



JACOB LAW
LLP

Purchase of a New Build Property

Information Booklet



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**Best Value
& Fixed Fees
with
NO Hidden
Costs**



**Online
Service
with 24/7
Access to
Your Case**



**Award
Winning
Customer
Care
Team**



**No Professional
Fee if You
Do Not Proceed
with the
Purchase**

Our Clients Speak for Us

With over 2,500 positive 5-star Google reviews as of July 2026, we're proud to be the most trusted property solicitors in Ireland.



*I cannot thank and recommend Jacob Law enough, they were brilliant from start to finish. I dealt with Tara and she was **amazing**. Tara was so **patient** and **kind** and **helpful** throughout the whole experience. I was buying a new build apartment and the closing of the sale was delayed significantly. Tara was **excellent** at constantly **following up** with the developers solicitor and always **keeping me in the loop**. Her determination got us over the line and got me the keys in my hand as soon as physically possible! **It felt like we were on the whole journey together!***

*I was a first time single buyer so I had lots of questions for her. I always felt I could trust Tara and that she **had my best interests at heart** and that meant so much! She made **the whole experience easier, enjoyable and exciting!***

Huge thank you to Tara and everyone at Jacob Law!

- Jennifer G



*We had an **amazing experience** with Jacob Law in purchasing our new build first home.*

*A huge and special thanks to our case manager. She was incredibly **attentive, caring, and went above and beyond** for us. Her **communication was excellent**, and we **always felt supported** throughout the process. Because of her hard work and dedication, we were the first in the entire estate to get our keys—a huge achievement that we're so grateful for.*

Highly recommend Jacob Law for anyone looking for professional, and efficient support.

- Shannon D.



*I chose Jacob Law, while navigating the complex process of purchasing my first home, and I **couldn't be happier with the experience**. My case manager was an absolute **pleasure to work with** — consistently **professional, diligent, and proactive**. She ensured the legal aspects of the purchase were **handled efficiently**, making the entire process feel **seamless and stress-free**. I highly recommend Jacob Law to anyone seeking **reliable legal services** when buying a home.*

- Preetha R.



*As a single first-time buyer I thought buying my first home would be daunting, but Jacob Law made it **smooth and a stress-free experience**. Everything was **clearly explained** to me, with weekly **email updates**. My Case Manager was incredible! So **professional, efficient, and caring** throughout, she always made herself **available for any queries** I had. **I'd highly recommend Jacob Law.***

- Laura H.



*Jacob Law has been very helpful with all legal matters. Our case manager was **professional and timely** with all information. She ensured we understood the process and the documentation required. **The fee was also transparent-no hidden charges**. This made a difficult process smooth and painless.*

We are forever grateful and highly recommend Jacob Law LLP.

- Kelvin O.

Thank You For Choosing Jacob Law LLP



Excellent Client Support



At Jacob Law LLP, you're never on your own. From start to finish, you'll be supported by a team of professionals, with a dedicated Case Manager assigned to your transaction. This person is your direct point of contact – available to guide you, answer your questions, and keep everything moving.

Behind the scenes, your Case Manager is supported by a network of specialists, each focused on a different part of the transaction.

24/7 Client Portal Access



With our 24/7 online client portal, you'll stay updated on the progress of your case at all times. You can easily upload documents and track your case status through this user-friendly system, specially designed for Jacob Law LLP and our clients.

Virtual Meetings



As Ireland's first online solicitors and leaders in legal innovation, we understand how valuable your time is. That's why our services are fully remote, giving you the freedom to manage your case from anywhere, at any time. From secure document uploads to real-time case updates, everything is designed to work around your schedule – efficient, flexible, and entirely online.

Our Story

Jacob Law LLP was founded by Steven Jacob with Damian Woods joining as a partner. They share a clear vision: to build a specialised team focused exclusively on conveyancing.

Backed by expertise, energy, and an award-winning client-first approach, we provide trusted guidance at every stage of the property journey.



Steven Jacob

Steven is an experienced legal practitioner specialising in residential and commercial conveyancing, contract and consumer law, as well as technology and social media law. Steven has established Jacob Law as a niche practice focused on conveyancing expertise.



Damian Woods

With over 25 years of experience, Damian has expert knowledge in residential and commercial conveyancing, mortgages and mortgage litigation, legal drafting, GDPR, and regulatory compliance. Damian partnered with Steven to grow Jacob Law into the largest conveyancing firm in a remarkably short period of time.



