

Moving House?

KBL Solicitors is one of the region's leading law firms. Our experienced residential property team provide a professional and personal service, acting quickly and efficiently to meet clients needs.

We provide frequent updates and advise you of developments throughout the transaction.

Our service on the sale of your property:

- Assist in the completion of necessary property information forms and fixtures list
- Obtain evidence of title
- Draft the Contract for sale
- Send all relevant documents from the title deeds
- Liaise with the estate agents
- Dealing with enquiries raised by the buyers solicitors
- Remedy defects in the title where possible
- Contact all mortgage lenders to obtain redemption figures
- Arrange for the transfer documents to be signed
- Exchange Contracts
- Deal with all completion formalities including redeeming all mortgages, paying estate agents,
- Removing reference to any mortgage from the title deeds

EPCs

Sellers are required to commission EPCs before marketing their properties. The DCLG has laid before Parliament the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) (Amendment) Regulations 2010. The new regulations will impose:

- A new duty on the seller to commission an EPC before marketing the property. An EPC will be treated as commissioned when the seller: (a) instructs an energy assessor to prepare an EPC; and (b) has either paid for the EPC or given a clear undertaking to pay for it.
- A new duty on the person acting on behalf of the seller to be satisfied that an EPC has been commissioned before commencing marketing.
- A new duty on both the seller and a person acting on its behalf to make reasonable efforts to secure an EPC within 28 days.
- Fixed penalties for failure to comply with the new regulations.

Our service on the purchase of your new property:

- Liaising with the estate agents.
- Checking title and property information forms.
- Submitting relevant searches and checking results.
- Raising enquiries with the sellers solicitors.
- Receiving mortgage instructions and liaising to obtain funds in time for completion.
- Completion of necessary documentation for exchange.

- Submitting final searches.
- Confirming completion and stamping of all necessary documents.
- Registering title at the Land Registry and sending Title Deeds to mortgage lender. If you do not have a mortgage the deeds can be collected by you or we can keep them in safe custody on your behalf, for which no charge is made.
- Preparing your Will

Wills

When you buy your first home or move house it is vitally important to ensure you have an up to date Will, especially for unmarried couples. KBL charge £125 for a single Will, simple mirror Wills are £200 & from £500 for more complex Wills involving Trusts.

The searches required on a purchase

Local search

A local search only shows entries kept by the Local Authority which directly affect the property searched against. It does not give any information about what might exist or be planned for adjoining or neighbouring land or buildings.

The basic areas covered by a standard local search are:

- **Planning and Building Regulations** Applications and decisions made under Planning Acts and Building Regulations. There is a new requirement in relation to replacement windows and doors which for new installations now require regulations approval.
- **Roads** Whether the road which serves the property is maintainable at public expense ("adopted") or, if not, if it is subject to an adoption agreement made with a builder or if there is a proposal that it will be made up at the cost of the frontagers.
- **General matters** Whether the land is required for a public purpose, might be acquired for a road, whether there are any drainage agreements, any nearby road/railway or traffic schemes; whether there have been any infringements of building regulations or anything under Planning Acts. The search also tells you if the property is in a conservation area or subject to a compulsory purchase order.

Drainage search

A drainage search provides information about drainage and water suppliers together with plans showing publicly adopted drains, sewers and water mains. The search does not show the route of drains through the property unless publicly maintained.

Mining search

A mining search reveals any past history of mining together with details of any geological faults, mine entries, shafts etc. It will also say whether the property is in the vicinity of a planned area of future mining and whether any claim has ever been made for damage due to past mining activity.

Environmental search

The search reveals whether there is any present or past use of the land which is likely to have been the source of contamination but not necessarily whether any action has been taken to remediate the site.

Chancel Search

The search reveals whether the property has a potential requirement to contribute to the cost of repairs to the chancel of a Parish Church.

Explanation of legal terms

Covenants & Easements

When checking the legal title to any property a solicitor will consider covenants which affect the use and enjoyment of the property, for example a covenant restricting extensions on the property without the consent of a third party. A solicitor will also check that the property has the benefit of all necessary easements i.e. appropriate rights of way and rights of drainage.

Exchange & Completion

Signing the documentation does not commit you to an exchange of contract. Solicitors need to liaise with the other side to exchange. Once exchange has taken place this fixes the completion date and a legally binding contract then exists.

Completion is the date fixed by the contract when all parties can move house.

For further information please contact:

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