

GUIDE TO EASY CONVEYANCING

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Making this easier
for you

“ With our passion for clear **communication**, we'll aim to make the whole process clear, easy to follow and hassle free.

Dawn Pickett

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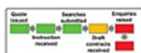
Why choose us?

We understand that moving home can be a very stressful experience and we strive to provide a competitive, secure and reliable professional conveyancing service with clear communication throughout.

We are a team of experienced, fully CLC qualified local property lawyers who are fully focussed on ensuring we provide the best service possible.

As part of this, we offer **Saturday morning and late night appointments**, and don't forget that you always have **24/7 online access** to track the progress of your case.

**AUTOMATIC
PROGRESS
UPDATES SENT**



**HIGHLY EXPERIENCED
PROPERTY LAWYERS**



**PROACTIVE
SPEEDY
APPROACH**



**24 / 7 ONLINE
ACCESS TO TRACK
YOUR CASE**

**SATURDAY AM &
LATE NIGHT
APPOINTMENTS**

**COMMUNICATION
THAT SUITS
YOU**

“ My personal aim is to see a smile on the face of every customer and team member when DP Conveyancing is mentioned.



Dawn Pickett

“ We have an extensive in depth knowledge of the **Newcastle, Gateshead and North East area** and as the conveyancing process is different whether you're buying and / or selling, we've put this guide together that aims to make your conveyancing journey a little **easier and less stressful**.

What do people say about us?

We're very proud to receive glowing testimonials from our customers with more on our website.

“ Brilliant service. I was recommended by my mortgage adviser and I am very happy with the service provided. Dawn was absolutely fantastic and kept me in the loop at all times. I received regular email updates and if I had any questions they were quickly solved by an email or phone call.

David O'Connell, Gateshead

“ Dawn has acted for me on three occasions so far, in the sale of two properties and the purchase of our current home. In each case she was very proficient, providing us with timely advice and information. Completions happened on the date asked for and in one case within 28 days. I would certainly ask Dawn to conduct any future conveyancing I might need.

Michael Hewitt, Scarborough

“ The professionalism you showed in dealing with our sale of the house and purchase of the bungalow was brilliant.

The speed with which everything was done was very good, and Janice and I would have no hesitation in recommending you to all of our friends and colleagues if they want a conveyancing service.

Rod & Janice, Chester-Le-Street

“ We were very happy with your professional and friendly approach, and have recommended you to others who have required a similar service.

Sharon Brownless, Whickham

“ As a recent client of your services I would like to express my satisfaction with the manner in which you handled the purchase of my property. Despite the fact that I am non-resident in UK you managed to complete on the property with minimal effort required on my part and you turned what I assumed would be a complex process for me into a very simple and uncomplicated task.

I appreciated the frequency and comprehensive nature of your communication which ensured I remained central to the process despite my lack of proximity and which ensured issues were addressed in a timely manner. Needless to say, completion was as planned. Should the need arise again you will definitely be my first choice for conveyancing services.

Barbara Allison, Jeddah, Saudi Arabia

What is conveyancing?

Conveyancing is a **legal process** you go through when buying or selling a property, remortgaging or extending a lease. It can seem like a bit of a minefield, but we're here to help.

As this is a legal process, the **law firm** is fully regulated through the Council for Licensed Conveyancers (CLC) and we are members of The Society of Licensed Conveyancers.



**The Society of
Licensed Conveyancers**

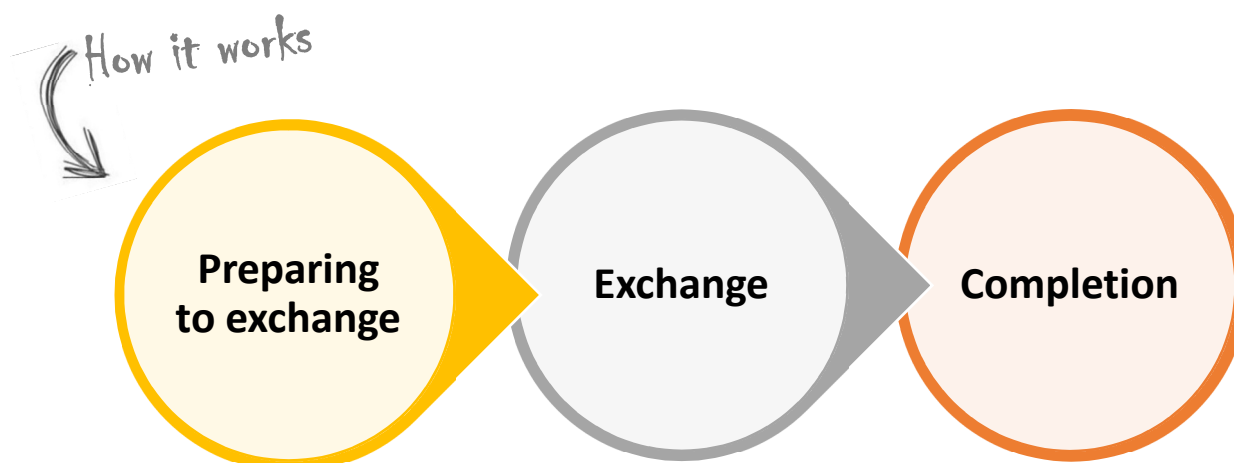
Our down to earth Property Lawyers are aware that the use of **legal jargon** and lack of understanding of the conveyancing process itself can result in frustration and confusion, and we're committed speaking in plain English and helping make each stage clear.