Our Mission

Our mission is to deliver fast and efficient legal conveyancing services for property purchases, sales, and remortgages through a technology driven online platform, providing an exceptional client experience at an affordable and reasonable price.

Breakdown of Fees and Outlays

Buying a property is a complex process that takes time, effort, and legal expertise. Every solicitor charges a professional fee for their services, and there are also third-party costs, registration fees, and stamp duty to cover. Below is a cost example based on a property valued up to €400,000.

Professional Fee	Professional Fee	€1,450.00
	VAT (23%)	€333.50
	Subtotal:	€1,783.50
Third Party Outlays		€341.50
Registration Fees*		€875.00
Total Cost (incl. VAT)		€3,000.00

Our professional fee is **€1,450**. The total cost to you, including our professional fee, VAT, third-party outlays, and registration fees, is fixed at **€3,000**. If your purchase price is over €400,000, the registration fees increase from €875 to €975, bringing the total cost to **€3,100**. For purchases over €1,000,000 the total cost will be capped at **€4,200**. For properties valued over €2,000,000, a separate quote will be provided.

*There may be an additional **€75** registration charge.

Stamp Duty

Stamp Duty is a government tax payable separately to solicitor's fees.

Stamp duty for new-build houses is calculated at 1% of the purchase price excluding VAT (currently 13.5%).

Stamp duty for new-build apartments is calculated at 1% of the purchase price excluding VAT (currently 9%).

Affordable Housing Scheme: If you're purchasing a home through this scheme, stamp duty is payable on the market value of the property – i.e. the full purchase price before any reductions.



There is NO charge if you do not to proceed with the property purchase.

Savings to You

While there are other online property solicitors, we are proud to be Ireland’s first leading the way in innovation and accessibility.

In our recent analysis, we compared pricing across a range of other online property solicitors and found that our fees remain significantly more affordable than any we reviewed.

ONLINE LAW FIRM	PROFESSIONAL FEE	SAVINGS TO YOU
Jacob Law LLP	€1,450	
Online Solicitor 1	€2,091	€641
Online Solicitor 2	€2,200	€750
Online Solicitor 3	€2,750	€1,300

Professional fees are based on the purchase of a second-hand property with a purchase price of €300,000. Fees exclude VAT and are subject to change. The analysis was conducted on 1 July 2026.

Notes:

The Legal Process of Property Purchase

There are four key stages to getting your keys. You'll have 24/7 online access and support from your Case Manager throughout. The process is outlined below. Your tasks are marked in **green** - we'll handle the rest!

Stage 1

Onboarding

1. Welcome pack
2. Case Manager
3. Online portal login
4. **Booking deposit**
5. **Approval in Principle**
6. Sales Advice Notice
7. Contracts request

After signing up, you'll get a welcome pack and login details. A Case Manager will be assigned. You'll need to provide ID, complete a questionnaire, and pay the booking deposit if not done. **A booking deposit is paid to the estate agent to reserve the property and is usually refundable until contracts are signed.** Once you pay your booking deposit you should notify your broker and work on getting your AIP to full Loan Offer. During this time, the agent sends us a Sales Advice Notice (SAN), and we request legal documents from the developer's solicitor. For new developments, contracts and title documents may take a few days to a few weeks to arrive, as they may still be in preparation.

Stage 2

Contracts, Legal Review & Deposits

1. Contract & Title Received
2. Pre-contract enquiries
3. **Contract signing**
4. **Contract deposit**
5. Contracts exchange
6. Contract copy sent

It may take a couple of weeks to receive your contracts and title documents. Once received, our solicitors will complete a comprehensive title investigation to confirm compliance with planning and building regulations, and advise on any important matters or special conditions you should be aware of. We will raise pre-contract enquiries with the developer's solicitor. Most contracts can be signed subject to loan. This will give you up to four weeks to secure a formal loan offer and protect you if you are unable to draw down near completion.

Once all legal matters are resolved and you're ready to proceed, you will sign the contract for sale and pay the **contract deposit, usually 10% of the purchase price, minus the booking deposit** (and Help-to-Buy amount if applicable). The signed contract is then returned to the developer's solicitor for countersignature. Once co-signed, we will receive the fully executed contract, send you a copy for your records, and confirm that the agreement is now legally binding.

