

Once you have decided to buy, sell or do both the first step is to instruct us to handle all the legal aspects and guide you seamlessly through the processes.

If you are selling take a look at our leaflet on selling your house.

How can we help you buy your house?

Right from the start you will have a dedicated Conveyancer who will be with you through to the conclusion of your transaction. They will be here to answer any questions and to keep you up to date with how everything is going. You choose how you want us to communicate with you be it by phone, email, letter or face-to-face meetings.

We can also help keep your legal costs under control as our fixed fee guarantee means that you will have the security of knowing the quote you are given won't change* and will know from the outset what your legal expenses will be.

Here at Chafes Hague Lambert Solicitors we have good relationships with local Estate Agents and work closely with them to ensure you receive the best service. We are a Conveyancing Quality Scheme (CQS) accredited firm, meaning you can be assured you'll receive a quality service.

*subject to no unexpected additional work or issues arising

Visit www.chlsolicitors.co.uk or email howcanwehelp@chlsolicitors.co.uk

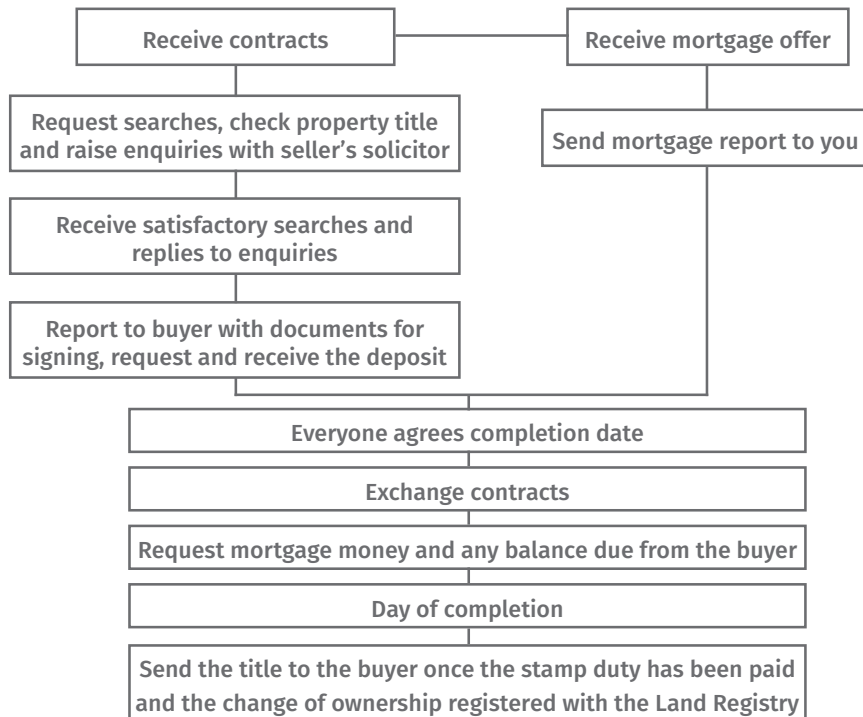


How can I be prepared?

We will need to see original identification documents for all the buyers and if you are using savings towards the purchase price we will need copies of bank statements showing the money in your account. It makes it easier if you let us have as much information as possible about how the purchase is being financed at the earliest opportunity. Also, think about important dates and if there are specific dates we need to know, for example holidays or children's school start dates. Tell us in good time.

What happens when?

Once we receive your instructions to act on the purchase of your house, then over the next 6 to 12 weeks the following happens:



Frequently asked questions

Q. How long will it all take?

It takes an average of 6 to 12 weeks from the point you instruct us to the completion date. Things that can change this timescale are if you are in a chain or getting a mortgage and your lender has particular requirements or the parties' circumstances change.

Q. How much will it cost me?

The cost will depend on whether you are buying and/or selling and the value of the property involved. However, we think it is very important that you know how much our service will cost at the outset so we provide you with a fixed fee quote and you will only pay the amount that is stated on it as we understand that buying and selling property can be an expensive time. What's more, the quote will be itemised, so you can see exactly what you are paying for, including any disbursements.

Q. Do I need a survey?

Although a survey is not a legal requirement, having one done is highly recommended. A survey should not be considered an unnecessary expense as it can reveal issues that would otherwise go unseen. This may save you money in the long run, because it can highlight potential expense you may otherwise have been unaware of and would have been responsible for if you had by then exchanged contracts to complete your purchase. A survey before exchange of contracts means that anything of this nature can be discussed with the seller enabling you to renegotiate the price, have the seller carry out any work or allow you to rethink your purchase.

Q. Do you do Help to Buy purchases?

Yes, we can carry out the legal work where you are using the Government's Help to Buy scheme to purchase a property.

Q. What if I am getting money from my family to help me buy a property?

We can help with this. Let us have the details at the start of the purchase and we can discuss it with you and also ensure that we notify your lender if you are getting a mortgage.

Q. How else can we help ?

Moving home is a good time to think about making a Will or reviewing it if you already have one. To find out more speak to one of our team.

New Mills Office T: 01663 743 344

Urmston Office T: 0161 747 7321

Wilmslow Office T: 01625 531 676

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