

Residential Property



**ATHERTON
GODFREY**
s o l i c i t o r s



All the support you need

Buying or selling a home is exciting but it can also be stressful. For most of us a property transaction involves the largest financial commitment we will ever make, which is why good legal support is crucial to the smooth running of the whole process.

The residential property team at Atherton Godfrey will look after all the legal aspects of buying or selling your home, including the repayment of your existing mortgage and obtaining funds from your new mortgage lender.

Because some aspects of a property transaction take time – obtaining title deeds, setting ‘searches’ in motion and resolving particular legal problems that can crop up – we like clients to contact us as soon as possible after a decision to move has been made.

We do our best to take the stress out of your move. This involves keeping you up to date with progress and explaining anything which may be complicated. We work with our clients because we all have a common goal, to make the transition from your old home to your new one as fast and as easy as possible.



Good communication is vital to the smooth running of the process so, we always try to return your calls and emails the same day.

Our residential property team consists of Cynthia Morris, Eileen Brooks and Caroline Johnson. All have sound experience in dealing with property transactions and are happy to be contacted for advice or to take instructions.

For an informal chat or to request a written quotation, please do not hesitate to get in touch.

We look forward to hearing from you.

A guide to our Residential Property service

We believe in making life simple and keeping clients well-informed throughout the buying and selling process. Our Step By Step Guide shows just what you can expect from our service.

Before the move we will:

- Obtain your title deeds
- Supply information to your buyers and acquire it from your sellers
- Check your sellers have 'good title' to their property and that you have 'good title' to yours. This means ensuring that all parties are the legal owners of the properties they are selling
- Set searches in motion. This means obtaining information from the Local Authority, Coal Authority, Drainage Authority and HM Land Registry
- Agree the terms of your sale and purchase contracts
- Help you to comply with the terms of your mortgage offer. This can involve seeking specialist reports before the lender will release your mortgage funds
- Negotiate and agree a suitable moving date with your buyers and sellers
- Arrange and coordinate the exchange of contracts simultaneously for your sale and purchase. It is at this stage that you become legally bound to your sale and/or purchase
- Carry out final Land Registry and Land Charges searches before completion (moving day)
- Obtain mortgage money from your new lender and establish how much must be repaid to your previous lender.

On moving day we will:

- Receive the purchase money from your sale, and transfer funds to repay your existing mortgage
- Complete your purchase by transferring funds to pay for your new home
- Send any surplus funds to you
- Arrange for the release of keys so that all parties can gain access to their new properties.

After the move we will:

- Register your ownership of your new home at HM Land Registry and provide you with a certificate of ownership
- Arrange for the safekeeping of the deeds to your property. If you do not have a mortgage, you can either keep the deeds yourself or we can store them for you. If you do have a mortgage, your lender will store the deeds for you until your mortgage is repaid or you move home again.

Atherton Godfrey provides all the support you need on legal matters

- Commercial law • Clinical negligence
- Employment law • Family law • Family mediation
- Personal injury • Residential property



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