

Why choose Veitch Penny?

- **Free Estimate** - we will be happy to provide a free estimate with no obligation. This will include our own fees plus any expenses such as search fees etc - so there are no worries about any 'hidden' extras. You can even apply on our website www.veitchpenny.co.uk, where you will find helpful tips about your move.
- **Free 'Step by Step' Guides to Buying and Selling** - these leaflets will guide you through the moving process step by step.
- **Keeping you informed** - we know how important it is to stay in touch, and endeavour to give you peace of mind at all times.
- **Competitive Fees** - as specialists in conveyancing we guarantee a first class service at value for money price.
- **Experience** - We have helped thousands of people move home successfully, and with the majority of our work coming from repeat business you can be assured that you won't regret choosing us.
- **Specialist practice** - We also offer independent advice on inheritance tax, joint ownership, landlord/tenancy disputes etc, as well as helping you make provision for you and your family's future by making a Will.



Other Services

Other leaflets on our services include:

- A Step by Step Guide to Buying
- A Step by Step Guide to Selling
- Making a Will
- Inheritance Tax Planning
- Enduring Powers of Attorney
- Loan Plan Wills
- A Guide to Our Services
- Personal Injury
- Business and Commercial Matters
- Flexible Working Rights - Employees
- Flexible Working Rights - Employers

**VEITCH
PENNY**

SOLICITORS

Exeter Office

1 Manor Court, Dix's Field, Exeter, Devon · EX1 1UP
Tel: 01392 278381 · Fax: 01392 410247
Email: law@veitchpenny.co.uk

Crediton Office

2 Market Street, Crediton, Devon · EX17 2AL
Tel: 01363 772244 · Fax: 01363 775874
Email: credlaw@veitchpenny.co.uk

Website: www.veitchpenny.co.uk

Disabled Access - Both offices provide access, and there is an intercom situated outside the main entrance.



Lexcel



INVESTOR IN PEOPLE

Regulated by the Law Society


How do you complete your property transaction without it falling apart?



**VEITCH
PENNY**
SOLICITORS

Moving Home?

The purchase of a new home is likely to be the largest financial commitment you will make and it can also be one of the most stressful.



Our role as Solicitors is to be at the heart of the moving process, looking after your best interests throughout by providing clear and independent advice. Our intention is to make your move as quick, efficient & stress free as possible at a value for money price.

Why do I need a solicitor?

Property transactions can be complicated and costly, and a valuable asset requires an experienced professional to act in order to ensure that all runs smoothly and that you are happy with the results.

At Veitch Penny we deal with large numbers of property transactions each year and our experience means we are in a position to advise and identify any problems that may arise.

How long will it take?

It is impossible to say because no two transactions are the same, and there are many factors to affect the length of time. On average it is likely to take between 6-8 weeks, depending on individual circumstances, and with today's technology we are able to progress your conveyancing as fast as possible.



What will it cost?

As a client you will be advised of costs in advance, and the anticipated fee agreed before going ahead. In addition to our charges we are obliged to collect 'disbursements' (local search fees etc) on behalf of official bodies.

You will find our fees to be very competitive, and as specialists we guarantee a first class service at a value for money price. Remember that you are paying for our experience and quality of service, and because moving home is likely to be the largest single transaction you will enter into, knowing that it is done properly will give you peace of mind.

Joint Purchases

When considering a joint purchase you will need to decide the terms on which the property is to be owned. For instance:

- *Do you want the property to pass automatically to the survivor should you die, or if not in what proportion will the property be shared between you?*
- *If you are not married who is responsible for a mortgage should there be one?*
- *What should happen if one of you wishes to sell the property, when the other one doesn't?*

These are important points to discuss at the outset. By making a 'declaration of trust' all ancillary matters will be addressed, ensuring security and peace of mind for the future. It may also highlight the need for you to make a Will.

Searches and Enquiries of the Local Authority

There are a number of searches that may need to be carried out when purchasing a property. It depends on the type of property you are buying, as to whether a particular search is necessary, and we recommend you discuss the options available to you. Cost will vary depending on the relevant authority concerned.

Local Searches

This is the most common type of search; and is done by the relevant Local Authority in the area in which the property is situated. The search will only give information about the property itself, not for instance the development of neighbouring land.

Water Authority and Drainage Search

This search will tell you the nearest public services and water mains.

Flooding

This search will tell you whether the property is in a flood risk area.

Environmental

This search may identify any contaminated land - or indicate to what use the land in the area has been put to.

For further information contact:

Charles Dowell (Exeter) or Ian Penny (Crediton).