

First-time buyers week 6: Legal guide to buying a house

In part six of our step-by-step guide for first-time home buyers, property writer Zoe Dare Hall looks at the importance of a good solicitor when buying a house.

Zoe Dare Hall

Published: 9:47AM GMT 25 Jan 2010

When you are bouncing between estate agents and solicitors, not quite knowing what's holding up the process or whether the whole thing is about to fall through, it can be a testing experience. But understanding the mechanics behind the process makes it all the more painfree.

The first tip is to invest in a good solicitor – and that should be something you have sorted before you go house-hunting. “Use someone you will keep for life, who you will refer to on everything and will know all about your house purchases, sales and business,” says TV property expert Sarah Beeny. “It seems mad that people will spend thousands on estate agents commissions but they won't pay for a good solicitor, who has spent years training and is there to ensure you don't do anything wrong.”



Related Articles

[First-time buyers guide 1: Is now the time to buy a house?](#)

[First-time buyers guide 2: Alternative ways to buy a house](#)

[First-time buyers guide 3: How to finance your home](#)

[First-time buyers week 4: Deciding on a type of property - new versus resale](#)

[First-time buyers guide 5: How to find the right property](#)

[First-time buyers week 6: Legal guide to buying a house](#)

To find a good local solicitor, go on personal recommendations – or Ed Mead from Douglas & Gordon says you should listen to who your estate agent recommends. “They have nothing to gain from recommending a bad one and will know the good ones. Pay no more than £1,500 max and do an inclusive deal so that there are no extra unexpected costs,” says Mead.

With solicitors, cheap rarely means good. “It's crucial to have a solicitor who is experienced at conveyancing

and, in London, one who really understands the complexities of leases and how they are structured,” says Guy Meacock from Prime Purchase estate agents.

Solicitors’ fees can vary wildly for the same service, so get at least three quotes. Some conveyancing solicitors will operate on a no sale, no fee basis, charging only for any costs incurred until the sale falls through, such as searches. To compare fees of solicitors who offer a no move, no fee service, see www.thepropertylawgroup.co.uk/conveyancing. Enter the postcode and value of the property you are buying and choose from a list of quotes that guarantee to hidden extras.

So, once you’ve established the fee, what do they actually do? Well, the solicitor’s job is to investigate the property you want to buy to make sure it has a “good and marketable” legal title, says Richard Theobald from Buss Murton Law in Tunbridge Wells.

Your solicitor will also make sure the relevant searches are in order and obtain a contract for sale and an inventory list from the seller, so that you know exactly what is included in the purchase price. They will then arrange a date with you to exchange contracts and, shortly after, to complete the sale.

If the process starts to drag, due to an unresolved problem in the chain or a delay in issuing a mortgage offer, keep in regular contact your solicitor and the estate agent to ask how to speed things up.

Bear in mind, however, adds Richard Theobald, “there is no certainty until contracts have been exchanged with the seller. Any payments made up to this point, on searches, legal and survey fees, or a deposit in the case of new builds, are at their risk.”

As Jo Eccles, director of Sourcing Property, sums up, “a good solicitor can keep your purchase together even if unexpected issues crop up, where as slow or inexperienced solicitor can hinder even the simplest purchase.”

© Copyright of Telegraph Media Group Limited 2010

>