

## Do's and Don'ts

### DO

- Ensure that your Legal Representative is regulated by an official body:-
- Solicitors are regulated by the Solicitors Regulation Authority (**SRA**) and represented by The Law Society.
- Chartered Legal Executives are regulated and represented by the Chartered Institute for Legal Representatives (**CILEx**).
- Conveyancers are regulated by the Council for Licensed Conveyancers (**CLC**).
- Make sure that you **read through all documentation very** carefully and do not be afraid to ask your Solicitor/Conveyancer about anything that you are unsure about.
- **Return all documentation** to your Solicitor/Conveyancer as soon as possible.
- If you are selling a property ensure that you have submitted all copies of relevant Planning Permissions and any other necessary consents for buildings or alterations that may have been carried out at the property together with your **completed Property Information Form and Fixtures and Fittings Form**. Getting this documentation submitted at a very early stage will ultimately help prevent unwanted delays in the transaction process. Note that insofar as your completed F&F is concerned, ensure that you specify any **special arrangements** you may have made with regard to what is to be left at the property and whether you attach a value/cost to be paid over regarding those items upon completion.
- If you are purchasing a property with the assistance of a **mortgage**, be sure to put these arrangements in hand immediately you have agreed to purchase the property.
- If you are purchasing a property and you have decided to have a **survey**, ensure that these arrangements are put in hand as soon as possible.

- The buyer should ensure that **Buildings Insurance** is in place from the date of exchange of contracts.
  - The seller should ensure that the property (including loft areas, garages, sheds etc. are **completely cleared** of furniture and other items prior to completion otherwise they could be held liable for the cost of removing such items.
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## DO NOT

- One important rule is to **not make any firm financial commitments** including booking removals until you have confirmation from your Solicitor/Conveyancer that contracts have been exchanged. Provisional arrangements can be put in hand if necessary but **do not commit yourself** otherwise you may have to pay out unnecessary amounts of money which could have otherwise been avoided. In the event of moving to alternative accommodation by way of a Tenancy or if an existing Tenancy is due to expire, do not make any commitments in this regard prior to confirmation of an exchange of contracts.
- If you are selling a property, **do not cancel your Buildings Insurance** until your Solicitor/Conveyancer has confirmed that completion of your sale has been effected.
- **Do not** take it upon yourself to **directly contact the Local Authorities** if there is missing (absent) documentation in respect of planning permissions or building regulations approval in respect of extensions or alterations carried out at the property that you are either buying or selling but rather let your Legal Representative carry out such enquiries. You may inadvertently prevent Indemnity Insurance being obtained if you yourself have raised such issues with those Authorities or indeed the person entitled to object to such works.
- **Do not email your bank account details** to your Legal Representative. You may have heard the term “Friday afternoon fraud” – there is a very real danger of criminals hacking into email accounts, assuming your identity and having property transactions moneys diverted by fraudulent means. Always provide these details either by telephone or conventional post/by hand.