

The logo for Jobling & Knape Solicitors is centered within a white rectangular box with a thin red border. The box is set against a black background. The text 'JOBLING & KNAPE' is in a bold, black, sans-serif font, with a red ampersand between 'JOBLING' and 'KNAPE'. Below this, the word 'SOLICITORS' is written in a smaller, black, spaced-out, sans-serif font.

J O B L I N G & K N A P E
S O L I C I T O R S

Conveyancing Brochure

THINKING OF MOVING HOUSE? – LET US HELP

Supposedly the third most stressful event of your life (after death and divorce) – Jobling & Knape will take away the pain and remove the mystique.

WHY CAN'T BUYING A HOUSE BE LIKE BUYING A TV?

Well, for a start, if you want to end up as the true legal owner of your property you have to follow the rules of English land law built up over centuries. Solicitors can come in for a lot of stick because of the complications that can exist but that would be like blaming your electrician because electricity is dangerous. We don't make the rules – we just work within them, and guide you through them.

IN A WAY IT IS A BIT LIKE BUYING A TV

What most people look for in a T.V. is a good picture. You don't need to know how it works. But most people also know that TV's come in a bewildering array of specifications and prices, and most people accept that you need to pay a bit more to make sure the good picture lasts.

When you choose your Solicitor, you will get the service that you pay for. Like the workings of a T.V. the work he/she does may seem a bit of a mystery, but it has to be done and done with precision to make sure you get the right result.

SO HOW DO I MAKE SURE THAT I MAKE THE RIGHT MOVE ?

You choose the house you want and leave the rest to Jobling & Knape. We'll steer you through the rules and you probably won't even know it!

Occasionally there may be problems in which you'll have to be involved.

Barn conversions and country cottages often have more than their fair share of potential pitfalls. For example, does it have planning permission, how is it drained, are all the necessary rights of way included? Flats and Mews Developments usually involve Residents Associations, Service Charges and the like, which can affect you in particular ways.

As this is the biggest single investment you're likely to make, we think you'll want to know all about these matters. In most cases, there may be little or nothing to report – but if there is a problem, we'll do our level best to sort it out, so that you don't have to when you come to sell.

Remember, most problems won't come to light until you try to resell: by then it will be your problem!

IT STILL SEEMS TO COST RATHER A LOT

Some of the fees you have to pay can't be avoided – they don't come over to us, they go to other people, such as the Local Authority for the Local Search (over £100 – just for a basic Search!) or to the Inland Revenue in Stamp Duty Land Tax or to the Land Registry in registering your title. You may meet other professional fees, such as Surveyor's fees (very likely if you're buying) and Estate Agent's fees (if you are selling) or you may have to pay for a Home Information Pack (again if selling). The fees you pay to your Solicitor represent a relatively small part of the whole amount and we hope you will agree that they represent good value and a shrewd investment when you bear in mind the work we do.

BUT WHY SHOULDN'T I GO FOR THE CHEAPEST?

We all know, you get what you pay for.

If you buy the cheapest T.V. you are likely to get components less robustly made and put together with more haste than if you buy a more expensive model. You'll still get a T.V. picture – but for how long?

The same principles apply when you choose a solicitor – Jobling & Knape is not the cheapest firm in the area – nor do we want to be. We pride ourselves on a thorough, efficient and friendly service.

Those qualities do not mix with bargain basement prices anymore than a top make TV would.

Remember if a mistake is made in your conveyancing you may not get to know about it until you try to sell or remortgage. It pays to pay a bit more to make sure the job is done properly first time.

WHAT IF I DON'T WANT TO MOVE HOUSE BUT JUST WANT TO CHANGE TO A BETTER MORTGAGE?

With all the different mortgage packages around these days (e.g. cash-back, discounted, capped fixed rate etc), re-mortgaging is much more common than it used to be.

As well as arranging for an independent financial advisor to help you decide which mortgage type is best for you, we will do all the necessary legal work.

