



Residential Conveyancing

emgsolicitors

'Help, support and communication has been absolutely brilliant with you guys and we have recommended you to all our friends and said you guys are a must for first time buyers.'



We know that buying or selling a property can be one of the most stressful things you can do during your lifetime. Firstly, you need to choose the right solicitor and there are many companies out there offering low cost conveyancing, encouraging clients to base their decision on price alone.

At EMG Solicitors, we've acted for hundreds of clients, helping them to buy and sell property and we know that excellent service and communicating clearly and regularly throughout a conveyancing transaction is key. We believe our commitment to this service offering is what sets us apart from other firms and we are proud of the fact that we are regularly instructed by clients, landlords and mortgage advisers who continue to use us time and time again.

You may be a first-time buyer looking for your new home or a landlord regularly buying and selling multiple properties. At EMG Solicitors we make sure every property related transaction is as straightforward and stress free as possible.

We specialise in:

- Buying and selling property
- Remortgages
- Plot sales
- Newbuild properties
- Repossessions
- Preparation of Auction packs
- Transfers of Equity

The Conveyancing Process

The most common transactions we deal with are buying, selling and remortgaging property. Here's our quick step guide to what you can expect.

We Offer:



Regular Communication

Our Conveyancing team is accredited to The Law Society's Conveyancing Quality Scheme and have previously won The Law Society's Excellence award for service.

We only have qualified solicitors responsible for your case and using their expertise and proactive approach, they ensure your property transaction runs smoothly.



Fixed costs

We understand how important it is to budget for your conveyancing costs.

Our team will provide you with a full breakdown at the beginning of your transaction and if any unexpected issues arise we discuss this with you directly.



Direct service

We know how difficult it can be to take time off to see a solicitor which is why much of our service can be provided by telephone and email.

Buying

Once your offer is accepted, the conveyancing process normally takes around 6 to 10 weeks. Our team will always try to accommodate any moving dates you have in mind although there are various stages involved in the conveyancing process and quite often several parties are involved.



'Richard Swinbank was once again a superstar. I seem to be having tricky buyers for my last 2 sales but Richard always remains calm, does whatever is necessary and gets the sale over the line. I'll be back again with the next one!'

The basic steps are;

- You instruct us to act on your behalf and we confirm those instructions in writing setting out our terms of business and costs
- You arrange a survey on the property, and apply for a mortgage (if needed)
- We contact your seller's solicitor to obtain a contract pack and then make checks, raise pre-contract enquiries, carry out any necessary searches and obtain a copy of your mortgage offer
- Once we receive replies from your seller's solicitor we review these and produce a full report to you on everything you need to know
- If you are happy to proceed, we arrange for the deposit to be paid to your seller's solicitor in readiness to exchange contracts. We then agree a completion date with your seller's solicitor and contracts are formally "exchanged" - meaning both parties are now legally bound.
- We prepare a draft transfer deed and completion information form and send this to your seller's solicitor for completion. This will then be approved and a final copy is made. We arrange for this to be signed by you and then send to the seller's solicitor for signature by the seller in readiness for completion
- We prepare a completion statement, carry out pre-completion searches and request monies from your lender (if applicable)
- Completion takes place, we send monies to the seller's solicitor and keys are released
- Your seller's solicitor sends the title deeds and transfer deed to us with an undertaking to repay any existing mortgage on the property
- We send any stamp duty payable to HMRC, receive the title deeds, transfer deed and proof that the seller has paid the outstanding mortgage on the property
- We register the property in your name at The Land Registry and you receive a copy of the registered title. We then send any documents required by your mortgage lender to them.

Selling

Once you have accepted an offer on your property, the whole process can take anywhere from 4 to 8 weeks to sell. If you are buying and selling simultaneously the process can be expected to take a longer.

