



JACOB LAW
LLP

Purchase of a Second-Hand Property

Information Booklet



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10/10 service. Myself and my husband chose Jacob Law LLP for the purchase of our home. From day one they were amazing. Our case manager was in constant contact with us throughout the whole process. She replied to emails really fast and even though we were ringing her nearly daily, she always took the time to answer our questions and follow up with any queries promptly. The buying of our house was definitely challenging with lots of unforeseen obstacles with the house, which we were not aware of at the start. Our case manager was very persistent and made sure the sale went through as fast as possible for us and I am so grateful to her and Jacob Law for all they did for us.

- Michelle C.

Our Clients Speak for Us

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



*We had an amazing experience working with Jacob Law for our mortgage process, and we couldn't be more grateful for their **exceptional service. From start to finish, they were proactive, knowledgeable, and incredibly efficient, making the entire journey smooth and stress-free.***

A special thank you to our case manager, who went above and beyond to guide us through every step. His **professionalism, attention to detail, and responsiveness** made all the difference. He kept us informed, handled everything with precision, and ensured that **the process was completed without any delays or complications.**

If you're looking for a solicitor who truly has your best interests at heart, we highly recommend Jacob Law. They made what can often be a stressful process feel effortless, and we are beyond thankful for their help!

- Althea B.



*We were recommended Jacob's Law by a colleague and was **pleasantly surprised by how comfortable they made us feel from the first phone call.***

*Buying your first home is very stressful, but they handled everything and **kept us up to date throughout the process.** Our case manager was amazing, she understood our stress and frustrations and did everything she could to give us **peace of mind** and get things across the line.*

We have recommended them to all our friends and family and will use them going forward. Thank you.

- Clayton P.



*From start to finish, the process of buying a house was **handled with the utmost care and professionalism** by Jacob Law. We received excellent service from Jacob Law, and they kept us informed throughout the process.*

*Their **turnaround time was second to none!** I would have no hesitation in using Jacob Law's services again and highly recommend **them.***

Marija K.



*We used Jacob Law to assist us with buying our first home. Being able to do everything with them **online made the process really easy and convenient.** Our case manager was fantastic through the whole process. He was always available to come on a call to give us updates and explain what next steps we needed to take. We felt very supported by him the whole way through and we'd really recommend Jacob Law.*

- Gráinne F.



*I had a fantastic experience with Jacob Law during my property purchase. The entire process was smooth, professional, and incredibly supportive. All communication was handled through email, yet **they were always available, responsive, and clear in every step.** Their transparency and dedication made a potentially stressful process feel much easier. I highly recommend Jacob Law to anyone looking to buy property — **truly brilliant service from start to finish!***

- Augustine T.

Thank You For Choosing Jacob Law LLP



Specialists in Property Purchase

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 property purchase. This person is your direct point of contact and 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.



Best Value

Research from July 2026 shows that choosing Jacob Law could save you over €1,000 in professional fees. How? We keep costs low by streamlining our processes, using the latest technology, and offering a user-friendly online system with 24/7 access to your case.



Excellent Service

Our expertise, innovative use of technology in property law, and commitment to continuous improvement enable us to deliver outstanding client care while significantly reducing legal fees. Our experienced, award-winning Case Managers and Client Support team keep you informed every step of the way.

We are here to answer your questions and guide you through the process with clarity and confidence.

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 breakdown of costs 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.

Stamp Duty	1% up to €1m, 2% from €1-€1.5m, 6% above €1.5m.
Property Survey	Depends on property size. From €400 onwards.
Local Property Tax (LPT)	Varies by county. Standard: 0.0906% on first €1.26m.
Management Fees	Depend on the type of property, estate and building.



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

Savings to You with Jacob Law LLP

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

In our 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 will have 24/7 online access and support from your Case Manager throughout. The process is outlined below. Your tasks are marked in **green** – we will handle the rest!

Stage 1

Onboarding

1. Welcome pack
2. **Booking deposit**
3. **Proof of identity**
4. **Proof of funds**
5. Case Manager
6. **Questionnaire**
7. Online portal login
8. Sales Advice Notice

You pay your booking deposit. You will be fully onboarded with Jacob Law LLP. You must provide proof of identity and proof of address, and you will work with our accounts team to demonstrate proof of funds.

A case manager will be assigned to support you throughout the transaction, and a solicitor will handle all legal aspects of your purchase.

We will contact the estate agent to request a [Sales Advice Notice](#), and we will reach out to the vendor's solicitors to obtain the contracts.

Stage 2

Contracts, Loan Approval & Survey

1. Contracts drafting
2. **Property survey**
3. **Loan approval**
4. Contracts received
5. Property title received
6. Contracts review
7. Title investigation
8. Appointment set

You arrange a [survey](#), and the report will help you decide whether to proceed. If the surveyor's report is very negative, you may choose to walk away or negotiate a price reduction. You also organise your [loan approval](#). We will review it to ensure there are no onerous conditions.