This is broadly the same as if you were buying a house but without, of course, the need to co-ordinate an actual move of house.

WHAT IF I'M GAZUMPED OR MY SALE OR PURCHASE "GOES OFF"?

This can, unfortunately happen. There are a variety of reasons, e.g. a bad survey, a change of mind, gazumping or even gazundering. No sale or purchase is assured until contracts have been exchanged. If someone tries to pull out of a transaction before exchange of contracts there is not much that can be done.

It is possible to enter into “lock-out” agreements to protect against gazumping and if you feel your transaction may be vulnerable to gazumping let us know and we will advise you.

SO WHAT WILL WE GET FOR OUR MONEY?

A good professional Conveyancer needs the organisational skills of a Military Commander, the knowledge of a skilled Lawyer and, quite often, the patience of a Saint! Jobling & Knappe make sure that you don't end up without a house to live in and that your Mortgage money comes in on time and that all Searches are done in time etc.

We'll do this by use of modern computerised technology supporting an experienced conveyancing team which understands your needs. The team will be headed by a Solicitor of many years qualifications and with all the necessary experience to steer you through all those land law rules.

IF YOU'RE BUYING WE'LL:-

1. Make a thorough check of the purchase contract to ensure that the Seller can sell the property to you with a “clean title”.
2. Make searches in all relevant registers to ensure that nothing is registered against the property which might spoil your enjoyment of it.
3. Make enquiries about other practical matters such as neighbour disputes, planning permissions, etc. and a report will be given to you.
4. (If you are obtaining a mortgage) liaise direct with your lender and make sure we can get the money in time for completion of your purchase.
5. Co-ordinate for you any related sale you may be doing to make sure that you do not end up with two properties or none!
6. Complete all the necessary documentation for you to ensure that you become the undisputed registered owner of the property (subject to your mortgage, if there is one).
7. Complete the purchase, liaising with you as to any further moneys you need to let us have in time for completion, including Stamp Duty and Land Registry Fees and checking with you that you are happy as to the access arrangements to your new property.
8. After completion, we will continue working for you by making sure your title is registered in the appropriate Registry and that the deeds are sent to your lender.

IF YOU ARE GETTING A MORTGAGE:-

We can arrange free of charge a check on your mortgage and insurance arrangements to see whether they are competitive and suit your needs. If we think they can be improved, we will let you know. After that it is entirely up to you whether you ask us to arrange any alternative mortgage or insurance cover for you.

IF YOU'RE SELLING WE'LL:-

1. Obtain your deeds from your lender or direct from you if your property is free of mortgage. Alternatively, we maybe able to get the information we need for the Land Registry.

2. Produce your Home Information Pack (if you require it).
3. Draft the sale contract for you and we will obtain from you the basic information that the buyer is likely to need.
4. Send the sale contract and the basic information to the Buyer's Solicitors and deal with any questions he/she may have, liaising with you where necessary.
5. On your behalf, agree the format of all the necessary documentation with the Buyer's Solicitor.
6. If you are buying another property at the same time, we will co-ordinate both the sale and the purchase so that you can move straight from your old house to your new house,
7. We will liaise with you to ensure you are happy with the arrangements for handing over the keys to your property.
8. We will liaise with your lender, if you have one, and find out the exact amount needed to pay-off any mortgage you may have on your property and pay that amount on the correct day to your lender.
9. If you have used an Estate Agent to sell your property, we will obtain the Estate Agent's bill and after we have checked with you that you agree the amount, we will pay it out of any surplus money we may hold on your behalf at the end of the sale.
10. We will deal with the transfer of the title documents to the Buyer's solicitors.
11. We will account to you promptly (by telegraphic transfer direct to your bank, if you so wish) for any surplus money belonging to you at the end of the sale after deduction of our charges.
12. We will be happy to put you in touch with independent financial advisors who can give you sound, professional and, above all, independent advice, as to how any surplus money could be invested for you.