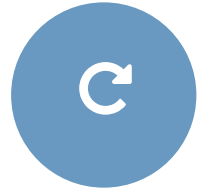


The basic steps are;

- You instruct us to act on your behalf and we confirm those instructions in writing setting out terms of business and costs
- We carry out identity checks and send out various property information form(s) for completion. If the property is leasehold, additional information will be required
- We obtain title deeds from the deeds holder or official copies of the title register as well as details of the amount outstanding on any existing mortgage if applicable
- We prepare the draft contract and supporting contract documentation and send to your buyer's solicitor who then checks the documentation and raises any pre-contract enquiries which we in turn then must answer
- Once satisfied, your buyer's solicitor confirms they are in a position to proceed.
- Completion dates are agreed and contracts are formally "exchanged" - meaning both parties are legally bound
- We obtain a settlement figure to repay any existing mortgage
- Your buyer's solicitor drafts a transfer deed
- We check the transfer deed and send to you for signature in readiness for completion
- On completion, monies are received from your buyer's solicitor and keys are released
- We send the title deeds and transfer deed to your buyer's conveyancer together with an undertaking to use the proceeds of sale to discharge any existing mortgage where applicable
- We pay the estate agent, redeem any existing mortgage lender (if applicable) and take payment of our costs
- Once all the payments have been made any the remaining money from the sale is then transferred to you by bank transfer on the day of completion.

Remortgage

Our conveyancing experts will help you through the remortgaging process whether it be to change to a new lender, take out a second mortgage or just change your current mortgage with your lender. Our team will make sure the process is as stress free and as simple as possible and in many cases can have your remortgage completed within just a couple of weeks from receipt of your mortgage offer.



The basic steps are;

- You instruct us to act on your behalf and we confirm those instructions in writing setting out terms of business and costs
- We contact your current lender to obtain a redemption statement - This lets you know how much is currently outstanding on your mortgage, and includes all fees and costs associated with repaying it
- Your new lender will request a valuation report for your property. At the same time, we will request title deeds and carry out the necessary searches
- Once the remortgage is fully approved a completion date is arranged. This is the date that your new mortgage begins and your old mortgage is repaid.

Richard Swinbank

Director

Richard joined EMG solicitors in 2015 as an associate solicitor and became a Director in 2018. Richard is head of our conveyancing team and specialises in all aspects of residential conveyancing and handles a wide range of property transactions.

Richard predominately deals with the sale and purchase of residential property and acts for clients across the country. His conveyancing team also deals with remortgages, investment properties and transfer of equity matters.

Richard provides a bespoke service tailored to our clients individual needs and acts regularly for private clients, landlords, agents and property investors.

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Francesca Angelucci

Associate Solicitor

Francesca qualified as a solicitor in 2002 and has since specialised in residential property. After spending several years with a North East practice, Francesca became a partner in a West End London law firm. She joined EMG Solicitors in 2019 and is based at our Gosforth office.

Francesca has extensive experience of residential conveyancing and deals with properties locally and nationally on behalf of homebuyers, banks and investors. She provides a bespoke conveyancing service and adopts a proactive and client-focussed approach to all transactions.

0191 323 3913

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Emma Paddock

Solicitor

Emma qualified as a Solicitor in 2016 and joined EMG Solicitors in 2021. She has specialised in conveyancing work since qualification and supports clients on a full range of property transactions.

Emma takes pride in service excellence and delivering results, and always offers the very best client care when guiding our clients through their property transactions.

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Callum Robertson

Solicitor

Callum graduated from Northumbria University in 2016 with an LLB (honours) degree in Law and undertook his legal training with EMG Solicitors. He works with clients all over the country with a range of services; helping first time buyers take that leap onto the property ladder, to dealing with unregistered land and everything in between.

Callum's work predominately involves the purchasing, selling and refinancing of houses whilst also dealing with the registration of unregistered land.

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'Thanks for the quick completion on this one and excellent service / updates we are getting. It has been like a breath of fresh air.'

Mr. M Smith

'Richard Swinbank and Callum Robertson - total dream team. They could not have made it easier for us to purchase our home. They kept us informed throughout the process, and were patient with my first-time-buyer lack of knowledge and need for clarification. Fantastic level of client support - always a swift response to any email, always someone to answer the phone. 100% recommend.'

emgsolicitors

Supporting Clients. Protecting Assets. **Changing Lives.**

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