



THE ROLE OF YOUR CONVEYANCER

OCTOBER 2015

A conveyancer is the professional who deals with the act of transferring the legal title to the property or land; your new home.

Often conveyancers are mistaken for surveyors so, briefly, a conveyancer's role comprises the following:

Legal title/the contract

We ascertain that the vendor is the actual legal owner of the property and that no-one else has any claim to it or rights in relation to it. This could be described as the property's "log book", which records its historic ownership. It is usual to trace 'title' back at least 40 years although in some instances, particularly in town, we will research back to virgin land to ensure there have never been any building restrictions on the land. The contract of purchase is drawn up and approved by the conveyancer(s).

Boundaries

We conduct a site visit to establish the limits of the property's boundaries while determining who owns those boundaries and who is responsible for their current and future maintenance. We also look at whether there are any encroachments or breaches of covenants and we can also advise on any future plans you may have to develop your new home.

Searches

We enquire in respect of main services such as electricity, gas, foul drainage and water and whether or not the services cross other properties before reaching your property, while ensuring that they have all necessary rights to do so. We liaise with the parish or the Planning and Environment Department to ensure that all is in order in this respect. We will also ensure that you have the relevant Housing consent to be able to purchase and occupy the property.

Mortgage

Your conveyancer will check that all loan documentation relating to your mortgage is in order and conforms to the terms of any bank's loan agreement.

Completion

Finally, it is the conveyancer who will attend the Royal Court on your behalf to pass the contract of purchase, or accompany you to court to ensure that all goes smoothly in completion.

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