We will receive the contracts and the [title documents](#) for the property. We will review them on your behalf and raise any necessary queries.

Once everything is in order, we will set up an appointment for you to sign the contracts and agree a tentative closing date with the other side.

Stage 3

Signing, Pre-completion, Keys

1. Online meeting
2. Documents signing
3. Contracts exchange
4. Funds balancing

Preparing for Closing: We meet with you online to sign the contracts and loan documentation. You return the signed paperwork to us and pay the balance of your deposit. We then return the contracts and send our closing requirements to the vendor's solicitors. We also submit your loan documentation to your lender and arrange to draw down your loan funds. You send us the remaining balance needed to complete the purchase.

1. Final inspection
2. Final searches
3. Funds transfer
4. Keys handout

Day of Closing: On the morning of the closing date, you carry out a final inspection and confirm that everything is in order with the property. We conduct final searches and transfer the funds to complete the purchase. Once we receive the closing documents, you get the keys – and it's time to celebrate!

Stage 4

Completion

1. Deed stamping
2. Ownership registering
3. Title deeds return
4. Closing the file

After you move into your new home, your part in the legal process is complete. For Jacob Law LLP, however, there are still several steps to finish.

We stamp the deed transferring ownership to you and register you as the owner of the property with the [Property Registration Authority \(Tailte Éireann\)](#).

Once the registration is complete, we will send you confirmation. We then return the [title deeds](#) to your lender-or directly to you if there is no loan. At that point, our work is complete, and we close our file.

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.



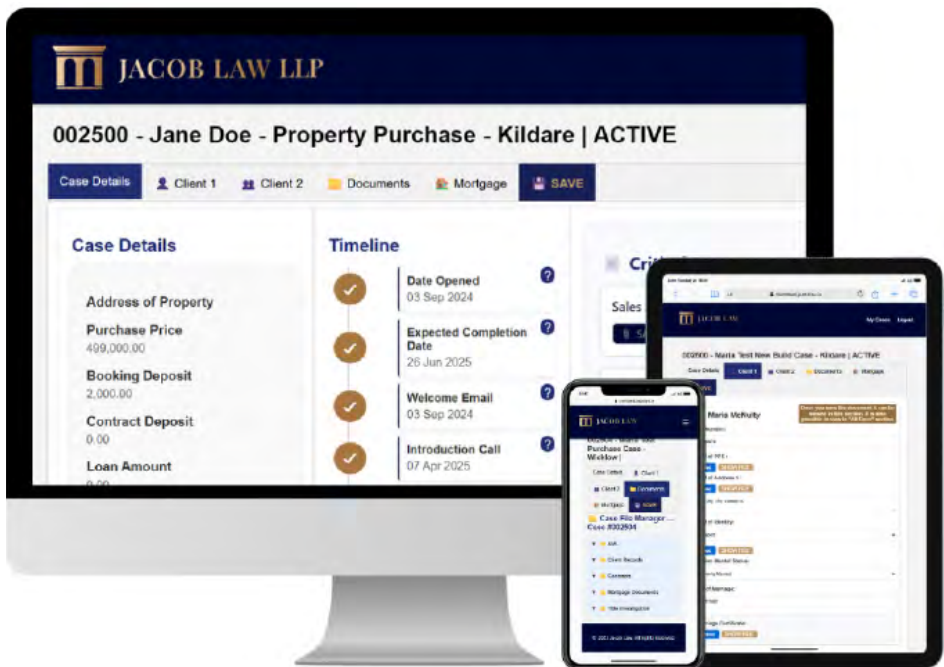
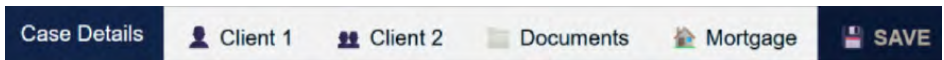
Online 24/7 Client Portal

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 will 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 are new to buying property, we've outlined essential tips to help you **avoid delays**. This should clarify when to secure loan approval, arrange insurance, or hire a surveyor.

Remember that we're here to 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 Approval

Loan approval is the lender's official confirmation that your mortgage is fully approved after reviewing all documents and checks. It is NOT the same as approval in principle. Avoid delays by getting it early.



Get the Survey Done

As buying a property is one of the most significant financial decisions you will make, and since the vendor has no obligation to ensure the property is free from defects, we recommend commissioning a survey.



Inspect Thoroughly

Since you're buying a second-hand property, inspect it thoroughly and note any renovation needs. Discuss property contents with the estate agent.



Get Insurances Ready

We recommend arranging mortgage protection and life insurance after receiving approval in principle and before 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 have reviewed it together to ensure everything is in order.



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



Loan Approval: You're responsible for obtaining loan approval, 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.

Important Checks Before You Buy

Check General Condition of the Property: get a survey to spot major issues.