“ We are here to help and if you have any questions (whether we end up representing you or not) then please contact us.

Buying a property - an overview

There are three main stages to the conveyancing process when you're buying a property, with an overview provided below and a more detailed explanation on the next page.



We carry out all the relevant checks needed in order to formalise the purchase and exchange contracts with the seller

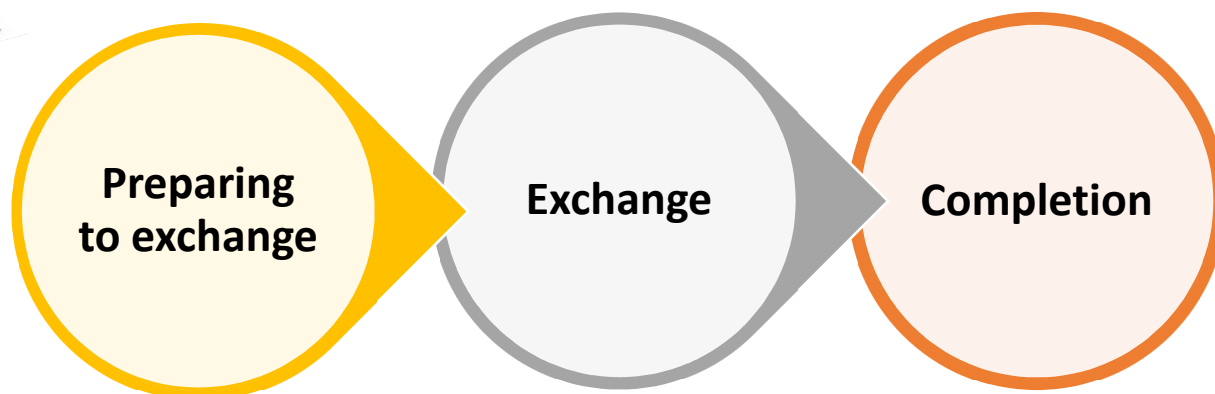
Once everyone is happy to proceed, both you and the seller will sign and exchange contracts to make the purchase legally binding

The seller's Property Lawyer will confirm they've received the funds, and you'll be able to collect the keys to your new home

Selling a property - an overview

There are three main stages to the conveyancing process when you're selling a property, with an overview provided below and a more detailed explanation on the next page.

How it works



You fill out a number of forms to tell the buyer about the property, and agree the terms of the sale.

Once everyone is happy to proceed, both you and the seller will sign and exchange contracts to make the sale legally binding

When you receive payment for your property, you'll hand over the keys to your estate agent and they give them to the buyer

Remortgaging - an overview

Remortgaging is the process of closing one mortgage account and replacing it with another. The new mortgage pays off the old one and you are then subject to new terms.

Most people would remortgage for one of three reasons:

