

# Documents/Information I will need for my Solicitor

## Seller

- Identity documents
- Title Deeds (if you have them stored at home) otherwise your Bank/Building Society/Solicitor will likely have them held in safe custody.
- Energy Performance Certificate (EPC) this will usually be obtained by your Selling Agents. The EPC provides information about a property's energy use and typical energy costs as well as recommendations about how to reduce energy use and save money.
- Any Certificates/Guarantees/Warranties.

**For Freehold Property** - i.e. Planning Permission/Building Regulations Approval Certification (if you have had works such as improvements/renovations carried out at the property which can also include Electrical work, Plumbing, new UPVC windows and doors (FENSA Certificates), Gas Boiler Service Certificates, Cavity Wall Insulation Guarantees etc.

- Completed Property Information Form and Fixtures and Fittings Form (your Solicitor will send these forms out to you for completion and return which will then form part of the Contract Pack to be forwarded to Purchaser's Solicitors.
- \*Details of your bank account into which the net proceeds of the sale will be paid. If your bank account is in anything other than your sole name i.e joint bank account, then the joint account owner must provide an authority in writing to your solicitor that this account may be used for the purposes of receiving the sale monies.
- \*Details of your Mortgage Account Number and name of your Lender if you presently have a Mortgage (Charge) over the property which you are selling. Your Solicitor will need this information in order to request an up to date redemption statement from your Lender to determine how much money is owing to them in order to pay any balance due upon completion of your sale.

- Upon your Purchaser's Solicitor raising enquiries against the Title to your property and effecting Searches against the property, you may be requested to submit further documentation to support the sale. For example, if you had a burglar alarm fitted at the property whilst having ownership/occupation, you may be required to provide paperwork as evidence of that installation. Or you perhaps may have a Wayleave Agreement in place. Essentially Wayleave Agreements provide the right for a Power Company to install, place or run their equipment over you property for the purpose of providing power to the United Kingdom for all to use. A Wayleave Agreement is a formal agreement made between the Land Owner and the Energy Company which then permits the Energy Company to utilise the land in order to run cables/install equipment which may include pylons over the land. In return for granting the right to use this land, the Energy Company will usually pay a fee to the Land Owner which is not dissimilar to a Tenant paying rent to a Landlord. Those acting for your Purchaser will no doubt wish to see a copy of that Wayleave Agreement.
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### **Miscellaneous documents**

- Insurance documentation - this will give your prospective buyer an understanding of how much it will likely cost to insure the property
  - If you are selling the house as a Personal Representative out of the Estate of a deceased person then you will be required to provide a copy of the Death Certificate and Grant of Probate if applicable of the deceased. Your Solicitor will provide more information in this regard.
  - Grazing Licence – this Licence allows a horse owner to graze their animals for a short period of time. Allowing horse owners to graze their animals on your land either for a short season or year round is a great way of securing an additional income on under-utilised pasture and such arrangements can be formalised by utilising a Grazing Licence. Some land owners prefer a more casual arrangement but either way your new buyers may benefit from knowing about the ongoing arrangement that you may have with your neighbours.
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**For Leasehold Property** - you will need to provide :-

- Your original Lease (you may have this or it may be held by your Mortgage Lender).
- Ground Rent Demand sent to you by your Landlord.
- Service Charge Statement and Accounts.
  
- Guarantees for works which have been carried out to the property e.g. damp-proofing or double-glazing.
  
- Planning Permissions or Building Regulation Consents for extensions or alterations which you may have made to the property.
  
- Party Wall Awards for any works which may have been done either to yours or a neighbouring property.

You will additionally be required to provide details of service charge accounts for the last three years and a copy of the current insurance policy for the building. If you do not have these they will be available from your Managing Agents.

A standard Leasehold Information Pack will be required by your Purchaser's Solicitors. This is provided by your Managing Agents who will make a charge for providing these packs the cost of which will vary but be in the region of £250.00 plus VAT. The cost for this information pack will be charged to you as the Seller.

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**Buyer**

- Identity documents
  
- Mortgage Offer (Your solicitor will receive a copy of the offer and go through the conditions). If a "cash" purchase is to be effected then you will need to provide copies of bank statements as proof of "source of funds" to fund your property purchase.

- Survey (The cost will depend on whether you choose a basic survey known as a Homebuyer's Report or a full structural survey).

Buildings and Contents Insurance for your new home. You are responsible for the property as soon as contracts have been exchanged so it is in your interests to get insurance cover in place. Your Lender, if you are having a mortgage, will require you to have Buildings Insurance in place prior to exchange of contracts.

*\* For security reasons do not provide this information by email but rather by conventional post/telephone or of course delivered by hand.*