

Legal Eagles

Don't make a move without them

Malcolm Bowden, senior partner at Dixon Keogh, solicitors, explains how his firm can ease the pain of moving house

"SPRING approaches and the householder's fancy lightly turns to thoughts of – moving. The Christmas and New Year festivities are over, we're fed up with getting up in the dark, going to work in the dark, coming home in the dark not to mention the weather. So we need something to cheer us up. What better than a change of scene, even if it's round the corner?"

But what starts as a light-hearted fancy can soon turn into something just a little heavier once reality kicks in. Moving house can be, almost always, stressful. Accept that. What can you do to make it less so and, anyway, don't lawyers make it stressful?

The answer inevitably is 'not necessarily'. Although it may not always seem so, we really are on your side. We want to get you from one house to the other as smoothly and efficiently as we can. But we're realists. We've seen it all before and we know the pitfalls.

How can we help you survive the trauma? Well, first off, contact us early on. Obviously, you'll have been to the estate agent to look for properties to buy, to have your present house valued and so on. Once you've found your dream home, come and see us and we'll talk you through the legal side. Before that, however, there are things you can do to help us and help yourself:

Sort out your documents. You will probably have a pile of paperwork sent to you by your solicitor when you bought. Get it out of the airing cupboard. You may have had alterations done, a conservatory maybe, a garage or extension. Find the paperwork –

all of it. If you don't have a mortgage you will probably have the deeds or a title document from the Land Registry. Dig it out of the bottom drawer. If you haven't got any deeds and should have, think where they might be (the bank maybe or those nice solicitors who acted for you last time?) and round them up.

Think about fixtures and fittings. You'll have to compile a list, so start thinking about what you're leaving in the way of carpets, curtains, light fittings and so on. Maybe you don't know yet. Maybe it depends on the people you're buying from – what are they going to leave? Fine, but do think about it.

Gather together any guarantees or service agreements – double glazing or damp proofing, for example; the central heating system; the burglar alarm – anything the buyer would want to know about. And make a list of the service providers: gas; electricity; telephone etc.

Think about a timescale. This is where the difficulties and stress so often arise. Be realistic. Any lawyer will tell you it's not the purely legal work that takes the time. If you have cash and are buying an empty house we can have you in there in a couple of days. But that doesn't happen (well maybe once in a career) and normally you're held up by other factors.

There's the dreaded 'chain' effect. You're dependent on your buyer who may be dependent on his buyer. You're also dependent on your seller – and so on. The longer the chain, the greater the delay. Find out exactly how many transactions are involved. The more there are, the longer the time scale; the fewer, the shorter.

People often ask: 'How long does it take?'. The answer is 'How long's a piece of string?' Because it all depends. However, be realistic. Allow for at least a couple of months. It could be longer; it could be shorter.

And bear in mind holidays (yours and the other party's), particularly around Easter and in the summer. If you're not around, your lawyer may be stuck.

The best advice is – if you're moving house plan holidays for after you've moved, not half way through! If the holiday's already booked, bear the dates in mind and work round them. Don't vanish to the Caribbean just at the point of exchange of contracts and expect it all to happen without you. You are central to this whole enterprise.

Buying, or selling a house is stressful. It's up there with death and divorce as one of the most stressful life events. That's a given. I've been a conveyancer for more than 40 years. In that time a lot has changed (we've got rid of quill pens at last) but one thing is constant – stress. On the other hand, if you're sensible, realistic and, above all, organised it will happen and it might turn out to be easier than you thought.

Please contact us sooner rather than later. At Dixon Keogh we pride ourselves in giving a personal service. We're right in the middle of town. You can come and see us. If you prefer, we can communicate by email (we've traded in the quill pens for computers). Above all, we know the area; we know what to look for. See it as a partnership. Take us in to your confidence early and we'll do our best to see you through it. Happy house hunting!"



Dixon Keogh solicitors, from left clockwise: Jane Leleu; Malcolm Bowden, senior partner; Nick Parson (commercial property) and Lyn McMaster

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WHAT EVERY HOMEOWNER NEEDS TO KNOW!

From 1st June 2007 you will not be able to put your house on the market unless and until you have prepared a comprehensive pack of information for any prospective buyer (Home Information Pack).

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**For further information contact us on:
01565 755411**

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