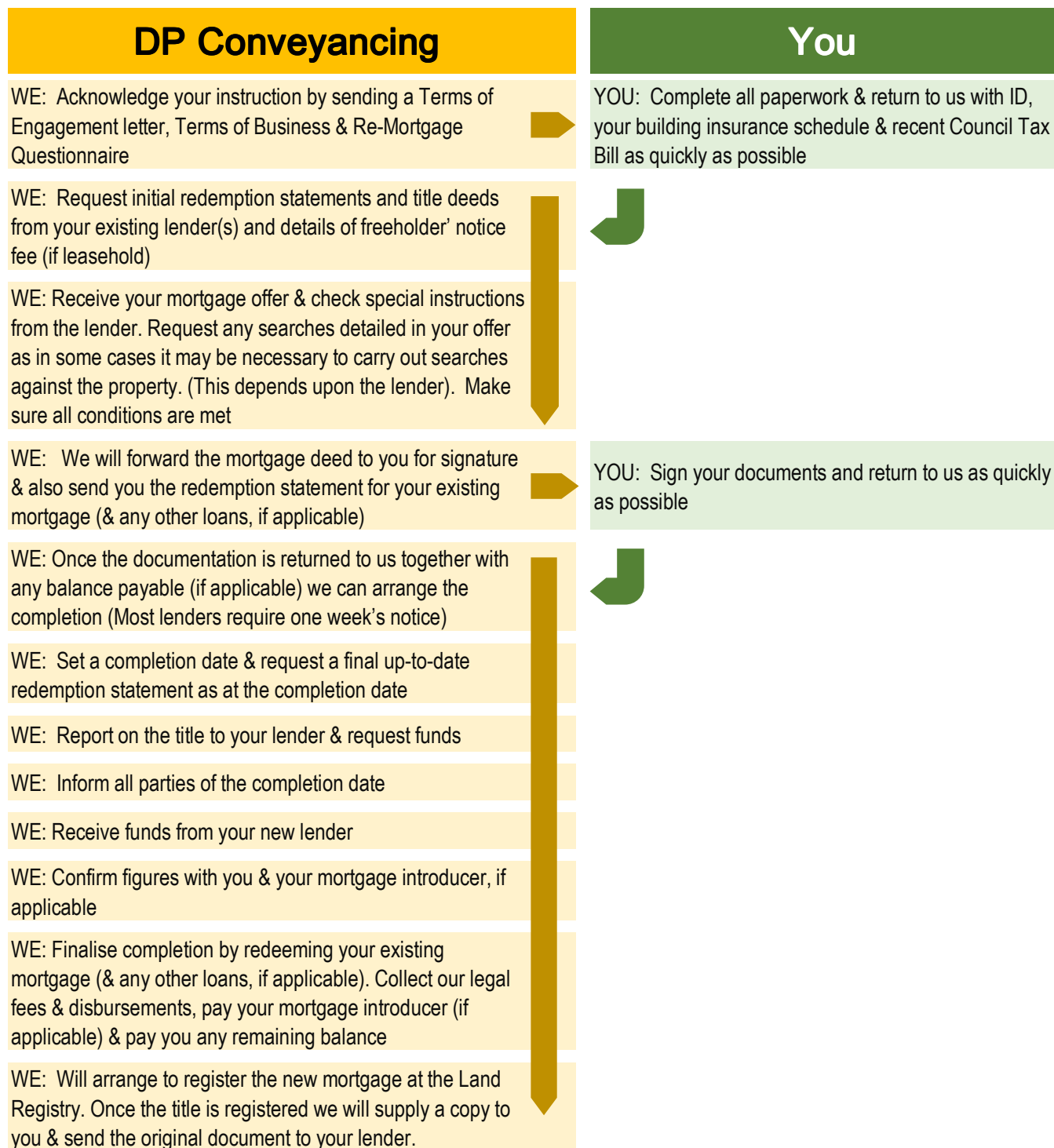
- To gain **access to funds** from the increase in the equity of their property
- To get the **security of a fixed rate** when a previous mortgage was on a variable or tracker rate
- To achieve a **better rate of interest** due to changes in circumstances since the original purchase

Any remortgage involves a certain amount of **legal work** and that is where conveyancers come in. Please see the next page for a more detailed explanation of the process.



Remortgaging - the detail

The flowchart below describes each of the main stages – and you can track progress on the main stages online 24/7.



Transfer of equity & remortgaging - overview

A **transfer of equity** is a transfer between existing owners, from say two owners to one following a separation/divorce or from one owner to two.

