



**Little
Book About
Moving
Home**

talbots
FOR LAW FOR LIFE

Little Things . . .

can help make buying and selling your home much simpler. We understand that buying or selling a property can be stressful enough without having to worry about the legal side. So instead of bombarding you with legal jargon, we've designed a simple guide in plain English to provide you with all the information you will need.

But if you've got any questions or worries, either drop us an email at enquiries@talbotslaw.co.uk or call us free on 0800 118 1500 and we will do our best to answer any questions.

"Quite the best service I have ever had from any solicitors . . . clear advice that's easy to understand and sensible to act on, and always both professional and friendly to deal with"

Why trust Talbots?

At Talbots Law, home is where our heart is.

We know that property matters to people—that's why we'll always do our best to make the transaction smooth and speedy. Whether you're buying or selling, our conveyancing solicitors can help you through the process with ease.

Purchasing property should be exciting. However, it's also one of the most important financial commitments you can make. That's why you need an expert conveyancing solicitor, guiding you through from offer to completion. Our approach is straightforward—you tell us what you want to do, and we'll help you do it.

It's that simple.

1

The property itself

The first thing we do is make sure that you know exactly what you will be buying. Through our search reports we will disclose any legal restrictions on the property or land, let you know about any rights of way or restrictions and, if you want us to, guide you through the Surveyor's report.

2

Looking around

We will check to make sure that there are no plans for major road works/developments close to the property that may affect you. We can arrange additional planning searches, but any additional costs for this will be advised upfront BEFORE the work is carried out—we don't hide our fees.

3

Payment

We aim to make this process as simple and as stress free as possible. We will clarify exactly what is or is not included in the price you have agreed and help you with any queries you may have.

4

Contract

We will ensure that you have a contract for sale/purchase covering everything you need and which will protect on all the important issues.

**So over to you, get in touch and
let's get started**

Little Things You Need to Know . . . about what we do

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0800 118 1500

Buying your home

1

Be Prepared

Talk to us and make sure your mortgage provider is aware you will be making an offer on a property.

2

Searches

The next step after your offer has been accepted is for us to undertake your searches to investigate the property and surrounding land.

3

Your survey and mortgage

If you are using a mortgage company they will arrange a valuation of the property. This comes before the official mortgage offer. If you wish, you are also able to have a detailed survey or Home Buyer's Report carried out. This can be arranged directly with your mortgage provider.

4

Agreement to buy

You and the seller confirm a binding agreement by getting your lawyers to exchange signed copies of the contract. The moving date is agreed and you will need to pay the deposit (usually 10% of the agreed price).

5

Happy moving in day!

Congratulations—it's your moving day! This is the day when your final balance will be transferred to the seller. When it has been received, we will let you know and you can collect your keys from the Estate Agents and move in!

Any stamp duty will then be paid on your behalf and we will register the sale with Land Registry.

***Our step by step guides show how the process will work and the typical timescales involved. This will, of course, depend on your individual circumstances, but we will always keep you up to date and informed throughout the entire process.**

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**Call us now on 0800
118 1500 for a fixed
price quote—and
for the answers to
any questions you
might have.**

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Selling your home

1

Prepare

Get in touch with us early. This will ensure we can get everything ready for when you accept an offer.

2

Searches/Buyer's Investigations

We will supply the buyer's solicitors with the information they need about your property as part of their investigations and help you respond to any questions they might have.

3

Property Survey or Valuation for Buyers

Your buyer's mortgage company will arrange a formal valuation before they agree to lend them money. We'll also give an indication of the final balance of any mortgage to be repaid on the property.

4

Contract Negotiations

In most cases, we'll be able to help you with any negotiations needed following the buyer's solicitor's investigations or the property survey. In very specific instances, however, the Law sometimes doesn't allow a firm to do this, but we will be able to advise you if this is the case. During this stage we will try and arrange the next step which is "exchange of contracts".

5

Exchange of Contracts

You and your buyer confirm a binding agreement by getting your lawyers to exchange signed copies of the contract. The moving date is agreed and your buyer will pay a deposit.

6

Moving Day (Completion)

You move out by the agreed time and give your keys to your estate agent. We will let you know as soon as we receive the buyer's money. We'll complete the final paperwork needed.

A little checklist of things to do before you move



6-8 weeks to go

... contact your removal company, book a slot once contracts have been exchanged. You may need to book a day off work for this. Ask friends and family for help and start collecting boxes for packing

3 weeks to go

... time to start packing. To make things easier for you and for the removal company, remember to label your boxes. Make sure that all fragile items are labelled "fragile" - you don't want anything broken.

2 weeks to go

... notify all organisations that you are moving house. This includes the Bank, Post Office, your GP, Utility Providers, the DVLA and passport office, etc. Keep packing and labelling those boxes!

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1 day to go

... time to defrost the freezer and make sure that everything is clean and tidy and exactly the way you would hope it to be if you were moving in. Leave details of rubbish collection, instruction manuals, etc.

2-3 days to go

.. box up your first day essentials, such as phone chargers, kettle, mugs, tea and coffee.

Make sure that all your important documents are packed safely and securely.

MOVING DAY!

Congratulations!

You made it—time to lock all doors and windows in the house, garage and shed. Take meter readings (gas, electric and water) together with the details of the last call made from your telephone land line before you leave.

Finally, hand over your keys to the Estate Agents and wave goodbye to your old home and off you go to your new home!

Commercial Property
Company Commercial
Contested Probate
Conveyancing
Crime
Debt Recovery
Dispute & Litigation
Employment & HR
Family & Divorce
New Build
Medical Negligence
Personal Injury
Wills, Trusts & Probate

Talbots Law promote a Law for Life service unlike any other and see our clients not as customers but as life long friends. We provide a service you can trust and hope that in return you will choose us again.

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