

Guide to conveyancing

What is a conveyancer and what exactly do they do? This haart guide provides a breakdown of the services you should expect to receive from your conveyancer

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The term 'conveyancing' refers to all the legal and administrative work associated with transferring the ownership of land or buildings from one owner to another. The haart process starts after an offer has been made and accepted to buy a property and solicitors' details exchanged by the two parties.

When you buy, sell or remortgage a property, you are advised to use a conveyancer, employed by a firm of solicitors, or a licensed conveyancer, to look after your interests and deal with the complex paperwork.

Your conveyancer will ensure all the legal conditions and obligations are met and the new mortgage goes into place without problems. He will also act on behalf of your current lender, making sure your existing mortgage is repaid (if you are not a first time buyer).

During the conveyance, you will be told what is happening, what you have to do next and be given a number of documents to sign and return allowing the next stage to go ahead. It is important to respond to any requests promptly so that you do not delay the whole process.

A breakdown of what your conveyancer will be expected to do:

- They will obtain a purchase contract from the sellers' solicitors with details of the property and its ownership.
- They will sort out any pre-contract enquires and obtain copies of any existing guarantees, planning consents, etc.
- They will obtain the sellers fixtures and fittings list to see what they will be leaving in the property, and you will get a copy to check.
- When your mortgage offer has arrived, they will arrange for you to sign the contract and hand over your deposit to hold in readiness for 'exchange'.
- When the mortgage conditions have been met and the sellers are ready to proceed, a completion date is agreed that suits everyone in the chain. Contracts can now be exchanged and the transfer deed effected.
- Once this has been done they can call down the mortgage advance from your lender and send you a final completion statement.
- On completion day, your conveyancer pays the required amount to the sellers solicitors in exchange for the title deeds. You can now move into your new home.
- Your conveyancer will now register your name and mortgage at the Land Registry and send the deeds to your lender for them to hold as security for their mortgage advance.

To find out about the range of conveyancing services from haart call 0845 899 9999 8am - 10pm everyday