1. Loan offer
2. Video call
3. Schemes & HTB*
4. Estimated completion

It's important to work closely with your mortgage broker or advisor to ensure your loan offer is secured on time.

***It is important to send a copy of your loan offer to the FHS, AHS, and your case manager. They will advise you on when to obtain your HTB claim code.**

For long-dated new builds, the loan offer may not be signed immediately. We usually arrange for your loan and legal documents to be signed closer to completion. As the completion date approaches, we'll arrange a video call with you to review and sign your mortgage loan offer and legal documents. **Mortgage loan offers are typically valid for six months.** If yours is nearing expiry before completion, contact your broker or advisor promptly. Construction updates and timelines usually come from your selling (estate) agent, not the developer's solicitor.



For non-legal queries, contact the selling agent directly.

Keep us informed of major updates like estimated completion dates, snagging appointments, or changes to specifications.

Stage 3

Snagging & Completion

1. Snagging inspection
2. Snag list
3. Final valuation
4. Mortgage drawdown
5. Final payment
6. Funds transfer
7. Ownership transfer

As the property nears completion, you'll be invited to carry out a snagging inspection to identify issues such as paintwork, fittings, or plumbing. You can either do it yourself or hire a professional. Find more information [HERE](#). **Submit the snag list through the selling agent**, who should ensure that the issues are resolved before handover. At this stage, also **arrange your final valuation with your mortgage broker or advisor**. Once legal checks are complete, snagging is done, and scheme contributions verified, we will request your mortgage drawdown, final payment, transfer funds to the developer's solicitor, and confirm ownership transfer.

Stage 4

Post-Completion

1. Keys handover
2. Stamp duty
3. Ownership registration
4. Mortgage registration

Once legal completion takes place, the selling agent will release the keys and provide a handover pack (e.g. appliance manuals, BER cert, structural warranties). We'll then file your stamp duty, register your ownership and mortgage (if applicable), and finalise any management company paperwork.

Who You Will Be Working With

A Case Manager will be your main point of contact throughout your property purchase journey.

Our case managers lead the way in handling your property purchase, with expert solicitors supporting them to ensure every step is legally sound and seamlessly executed. For clarity, we have outlined the teams below along with the support they will provide.



Onboarding Team: Sets you up in our system, guides you through the Client Portal.

Case Manager: Your main contact who guides you, coordinates with solicitors, estate agents, and lenders, and keeps the process on track. If unavailable, another qualified team member will assist.

Legal Team: Reviews contracts and title documents to ensure your property's legal standing before you sign.

Support & Administration Team: Handles document exchanges and updates you on key milestones.

Accounts Team: Manages payments and verifies your source of funds as required by law. The Account Team also handles ID checks for AML compliance.

Completions Team: Finalises ownership registration and sends title deeds to lenders or you after moving in.



