

How you can help with the process for purchasing your property and avoid delays.....

Examples of delays	How you can help
<p>Client care documentation including evidence of identity and source of funds</p>	<p>Your Conveyancer needs to carry out initial checks and enquiries with you and this is dealt with by what is known as ‘client care’. Please ensure that you deal with any documentation you receive from your Conveyancer promptly as without this, they are unable to undertake any legal work on your file.</p> <p>Your Conveyancer needs to verify your identity. We carry out identity checks electronically wherever possible. It is important that this point is dealt with swiftly at the outset of the transaction as, once again, we are unable to carry out any legal work on your file until we have verified your identity. Please deal with any requests to verify your ID as quickly as possible.</p> <p>There are also very strict requirements upon our firm to identify where the deposit is coming from. They must obtain proof of the source of funds (for example if you are receiving a gifted deposit from a family member then your Conveyancer must investigate and obtain evidence of where that money is originating from).</p> <p>Please respond promptly to any requests for further information from us.</p>
<p>Local Searches undertaken by you’re the firm on your behalf. These can take many weeks to be dealt with by the Local Authority.</p>	<p>Please ensure that you make any requested payment on account to your lawyer swiftly as we cannot carry out any searches against the property until we receive a payment from you.</p> <p>Awaiting on mortgage offer – you may wish to instruct us if not to carry out any searches without receiving your mortgage offer.</p>

<p>The legal process</p>	<p>Waiting on receiving replies to enquiries – these can take longer than anticipated for sellers’ solicitor to deal with.</p> <p>If you are buying a Leasehold property, the Management pack, Leasehold replies etc. can take weeks to deal with.</p>
<p>If you are obtaining a mortgage then the lender will require legal work to be undertaken on their behalf.</p>	<p>Check that our firm is on your mortgage lender's panel as soon as possible. If they aren't then you could be liable to pay two sets of legal fees and this could also cause significant delays.</p>
<p>Documents not returned promptly</p>	<p>Your Conveyancer cannot exchange contracts on your matter without holding the original documents signed by you. When you are sent the contract and other legal documents for signing please ensure they are signed and returned promptly to our office.</p>
<p>Payment of your deposit</p>	<p>Once you receive the Completion Statement and your Conveyancer has requested the deposit monies, please ensure that you send this promptly, preferably by bank transfer. If you make payment by cheque, this can take some days to clear. We cannot make your purchase legally binding by exchanging contracts without the deposit monies.</p>
<p>A moving date cannot be agreed</p>	<p>It is frustrating, but until everyone involved in the transaction has done their part, a moving date cannot be agreed. Please bear in mind that some matters are beyond both your and our control. It is important that you inform your Conveyancer of any dates that you cannot complete on.</p>