Extensions & Building Works: Confirm planning permission and building regulation approval for any works.

Parking: Check how many spaces there are, if they are owned or licensed, and if visitor parking is available.

Boundaries: Ensure garden boundaries are clear and access to laneways or sides is legally protected.

Contents: Confirm what stays (appliances, curtains, furniture, fixtures, fixings...).

Planning: Review any past planning refusals if you plan to renovate.

Management Fees: Check for annual charges, sinking fund, and potential levies.

Local Property Tax: Check the annual LPT and budget for your share at closing.

Closing Date: Ask for an estimated date. The auctioneer can provide guidance.

Issues to Flag: Ask about pyrite, mica, flooding, damp, radon, or structural problems – investigate if flagged.

Questions & Answers

Will I be charged if I change property?

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

Can I withdraw from the transaction?

For example, if you can't get loan approval or change your mind, you can withdraw anytime before contracts are signed and exchanged. Your deposit should be fully refunded, and we won't charge legal fees for work done up to that point.

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.

How soon will I get the keys after signing contracts?

You should receive your keys on the agreed completion date set before signing contracts. The process usually takes about 4 weeks after signing contracts. It can however take longer. If the property is part of a chain or probate sale, it may take up to 6 months. Your case manager will guide you through your situation.

Do I need mortgage protection and life insurance before signing the contract?

Yes, mortgage protection and life insurance should be in place before completion to avoid delays in finalising your mortgage and to ensure you're covered from day one. Activate insurances once the contract is signed.

Should I hire a surveyor?

Hiring a surveyor isn't mandatory but we highly recommend it. Since you're buying a second-hand property, the principle of "Caveat Emptor" (let the buyer beware) applies. A surveyor helps identify any issues you should be aware of.

What happens if the surveyor's report is negative?

If your surveyor's report highlights significant issues with the property, you can choose not to proceed with the purchase, and if you do, your deposit should be fully refunded. Alternatively, you may try to negotiate a price reduction. It's perfectly reasonable to ask, though there's no guarantee the seller will agree.

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 second-hand properties can change due to factors like legal checks or delays caused by third parties. We strongly recommend not giving 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 is 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 at the end of the property purchase process.

When do I make my mortgage repayments?

You typically start making mortgage repayments one month after the loan is drawn down – that is, when the loan funds are released to pay for your property (usually on the closing date of the sale).

Is a final inspection important?

Yes, it is important. It ensures the property is in the agreed condition, any promised repairs or removals are done, and included items (like appliances or curtains) are still there. You can also check that everything works (e.g. lights, heating, taps). It helps avoid surprises after closing and should be done just before completion – ideally the day before or morning of closing.

What is Loan Offer?

A loan offer, also called loan approval or letter of loan, is a formal document from a lender confirming they agree to lend you a specific amount, subject to terms and conditions.

What is a service charge?

A service charge is an annual fee for properties in managed estates or apartments with shared facilities. It covers maintenance, insurance, and a sinking fund for repairs. You usually pay a pro-rata amount at closing. Ask the auctioneer for costs and any extra levies. Standalone houses typically don't have service charges.

Commonly Used Terms

Anti-Money Laundering (AML): Verification of the source of funds.

Approval in Principle: A lender's initial indication of how much they are 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.

Chain: Sometimes, buying a home is connected to other people buying and selling homes. The people selling to you might also be buying another property, and the same goes for the sellers before them. This is called a "chain." It can make things tricky because if someone in the chain has a delay, it can hold up your move-in date.

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.

Conveyance: The legal term for the process of transferring ownership of the property from the seller to the purchaser.

Deed of Conveyance: The legal document transferring ownership to you.

- **Freehold Title:** Means you own the property outright, indefinitely.

- **Leasehold Title:** Means you hold the property on a lease - the term of the lease can vary from 150 years to 999 years. You can move into your new home but do not own the freehold interest in the property.

Deeds: Also known as Title Documents. 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.

Loan Approval: Also known as a Letter of Offer. This is 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.

Management Company: Also known as OMC is a company responsible for the upkeep, maintenance, and administration of a residential or commercial property, especially in apartment complexes or housing estates.

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. Also known as Tailte Eireann since 2023.

Probate Sale: Occurs when the owner has died and probate is needed before the sale can proceed. Obtaining probate can take 6–8 months, so if the process is only beginning when you pay your booking deposit, receiving your keys may be delayed.

Purchaser: The property buyer.

Sales Advice Notice (SAN): A letter from the estate agent setting out the details of the purchase. It contains critical information such as the parties involved, their legal advisors, the full address of the property, the purchase price, and the hoped-for completion date.

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

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

Survey: A professional inspection of a property, done before purchase, to identify structural issues, boundary disputes, or other problems that could affect its value or legal status.

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 regulations.

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

Vendor: The property seller.

Wet Ink signature: A handwritten signature made with a pen on a physical paper document.



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