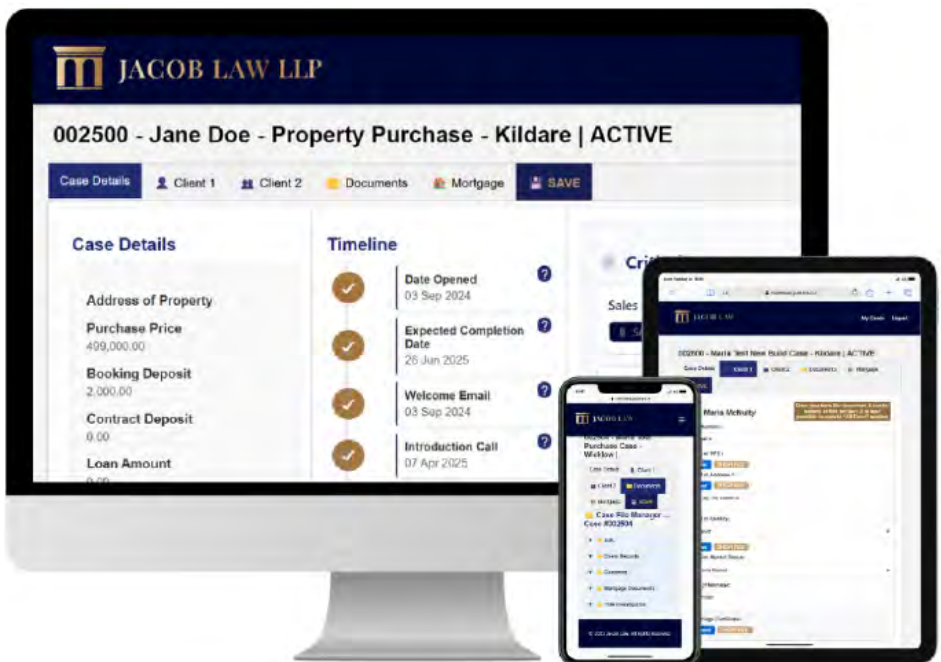
Online 24/7 Client Portal

Our bespoke Client Portal is designed to guide you step-by-step through the property purchase process.

Once you sign up with Jacob Law LLP, you'll receive your Case Manager's details, a unique Case ID, and Client Portal login link and credentials.

Through our portal, you can check your case progress, submit documents (such as your ID and proof of address), access mortgage information, and stay updated every step of the way.

The portal is user-friendly and easy to navigate, but if you ever need help, our Client Services team or your Case Manager will be happy to assist.



How to Avoid Delays

If you're new to the property buying process, we've outlined key guidelines below to help you avoid common delays. You might be wondering when the right time is to get approval in principle, arrange insurance, or hire a solicitor. While most estate agents require an Agreement in Principle before accepting an offer, some may also request your solicitor's details early on.

To stay ahead, contact us as soon as possible – we're here to advise and guide you every step of the way.



Stay on Schedule

Prepare your documents and respond promptly. Follow up with your bank if needed. Delays from third parties can affect the timeline.



Loan Offer

Once you go sale agreed, proceed promptly to secure your loan offer.

Be sure to keep an eye on the offer's expiry date.



Hire a Solicitor in Time

Hiring a solicitor before making an offer isn't essential, but it's often a smart move, especially in a fast-moving market. We'll guide you through the process and share key insights. And remember – **our fee is fixed!**



Completion Periods

Completion dates can change due to factors like construction progress, inspections, and legal documentation. We advise not giving notice on your current accommodation until you've spoken with your case manager.



Get Deposit Ready

You should have your deposit ready ideally by the time your offer is accepted. This shows sellers and agents that you're serious and financially prepared.



Get Insurances Ready

We recommend arranging mortgage protection once you receive approval in principle and before you start progressing toward contract signing. Activate once instructed by your case manager or broker.

Things to Keep in Mind



Booking Deposit: Your booking deposit should be fully refundable if you decide not to proceed with the purchase, and no legal fees will be charged.



Contract: We won't ask you to sign the contract until we've reviewed it together to ensure everything is in order.



Legal Commitment: Once both parties sign the contract, the purchase is binding.



Loan Offer: You're responsible for obtaining loan offer, so arrange it as soon as you find a property. Approval must be in place before signing contract to avoid delays.



Drawdown: The drawdown date is usually confirmed once all legal documents are signed, mortgage approval is finalised, and the lender is ready to release the funds.

Final Reminders

Keep us updated with any news from the selling agent that may affect closing.

Submit HTB and scheme documentation early to avoid delays.

Contact your Case Manager if you're unsure at any point – we're here to support you.

Who to Contact

Below is a list of key contacts for specific queries. If you're still unsure, feel free to get in touch as we'll be happy to point you in the right direction.

Query or Update	Who to Contact
Legal matters, contracts, title	Your Case Manager
Mortgage approval or drawdown	Your mortgage broker or lender
Property progress or completion timeline	Selling agent (estate agent)
Snagging appointments	Selling agent
HTB queries or Revenue codes	Revenue/Your broker/Our office
First Home Scheme Affordable Purchase Scheme	Our office (notify us early)
Handover or key release	Selling agent (after closing)

Notes:

Questions & Answers

Will I be charged if I change property?

No. If you don't proceed with the property purchase or change your property, you won't be charged.

How can I make payments?

You can pay via internet banking. Our accounting team will confirm receipt of all payments. Please ensure you include your case reference on every payment.

When will I get the keys?

The closing date for a new build property is set once we receive the completion notice from the developer's solicitor. This is official notice of completion and typically under contract we must close within 14 days of this notice being issued.

Do I need mortgage protection before signing contract?

Yes, mortgage protection should be in place and activated just before closing.

