

# Busbys

## Solicitors

### Caring for our clients

**Specialisation:** As a result of our extensive experience in dealing with the buying of properties of all sizes, freehold and leasehold, **Busbys** are able to give you the most up to date practical solutions to any questions and problems you may have.

**Keeping in touch:** We recognise the importance of keeping in touch and this is not only while we are dealing with any specific matter for you, but also more generally over the years. We see it as part of our service to make you aware of the developments that might affect or interest you as they arise by sending periodic newsletters free of charge

**Costs:** We will give you a competitive estimate for work undertaken for you. You will know in advance what the costs will be. There are no hidden extras.

**Technology:** Our office is fully equipped with the very latest in modern technology. This enables **Busbys** to enhance our efficiency, accuracy and to respond to your needs as soon as possible.

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### Getting in Touch

Buying your home is often the most demanding financial transaction you face in life but it can be a legal minefield. We can provide a reassuring and guiding hand to help you. Our experience means we are able to deal quickly and efficiently with any problems that can arise, ensuring that your best interests are taken care of at all times.

Contact **David Helman** and **Ian Osborne**, our conveyancing specialists, for an all inclusive quote. David and Ian look forward to helping you.

#### Opening Hours:

Mon-Fri: 9-1 & 2-5

(at other times by appointment)

### Busbys Solicitors

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### Buying your Home



INVESTOR IN PEOPLE

**Lexcel**  
Practice Management Standard  
Law Society Accredited

# Our services for house buyers

**Busbys** provides a comprehensive range of legal services for property transactions. These include buying homes, buy-to-let property, equity release schemes, mortgages, commercial property transactions, leases and tenancies.

**How can we help you make buying your property as trouble free and speedy as possible? These are our first and vital considerations.**

**Busbys** is led by **John Busby** who has helped more than a generation of clients in Cornwall and Devon. **David Helman** and **Ian Osborne** run our specialist conveyancing department. They have helped many thousands of clients and their families move home. They have established an enviable reputation for speed and thoroughness. No job is too big or too small. We like to regard all our clients as our friends.

**Busbys** have an active policy of client care. Our aim is to ensure that we have satisfied and loyal clients. We want to be identified for the excellence of our service.

## When to see us

When you have decided to buy a property, get in touch with us straight away. If you need a mortgage, we have access to a wide range of lenders and can arrange a mortgage to suit your specific needs. We will then contact the sellers, their solicitors and estate agents to set the ball rolling.

## What happens next

We will give you an estimate for the work to be done, including any government taxes and fees to be paid. There will be no hidden extras. We will check with you any factors influencing when you may wish to buy (e.g. holidays), what your plans are for your property, whether you are in a property chain, your mortgage application, and whether you are buying with someone else.

We will get a draft contract from your seller's solicitor, a copy of the title deeds, and a fittings and contents form so you know for certain what you are buying and what your seller is keeping.

We will advise on the content and meaning of documents included in a Home Information Pack where provided and on the need to make various searches including enquiries with the local authority and environmental matters such as flooding, subsidence, mining and any contaminated land. We will advise you on any issues which may arise. We will check on any planning issues including road improvements which may affect you in your new home.

If you are buying a leasehold property such as a flat we will closely examine the lease terms and conditions, check out maintenance, service and management charges, and matters such as access to garden areas, parking and pets and provide you with a report.

If you are in need of a mortgage, the lender will obtain a valuation of the property to find out its value. We recommend an in depth survey before you buy with specialist reports for older properties such as electrics, plumbing and

woodwork and we will help you with any concerns which may arise. We will report to you on all legal aspects relating to the property, and explain everything of relevance in the mortgage deed and conditions, and the lender's offer letter.

When we are satisfied you are happy to proceed, we will finalise the terms of the contract and the amount of deposit needed, arrange the exchange of contracts, the payment of the deposit, and set a completion date.

We then arrange to obtain any mortgage advance from your lender and other money from you. This will include the costs, VAT, Land Registry fees and any Stamp Duty Land Tax. We will prepare the transfer deed and send it to your seller's solicitor for signing, carry out final searches and arrange with your seller's solicitor to pay off any existing mortgages or charges on the property.

On completion we will transmit the money to the seller who will then release the keys. Finally, we complete the Stamp Duty Land Tax forms, pay the tax and the Land Registry fees, and then register your ownership at the Land Registry.

## Related matters

Other related matters will often be involved when you buy. This may include preparing a deed of trust if you buy with someone to whom you are not married-to show the share of the property each person owns, or making or updating your will. We will offer you expert, up-to-date advice as part of our complete professional service.

## What you can expect

We pride ourselves on keeping closely in touch with you at all times by use of the best technology available. We care deeply and we will ensure everything proceeds as smoothly and quickly as possible.