

Meeting Your Conveyancing Solicitor, What You Need to Prepare

EMMA SIDNEY | AUG 2021

Preparing and collecting all the information for your first meeting with your conveyancing solicitor, whether that meeting is face-to-face or virtual, will get your transaction off to a good start.

Emma Sidney, a Conveyancer in our Residential Property Team looks at how you can help to get things moving quickly.

Prepare ID and source of funds evidence

Your solicitor cannot start work until they have checked your proof of identity. These ID checks may seem a bit bureaucratic, but they are legally required to comply with anti-money laundering regulations and will help protect you against fraud and identity theft.

Requirements vary from firm to firm, so check with your solicitor beforehand and make sure you have the relevant documents. Typically, you will need proof of your identity, which can be either a current passport or full driving licence. You will also need proof of your home address, for example, a recent utility bill, council tax or bank statement.

Your solicitor may use an online verification tool. This will match your ID against your home address, instead of relying on a paper statement, which can make the process quicker and give you additional peace of mind.

If you are buying a property, you will also need to show where your funds are coming from. Your solicitor will explain this in more detail, but the aim is to prove your money has a legitimate source. So, for example, if you have saved for a deposit, then you should produce bank statements showing regular transfers into your account.

Respond to requests for funds promptly

One of the first things your solicitor will discuss with you is the various costs and fees. These will include disbursements for searches and application fees, and your solicitor may ask you to pay some money on account. This will allow them to start work and make any necessary applications straight away. So, check the bank details carefully and transfer any requested sums promptly.

Agree and discuss timescales in advance

Let your solicitor know if you are working to a particular time frame, for example, if you wish to exchange before the stamp duty holiday ends.

It is not always possible to keep to the desired time frame, as progress will depend upon third parties and events you cannot control. Having a clear understanding of your aims and expectations at the outset will help them to manage your transaction more effectively.

Give details of the property and any lenders

The estate agent will usually send details of the terms agreed to both parties' solicitors, but you should check they are correct. Ideally, do so before your meeting with your conveyancing solicitor. You can then flag up any discrepancies.

Provide details of your property's title, including its registered title number if you know it, and the location of any deeds.

If you have a mortgage, or are taking one out, then you will also need to give them details of your lender.

Get your paperwork in order

If you are selling your home, your buyer's solicitor will investigate your title and look for things which could affect their client's use of the property. Tell your conveyancing solicitor about any title problems you are aware of so they can start addressing them proactively.

They will also ask you to complete property information form which is designed to give the buyer detailed information about your property. It is unlikely that you would complete this at your first meeting, but you may need to discuss some of the answers with them and should gather as much information as possible in advance.

This could include:

- Copies of planning permissions or building regulation consents for any alterations or improvements to the property.
- your current energy performance certificate or a link to access it.
- for double glazing, installed, after 1 April 2002, a certificate issued under the Fenestration Self-Assessment Scheme (FENSA) or some other scheme, or building regulations consent.

- details of any unusual conditions attached to your building insurance, and any claims made under it.
- any notices you have received which affect your home or nearby property.
- copies of any guarantees or warranties you have, and details of any claims made under them; and
- details of any agreements affecting your property. For example, if you contribute towards the cost of a shared driveway or road.

If the property you are selling is leasehold, you must also complete a leasehold information form. The information you need to provide includes:

- a copy of your lease, and any variations of its terms.
- details of your landlord and managing agent, including their contact details, and any correspondence with them.
- statements and receipts for ground rent and service charge for the past three years.
- a copy of the buildings insurance policy and schedule and, if you arrange the policy, a receipt for payment of the last premium; and
- if you own a share of the freehold, details of the corporate structure, for example the memorandum and articles of association of the company, and your share certificate.
- Selling a leasehold property can take longer than a freehold one because of the additional parties and work involved. This means getting as much information as possible ready in advance is even more important.

And finally ...

Preparing well for your first meeting will get your transaction off to the best possible start, but please do not hesitate to ask for clarification if there is anything you do not understand.

For further information about buying or selling your home, please, contact Emma Sidney in the Residential Property team on 01908 689351 or email esidney@geoffreyleaver.com.

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