



Working for you, your family,
your business

SOLICITORS

The key to
selling your
home...



Caring for clients for over 100 years!



The key to selling your home...

The following pages will explain the key stages involved in selling your home with helpful hints and tips designed to make your move as painless as possible. We will do all we can to answer any questions you may have in order to make the moving process less complicated.

Accepting an offer

When agreeing a price for your house with a potential buyer, make sure that you will be in a position to repay any mortgage and any other loans secured on it.

You will have to make up any shortfall before being able to complete the sale.

Fixtures and fittings

Complete the Fixtures Fittings and Contents Form which we have sent to you as carefully as possible.

You will become legally bound by the contents of the form on exchange of contracts.

Advise your mortgage lender(s)

You should write to any lender to inform them that you intend to redeem your mortgage with them.

They may charge you a 'penalty' for redeeming your mortgage early. The amount of any penalty payable should be taken into account when calculating the amount required in connection with any new home.

Even if you have a 'One Account' or other similar loan, arrangements will have to be made to transfer the mortgage to your new property.

Sending a draft contract

When all of the relevant background information has been gathered by us, we will forward a draft contract to the buyer's solicitor.

The contract will set out the technical terms under which you will agree to sell the property as well as any specific terms agreed between you and the buyer.

Access to the property

Your buyer may need to arrange access for a valuation and structural survey. This may be at any time until contracts are exchanged. If you are selling through an agent, they may be able to help with access arrangements while you are working.

Buyer's deposit

Your buyer will pay a deposit on exchange of contracts. If the buyer wants to pay less than 10% of the sale price, we will contact you to explain the consequences of agreeing to a reduced deposit.

Let us help you!

The information given in this folder describes most of the stages encountered in selling your home. We hope that the information will help alleviate any stress and help you understand what is involved.

If you are not sure about anything; please ask us.

Please remember

- Our staff are always here to help.
- Our telephone lines are open from 9.00 am to 5.30 pm.



Caring for clients for over 100 years!



Working for you, your family, your business

About us

An important part of our philosophy is the recognition of the need to listen to our clients, talk over their concerns and help them at every stage.

We thrive on building enduring client relationships based on proven professional and practical skills with the help of our flexible and reliable staff.

With partners and staff in multiple locations, we are one of the major legal service providers in the South East.

TG Baynes has an enviable reputation built on over 100 years of experience, supported by knowledgeable and experienced staff.

Selling your home

Selling your home can be one of the most traumatic experiences in life. Add to this what is probably the biggest financial decision you are likely to make and it is obvious that you need the best advice coupled with the right knowledge and a helping hand.

To make your move as easy as possible we have designed the **Easymove** system which enables our trained staff to keep a close eye on your transaction every step of the way, from the time you first contact us until you have moved home.

Whether you are buying somewhere for the first time or selling your present property and moving to a new home our **Easymove** guides can give you a good idea of what to expect. They can take away some of the stress by explaining what is involved from the first steps to completion.

If you are worried about anything else or need more help our trained staff will always be pleased to answer your queries.

Caring for clients for over 100 years!

Leasehold or commonhold

If the property you are selling is leasehold or commonhold the transaction may be more complicated. We will need to obtain further information from your Landlord or Management Company.

Exchange of contracts

Until exchange of contracts has taken place, you or your buyer can withdraw from the transaction. Immediately before exchange, the final terms of the contract will be agreed; including the moving date.

The moving date

The moving date is usually between one and two weeks after exchange of contracts (excluding weekends and bank holidays).

You may find that a removal company will quote you less if you do not move on a Friday! Also check with your lender to see whether there is a difference in the interest charged if you redeem at the beginning or end of the month.

Completion

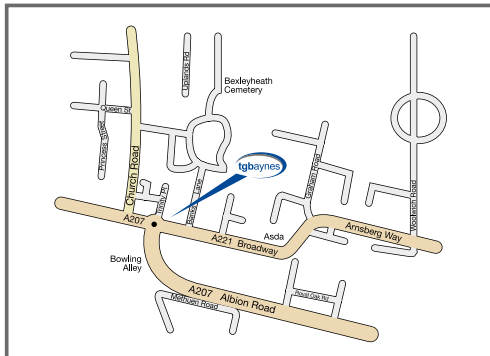
Legal completion takes place when your buyer's solicitor sends the balance of the purchase money. Before completion, we will forward a financial statement to you detailing money received and paid on your behalf.

Any balance due to you will be sent by cheque, bank transfer or applied to any related purchase transaction. If the money from your sale does not cover all of the costs, we will notify you so that you are in a position to provide cleared funds in time for completion.

Time to move in

It will be a term of the contract that you give up possession of your house when the buyer completes. This means you must fully vacate the property on or before the completion day.

Contact us today to find out how we can help.

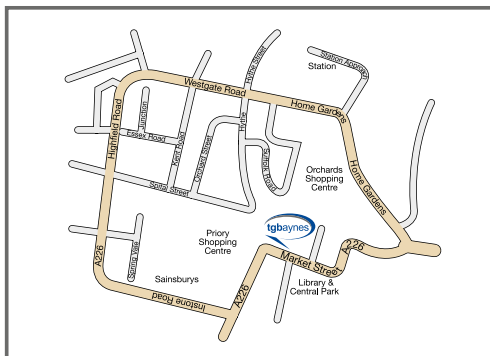


Bexleyheath Office

Broadway House,
208 Broadway,
Bexleyheath,
Kent, DA6 7BG

T: 020 8301 7777

F: 020 8301 7701

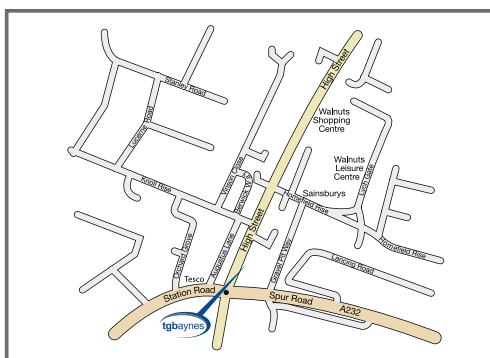


Dartford Office

Baynes House,
5a Market Street,
Dartford,
Kent, DA1 1DB

T: 01322 295555

F: 01322 295501



Orpington Office

Downe House,
303 High Street,
Orpington,
Kent, BR6 0NJ

T: 01689 886000

F: 01689 886210

Offices also in Sidcup and Welling

info@tgbaynes.com www.tgbaynes.com

T G Baynes Solicitors is authorised and regulated by the Solicitors Regulation Authority (SRA). SRA number: 46768.

Caring for clients for over 100 years!