Do I have to hire a professional snagger?

Hiring a surveyor isn't mandatory, but we highly recommend it to help identify any hidden defects or structural issues. The vendor has no obligation to ensure the property is free from defects, so it's important to carry out your own checks.

Do I have to have a loan offer before signing my contract?

Your contract may include a subject-to-loan clause, which allows you to sign the contract conditional on obtaining your loan offer. This clause also protects you in case you are unable to draw down your loan at completion.

When should I give notice on my current accommodation?

Completion dates on new build properties are subject to change and can vary due to a number of factors, including construction schedules, final inspections, and legal documents. Because of this, we strongly advise that you do not give notice on your current accommodation until you have discussed your plans with your case manager.

When must I pay the 10% deposit?

Your 10% deposit is due when you sign your contracts. It's calculated as 10% of the purchase price, minus any booking deposit and Help to Buy (HTB) amount you are receiving.

When do I pay my legal fees and stamp duty?

You pay half of your professional fees, including VAT (approximately €800), when signing the contracts. Once we receive the completion statement from the developer's solicitor, we will send you a final account for the outstanding balance, which is payable near completion.

Commonly Used Terms

Anti-Money Laundering (AML): Verification of the source of funds. Click [HERE](#) to find out more.

Approval in Principle (AIP): A lender's initial indication of how much they're willing to lend.

Block Policy: A building insurance policy that covers all units within a development, such as an apartment block, or a group of houses with shared structures.

Booking Deposit: A refundable payment to reserve a property after offer acceptance; it shows commitment but isn't legally binding until contracts are signed.

Client Portal: Our bespoke online system where you can log in to check your case status, upload documents, and communicate with us.

Closing Date: Also known as the completion date, this is the agreed-upon day when the legal transfer of property ownership should take place.

Closing Documents: Legal papers provided by the developer's solicitor at the final stage of your home purchase, confirming the developer's ownership, compliance with building standards, details of any management company, and proof that the property is ready for you to take ownership.

Declaration of Identity: A formal statement used to confirm someone's identity, typically submitted alongside ID documents for legal verification.

Deeds: Legal documents that prove ownership or rights over a property. They include important details about the property, such as boundaries, ownership history, and any rights or restrictions attached to it.

Digital Signature: A secure, legally valid method of signing documents electronically.

Drawdown: The point at which your mortgage funds are released by the bank, typically just before or on the day the property purchase is completed.

Final Inspection: The buyer's last opportunity to inspect the property before the sale is completed. Also known as a pre-closing inspection or final walk-through.

Letter of Indemnity: A legal document provided by the insurer that confirms the block policy is in place and your lender's interest is noted on the policy.

Letter of Offer: Also called a Loan Offer or Loan Approval - a formal mortgage offer issued after your lender completes their checks.

Local Property Tax (LPT): A tax homeowners in Ireland pay annually based on the market value of their residential property. Click [HERE](#) to find out more.

Management Company: An organisation responsible for the upkeep, maintenance, and administration of a residential or commercial property, especially in apartment complexes or housing estates.

Owners Management Company (OMC): A limited company set up to manage and maintain shared areas and services in a residential development.

Property Registration Authority (PRA): The official government body responsible for registering property ownership and interests, maintaining the land registry and the registry of title deeds to ensure legal ownership is properly recorded and protected.

Sales Advice Notice (SAN): A document issued by the estate agent once you pay your booking deposit. It acts as a formal notification to all parties involved in the transaction and includes key details needed to initiate the legal process of the sale.

Service Charge: A fee paid by property owners or tenants to cover the cost of maintaining and managing shared areas and services in a building or estate.

Snag: A minor defect or fault in the property, often found during or after construction or renovation.

Snagging Inspection: Also known as Final Inspection. This is a walkthrough of the property conducted before completion to identify any issues or defects.

Subject To Loan Clause (STL): A legal condition that protects buyer by making the purchase dependent on mortgage approval.

Title Documents: Legal papers that confirm land ownership, outline any rights or restrictions, and verify the developer's legal authority to sell the property.

Title Investigation: Review of all title documents by a solicitor to ensure that there are no legal issues, confirmation that you will get a good title and ensures that the property complies with planning and building regs.

Valuation: An independent assessment of the property's market value, required by your mortgage lender before the loan can be drawn down.



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