

## Transfer when someone dies

We can help you to negotiate the steps that need to be taken to register the new owners at the Land Registry. Sometimes these will be the Executors, may be pending a sale, sometimes it will be the Beneficiary or Beneficiaries. Sometimes it will only be necessary to send a form to inform the Land Registry of the death.

## Remortgages

Sometimes it is financially beneficial to change mortgage lenders, to raise more capital or benefit from another mortgage company's more favourable terms. We will assist in the legal requirements of your mortgage lender, ultimately registering the new mortgage at the Land Registry.

## Costs and Expenses

We will give a forecast of costs and expenses at the outset including our own fees, VAT, fees for searches, Stamp Duty Land Tax, Land Registry Fees and other necessary disbursements. If the transaction turns out to be complex we will advise you of any likely increase in costs.

## **Who We Are - About Us**

Alison Fielden has many years' experience as a property solicitor and is supported by experienced secretaries and very experienced accounts manager. The firm is registered for Lexcel (a management quality scheme) and CQS (a conveyancing quality scheme).

### **Contact Us:**

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# RESIDENTIAL PROPERTY TRANSACTIONS



Alison Fielden & Co.  
Solicitors and Notary Public

**01285 653261**

*More than 30 years of  
service to the people of  
Cirencester*



## **Buying/Selling your House**

For many people buying a house is the biggest single purchase they will make. Understandably they will be anxious that everything should go smoothly, and worried if delays or problems occur. Where a sale and a purchase proceed together, this can increase the pressure particularly if the transactions are part of a long 'chain' of sales and purchases all depending on each other to go ahead at the same time.

We can explain the procedure and tell where delays and pitfalls can occur and suggest strategies to negotiate these.

If you are selling we will help you to organise relevant paperwork to pass to the buyer's solicitors.

If you are buying we will read and assess documents sent to us by your seller's

solicitors, raise enquiries, make searches and report back to you.

We will carry out any necessary legal work for your mortgage lender if relevant.

When you are ready to commit yourself we will deal with the legal formalities of exchange of Contracts and then completion, at which point you take possession of the property you are buying or give vacant possession if you are selling.

We will deal with your Stamp Duty Land Tax Form and registration at the Land Registry.



## **Leasehold**

If you buying or selling a flat this will almost certainly be leasehold and there will be extra documentation including the Lease and possibly a Management Company. We will help you with these additional complications.

## **Transfer of Equity**

It may be necessary to transfer your share of a property from yourself to another joint owner to one sole owner or vice versa. This may be by way of gift or for a sum of money or to comply with a Court Order e.g. if there has been a divorce. If the property is mortgaged the mortgage lender will need to consent or approve the transfer and may need to issue a mortgage offer.

We will obtain any deeds or Land Registry copies, draft the Transfer deed and have it approved and signed by other parties, check the lender's requirements and comply with these, register the change of ownership and any new mortgage with the Land Registry and deal with any Stamp Duty Land Tax issues.