

Helping You Profit with a Sensible, Planned and Cost Effective Solution

For most people their property is their most valuable asset and whether you are selling or buying the process requires the utmost care and attention. There are, however, many other parties seeking to profit from your move, e.g. estate agents, insurance agents, brokers, banks, building societies and surveyors. With many years experience in conveyancing you can rest assured that you can trust our solicitors to select the right people to provide the best help and service at the most reasonable cost.

We pride ourselves in our ability to build relationships on a personal level with our clients and our solicitors exist only to protect your interests and they are available for you to turn to every step of the way. By talking each step in the transaction through with you we can advise you as to the best way forward to buy or sell your property quickly and hassle free.

Free Initial No Obligation Meeting To See How We Could Help You



Each conveyancing matter is different and before we provide you with a quotation we like to meet our prospective clients to ascertain their requirements. We don't charge you for this initial meeting and you are under no obligation to instruct us. We can also make home visits if you can't come to our offices during the day.

When Buying And Selling Property You Need A Solicitor Who Can Make The Sale Go Through Quickly And Hassle Free. See Our

CONVEYANCING SPECIALISTS



Please contact us to find out how we can help you when buying or selling a property.

Kirkham Office:

48 Poulton Street, Kirkham, PR4 2AH

Tel: 01772 683000 Fax: 01772 685060

Lytham Office:

The Chapel House, Bath Street, Lytham, FY8 5ES

Tel: 01253 736670 Fax: 01253 794108

Email: lawyers@coupe-bradbury.com

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Buying or selling property can be a worrying time. Our business as solicitors is all about caring for our clients

If you are selling, **for an inclusive fee our solicitors will:**

- Discuss the best method of marketing your property.
- Assist in arranging a Home Information Pack (HIP).
- Appoint the selling agent, including defining the terms of their agency and negotiating their commission.
- When a purchaser is found we will check that they are financially able to proceed to avoid time wasting.

We will convey the title to your property including:

- Obtaining the Title Deeds from your mortgage provider.
- Perusing the Title and prepare an Epitome of the Title (if unregistered) or obtain Land Registry entries (if registered).
- Preparing a draft contract and submitting it to the purchaser's solicitors.
- Answering pre-contract enquiries.
- Exchanging contracts, obtaining your deposit and negotiating a completion date.
- Replying to Requisitions on the Title.
- Approving the Transfer Deed.
- Completing the sale and redeeming any mortgage.
- Preparing a completion statement showing all receipts and payments in respect of the transaction and account to you immediately following the sale with the net sale proceeds.

When acting for you on a purchase, **our services include:**

- Assisting with arranging a survey of the property and negotiating the surveyor's fees.
- Assisting with arranging specialist reports, for example in respect of; woodworm, dry rot, settlement, electrical installations, central heating and other utility services.
- Assisting with negotiations of the purchase price.
- Referring you to independent advisors in order for you to obtain a mortgage on the best possible terms available.
- Referring you to independent advisers who can arrange mortgage protection, life insurance on the most beneficial terms if required.
- Referring you to specialist insurance brokers who can arrange your buildings insurance.

We will convey the property including:

- Making an Index Map Search.
- Raising searches and enquiries with the local authority to ascertain all planning entries, local land charges and other matters that could affect your property.
- Carrying out the environmental search, chancel check, water and drainage enquiries as well as the local search.
- Perusing the draft contract and negotiating any necessary amendments.
- Raising enquiries before contract.
- Advising you fully as to all rights, obligations and covenants affecting the property.
- Exchanging contracts and agreeing the completion date.
- Investigating the vendor's title and raising any necessary requisitions.
- Drafting the purchase deed and submitting it to the vendor's solicitors for approval.

- Engrossing the approved purchase deed and obtaining all necessary signatures.
- Drafting and engrossing the mortgage documentation and obtaining all necessary signatures.
- Reporting to the mortgage lender and submitting your request for drawdown of funds.
- Making all necessary searches in the Land Charges Registry, Land Registry and the Companies Registry.
- Preparing a completion statement showing all receipts and payments and the balance required from you to complete the purchase.
- Following receipt of the funds we will complete the purchase and obtain the keys to the property and arrange the delivery of the same to you.
- Registering the title at the Land Registry and forwarding the title deeds to our client (if free from mortgage) or the mortgage provider.
- Submitting your stamp duty land tax payment and obtaining the appropriate certificate from HM Revenue & Customs.



Our rates are competitive, however, we know it is important not to cut corners



Fixed Fee Quotations Mean **You Know How Much Everything Will Cost**

We understand how expensive buying and selling property can be and we believe that we give good value for money. We know it is important not to cut corners. We also understand the need to have costs worked out in advance so that you can prepare a sensible budget. For this reason we provide our clients with a fixed fee quotation.