

# Selling a home

“It’s never too early to call your solicitor” as the old advert said and that is certainly true when it comes to selling your property.

## Look before you leap

Consulting a solicitor at an early stage for advice can save you a great deal of money and time. Our wide ranging experience enables us to provide you with independent and objective advice on the best choice of estate agent to market your property based on your area, the most suitable surveyor to carry out your Home Report and what else you need to do in advance of marketing your property with a view to achieving a successful sale.



In preparation for a sale, it is wise to gather together all the information and paperwork a prospective purchaser may require, such as Local Authority documentation for alterations carried out or Guarantees for specialist timber repairs. In addition, the property’s title deeds, where there is a mortgage over the property, will have to be ordered from the appropriate lender. All of this can be done in advance of an offer being received for the property and this all assists in ensuring missives are concluded as swiftly as possible, upon receipt of the successful offer from the estate agents.

During the marketing of the property, we can also:

- Provide you with advice on how to deal with viewers
- Advise you on how to deal with viewers who try to negotiate a price with you directly, and
- Advise you on how to deal with surveyors when they come to survey your property.

Generally where you have instructed an estate agent, he or she will conduct the negotiations with the purchaser’s solicitors on your behalf to make sure that your property is sold at the best possible price.

However, we can become involved in this process, should you so wish.

We can also provide you with advice on your draft Home Report before it goes “live” if required.

## Proceeding to Sale

Once an acceptable offer has been received by the estate agents, this will be forwarded to us and we will then proceed to take your formal instructions on the offer. This is the first stage in negotiating the conclusion of “missives” or sale contract on your behalf.

Should it transpire that some piece of documentation is unavailable or missing (e.g. in respect of previous alterations to the property, or older title deeds or plans relating to the property) which is required to complete the sale, we will obtain a copy for you.

Where alterations have been carried out without Local Authority Consents, we can assist in applying for a Letter of Comfort or late Completion Certificate from the Local Authority, confirming that no action will be taken by them in respect of the unauthorised alterations. The purchaser’s solicitors will examine the title deeds to your property and will raise various observations on title.

## SELLING A HOME

We will answer these on your behalf, as instructed by you. The purchaser's solicitors will also draft the appropriate documentation to transfer title to the property into their client's name and we will revise this and approve it on your behalf.

### Financial Aspects

If you are purchasing a property we can also help co-ordinate your move and make the transition from one home to another as stress-free as possible.

After settlement, any sale proceeds that have not gone to the purchase of a new property will be sent to you along with a detailed Statement explaining all financial aspects of the sale.

### Additional Services

When moving house, there are many tasks you require to complete yourself such as re-direction of mail, advising banks and building societies of your new address, providing utility suppliers with meter readings, and let's not forget the organising of the house warming party for your new home!



We can assist with a number of your other tasks, such as:

- Advising the Local Authority of the change of ownership so that Council Tax can be apportioned;
- Advising Factors of the change of ownership to ensure that any common charges are apportioned;
- Settling estate agents' and Factors' accounts from the sale proceeds (assuming there are sufficient funds);
- Repaying your existing mortgage on completion of your sale; and

- Arranging for the discharge of the lenders' security over the property.

With the right advisers dealing with the sale of your property, the logistics of moving should be your only concerns.

For more information on Sales, please contact one of the Residential Property Partners or your usual contact within Harper Macleod.

## GET IN TOUCH

Key Contacts

### Karen Lang

Partner  
t: 0141 227 9666  
e: karen.lang@harpermacleod.co.uk

### David McIndoe

Partner  
t: 0141 227 9591  
e: david.mcindoe@harpermacleod.co.uk