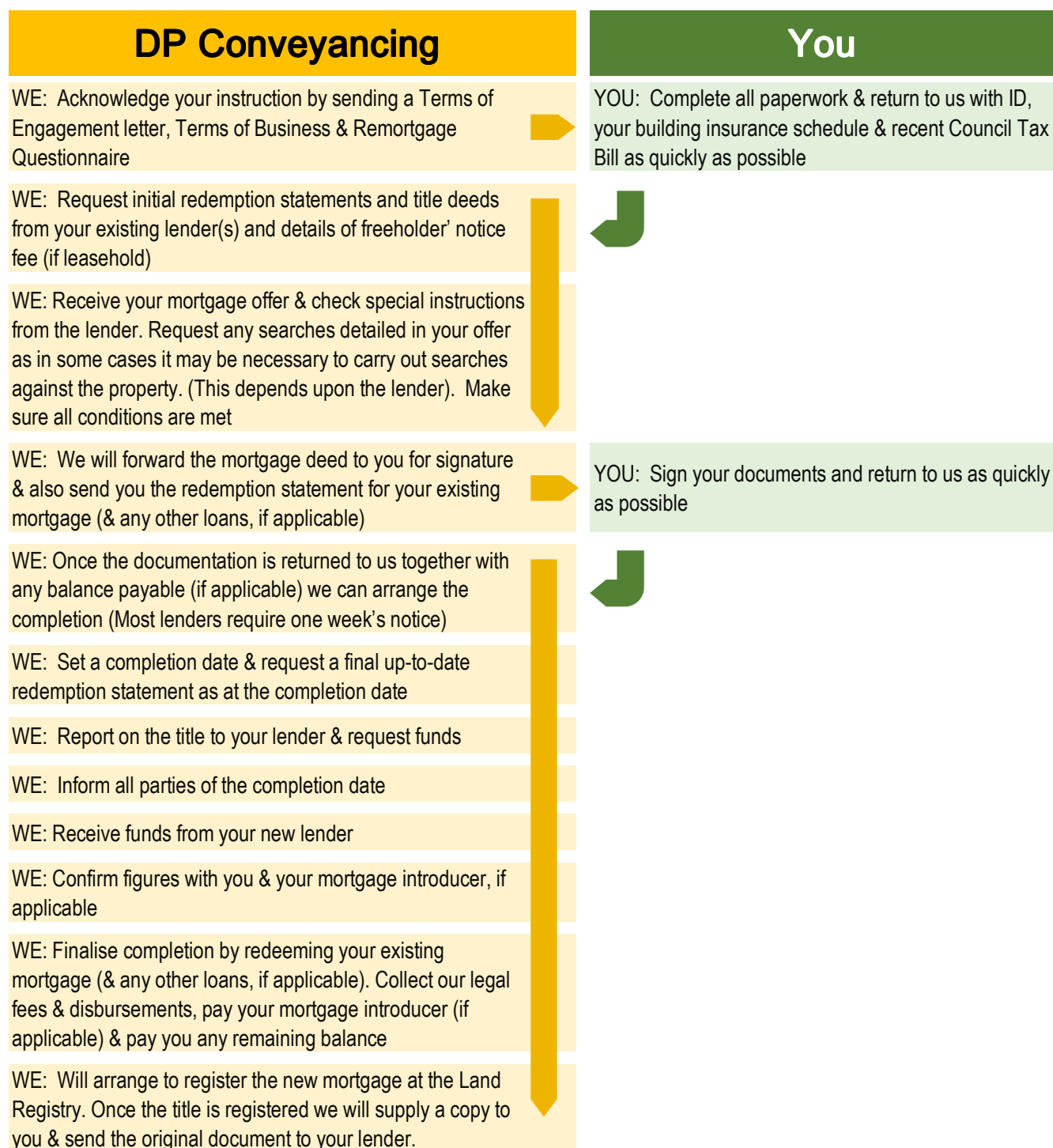
If the transfer is done in conjunction with a **re-mortgage** (e.g. if one person is “buying the other out” and is having a new mortgage to provide the money to do so and pay off the old mortgage) then the process is as set out above, except your conveyancer will have to draft a **Transfer Deed** which will be signed by all parties, including the outgoing owner.

Please see the next page for a more detailed explanation of the process.



Transfer of equity & remortgaging - the detail

The flowchart below describes each of the main stages – and you can track progress on the main stages online 24/7.



Moving home checklist

Countdown to Moving Day

Preparation and planning is the key to any move, so use the handy guide from <http://www.helpiammoving.com/> to work through the list of things to do before the big day.



Six weeks before your move

- Start de-cluttering. Don't waste money paying to have stuff you never use moved to your new property. This is the time to throw out anything that you have never used. If you pack early then your removal company will have a better idea of how many boxes you have and will give a more accurate price.
- Notify your landlord in writing if you are renting
- Decide on whether to are going to move yourself or use a removal company. If removal company get at least 3 quotes. Book early so you can get the removal company of your choice. A good removal company can be booked up months in advance.
- Start researching your local area by use of local newspapers, reading blogs or community sites.
- Check your home insurance policy to make sure you are covered from the day to move in.

