



Buying or Selling  
Your Property?  
Your Questions  
Answered

020 7940 4000



Conveyancing  
Quality



anthony gold

S O L I C I T O R S

## Why use Anthony Gold Solicitors?

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We are one of the first firms to be accredited under the Law Society's Conveyancing Quality Scheme for solicitors who deal with buying and selling property.

This means that we meet the high standards the Law Society sets to ensure that we give clients a professional and quality conveyancing service.

## What you can expect from us

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When you contact us to discuss your sale or purchase, we will explain the steps in the process clearly so you know what to expect.

We will tell you what the costs will be.

We will keep you informed of progress in your sale and purchase.

## We will always

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- Treat you fairly.
- Be polite and professional.
- Respond promptly to your enquiries.
- Tell you about any problems as soon as we are aware of them.
- Ask for your feedback on our service.

We are accredited to the panels of all major Banks and Building Societies and as we follow the Law Society's Conveyancing Protocol, this speeds up the process and keeps our costs reasonable.

We have three offices across Central and South London.

## For Buyers

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### Why do I need a solicitor?

There are a number of steps between instructing us and finally moving. We will look after your interests, agree the contract, get replies to enquiries, complete the searches, handle your Mortgage Offer and prepare the final legal documents and money transfers.

### How much deposit do I need?

If you are borrowing 90% or less of the purchase price you will usually need 10%.

### What other costs are involved?

Generally speaking if the purchase price is above £125,000 and you are not a first time buyer you will usually have to pay Stamp Duty Land Tax. (There is a temporary government concession for Stamp Duty Land Tax for first time buyers). You will need to pay search fees and land registry fees.

### Do I need a survey?

If you are obtaining a mortgage, a valuer will inspect the property on behalf of the mortgage provider. For an additional fee you can get a more detailed Home Buyers Report. If the property is quite old or you have any concern about its condition, you can obtain a full structural survey report.

### What happens if we are buying a property jointly?

Most couples who are married or in a stable relationship purchase as joint tenants so if one of them dies their share will automatically pass to the other. The alternative is to purchase as tenants in common. This means that each person's share is treated separately so if one of them dies their share will go to whoever it has been left to in their will. We can advise on all ownership issues including the preparation of Trust Deeds where necessary.

## For Sellers

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### Why do I need a solicitor?

Selling a house is a legal process that is very difficult for you to do on your own. We will prepare the sale contract and ensure it contains the provisions needed to protect you, deal with the enquiries raised by your buyer and redeem your mortgage.

### How much does it cost?

Costs vary depending on the individual circumstances of the sale. We charge highly competitive prices and provide you with an estimate of all your costs and fees at the outset so you can budget effectively and realistically.

### Anything else I need to know?

We use the latest procedures and particularly advanced technologies to ensure we process the sale of your property quickly and smoothly, keeping you up-to-date every step of the way.



## For Both

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### How long does buying or selling a property take?

This varies depending on individual circumstances but usually you should allow between 6 and 10 weeks from first instructing us through to completion. If there is no mortgage involved, or if there is no chain, the time to completion should be nearer to 6 weeks or in some cases even quicker!

### Don't all the searches always slow cases down?

We use modern electronic search systems and are committed to technology to reduce delays wherever possible, including online searches and electronic Land Registry documentation.

### Isn't it really complicated?

It can be but that is why we have a highly experienced team who will make sure each step is conducted as quickly and efficiently as possible with the minimum of worry and delay.

### Do I need to come into the office?

You can make an appointment to come and see us if you prefer a face-to-face meeting or we can send you all the documents through the post or email to sign and return. We will however always need to verify your identity.

### What do I do next?

Give us a call on **020 7940 4000**, email us at [mail@anthonygold.co.uk](mailto:mail@anthonygold.co.uk) or visit our website at [www.anthonygold.co.uk](http://www.anthonygold.co.uk)

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