Four weeks before your move

- If you are packing yourself order and have delivered your packing boxes. Helpineedboxes.co.uk has a full range of packing materials which can be delivered direct to your door.
- Book extra storage if required. Helpineedstorage.co.uk offers a full list of storage companies in the UK
- If you have any parking restrictions at either address, contact the local authorities or **neighbours** to arrange parking arrangement suspensions. A removal van can be the same size as a double decker bus and needs extra space for manoeuvring into position.
- Notify the relevant utility companies of your departure. iammoving.com will also compare, switch and save on gas and electricity bill. They are the first price comparison service to be officially accredited by Energywatch (now Consumer Focus), the UK's gas and electricity watchdog.
- Change your address details. Notify over 4000 organisations in one go for free via iammoving.com

Two weeks before your move

- Have your car(s) serviced, particularly if you are moving long distance.
- Arrange for someone to look after children and pets if possible.
- If you are moving long distance and need a hotel for the night book early especially in the summer months.
- Deregister from your doctor. You don't need to tell your GP you are moving but it will help in terms of administration and transferring your records.
- Notify your newspaper and milkman that you will be moving and arrange a date for the service to stop.
- Start running down freezer foods.

One week before your move

- Confirm arrival time and final arrangements with your removal company including directions or postcode of your new property and any access issues
- Arrange for the professional disconnection of gas cookers, washing machines or any other appliances you are taking with you.
- Start dismantling any flat pack furniture
- Contact locksmiths and arrange them to fit new locks to your property

3 days before your move

- Do last minute laundry
- Any spare keys should be clearly labeled and left where they will be seen on moving day
- Make up a box of refreshments and essential items for your first few days – such as toilet roll, light bulbs, tea making equipment, scissors, toiletries, pen and paper, torch, first aid kit, a few pieces of basic cutlery, crockery, corkscrew and of course a bottle of champagne!

2 days before your move

- Defrost and dry out your fridge / freezer.
- Pack valuables and documents and put them in a safe place. Do not pack these in a box but place in car with you for easy access.
- Make a list of contact details i.e. Solicitors, Estate Agent, Mortgage Broker
- Confirm with your estate agents or landlord when you will be getting the keys to your new property

1 Day before your move

- All packing should be done apart from essentials items in the kitchen and bathroom. Don't forget to leave out the kettle and tea making items including bedding to sleep on for the 1st night.
- Charge your mobile phone, as you will need it tomorrow
- Do a final check of cupboards, the loft, sheds so that nothing is left behind

Moving Day

- Welcome your removal team and show them all items that are going and anything that is staying.
- Drop the children off or organise a corner of the lounge with some of their toys and a few treats. Older children may want specific tasks such as packing up their own personal box.
- Do a final clean of the house
- Make a note of all meters readings
- Do a final walk round of property including garage and garden.
- Lock all windows and doors and leave any information which may be useful to the new occupier i.e. where is the stopcock electric/ gas meter, fuse box

At your new home

- Make sure all services - electric, water and gas – are working.
- Put the kettle on for your removal team when they arrive. Moving is thirsty business! Aim to be there when your removal team arrives so you can show them where you would like items and boxes to go.
- Make sure your locksmith arrives to change the locks
- When your removal team have finished. Check the inside of the van thoroughly; it is your responsibility to make sure all of your belongings are removed.
- Don't try and unpack everything today.
- Order in a takeaway, enjoy a glass of champagne and relax

Checklist of people to inform

This handy checklist will help keep track of who you've informed of your move, and has been provided by <http://www.helpiammoving.com/> .



Financial	Ref No/Account No	Telephone	Date spoke	Contact Name	Tick
Bank or Building Society					
Contents Insurance					
Building Insurance					
Inland Revenue					
Credit Cards					
Credit Cards					
Rental/Hire Purchase					
Pension Companies					
Savings/Bonds					
Life Policies					
Employer - Payroll					
Catalogue Companies					
National Insurance					
Social Security					
Other					

N.B Some phone companies require a months notice or you may get billed for that period.

Services	Ref No/Account No	Telephone	Date spoke	Contact Name	Tick
Electoral Register					
Council Tax					
Water					
Electricity					
Gas					
Telephone Land Line					
Mobile					
Cable/Satellite/ Internet					
Post Office – Redirection					
Clubcards					
Others					
Motoring	Ref No/Account No	Telephone	Date spoke	Contact Name	Tick
Vehicle Registration- DVLA					
Vehicle Insurance					
Driving License - DVLA					
Breakdown Services					
Health	Ref No/Account No	Telephone	Date spoke	Contact Name	Tick
Doctor					
Dentist					
Optician					
Private Healthcare					
National Blood Bank					
Other	Ref No/Account No	Telephone	Date spoke	Contact Name	Tick
Subscriptions					
School/Colleges/Nursery					
Library					
Milk Delivery					
Gym/Golf Club					
Newspapers					
Unions					

Final words

“ As mentioned at the start of this guide, we understand that moving home can be stressful and we hope you have a smooth move, and a very happy future in your new home 😊

Kindest regards,
Dawn and the DP Conveyancing team.

