



**JACOB LAW
LLP**

Property Sale

Information Booklet



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No Hidden
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**Award
Winning
Customer
Care
Team**



**No
Professional Fee
if You Do Not
Proceed with
Sale**

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 a great experience with Jacob Law Solicitors during the sale of our house. Our case manager was extremely responsive - we never waited more than an hour for a reply - and was always approachable and clear in his communication.

Everything was explained well, communication was excellent throughout, and the sale went through seamlessly.

We would highly recommend our case manager and the team at Jacob Law.

- Laura T.



Due to unforeseen external issues, the sale of my property turned out to be a particularly difficult transaction but it was handled with the utmost professionalism by Jacob Law, Waterford.

Steven, Damian and our case manager worked tirelessly and consistently, providing regular updates and much needed reassurance. They made what could have been a very stressful personal experience seem straightforward. I highly recommend Jacob Law and would use them again without hesitation.

- Shannon D.



Our case manager was brilliant from start to finish, with excellent communication and updates throughout. We felt confident both the sale of our previous house, and purchase of new home were looked after professionally and with care from our case manager. We would absolutely recommend Jacob Law to anyone!

-Harriet W.



Couldn't recommend Jacob Law enough. From start to finish, the service was quick, efficient, and thoroughly professional. Thanks to their hard work and clear communication, we managed to get the sale of our house turned around in just under two months, which exceeded our expectations.

I'd like to especially thank my case manager, who was absolutely brilliant throughout the entire process. She kept us consistently updated, explained everything clearly, and made sure we fully understood what was happening at every step. Her professionalism, approachability, and attention to detail really helped take the stress out of what can be a very daunting experience. We genuinely felt supported from beginning to end. Thank you.

- Willow B.



*Have had a couple of experiences with Jacob Law, and found them to be not only professional and excellent at what they do, but also warm and approachable with any query that we had. **It didn't matter how big or small our questions were, they always got back to us and made us feel like we were more than just a customer.** A special mention to our case manager, who throughout the whole process was considerate, patient and extremely knowledgeable. Would have no hesitation in recommending Jacob Law and will hopefully work with them again.*

- Gareth O.



What a great company! Our case manager was first class from start to finish always available for a phone call or email which is so important during the sale process couldn't recommend our case manager and all the team at Jacob law enough.

- Mick C.

Thank You For Choosing Jacob Law LLP



Excellent Client Support



At Jacob Law LLP, you are never on your own. From start to finish, you will 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.

Experienced Team



We focus exclusively on property law, specialising in all types of property transactions offering nationwide service. We are not just solicitors – we are a team of specialists who will advise and guide you through the process, making it a stress-free experience.

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. If you would still prefer to meet us in person, that's no problem – we can easily arrange a meeting at your convenience.

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

Selling 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 outlays that must be covered.

PROPERTIES UP TO €1,000,000

Professional Fee	Professional Fee	€1,800.00
	VAT (23%)	€414.00
	Subtotal:	€2,214.00
Third Party Outlays		€286.00
Total Cost (incl. VAT)		€2,500.00

PROPERTIES OVER €1,000,000

Professional Fee	Professional Fee	€3,000.00
	VAT (23%)	€690.0
	Subtotal:	€3,690.00
Third Party Outlays		€310.00
Total Cost (incl. VAT)		€4,000.00

- Our professional fee is €1,800, with a total cost of €2,500 for properties under €1 million.
- Our professional fee is €3,000, with a total cost of €4,000 for properties over €1 million.
- If there are any further unforeseen outlays, such as the need for a **map or MUD replies** from a management company, **these are not included in our cost.**



There is NO PROFESSIONAL FEE charged if you do not to proceed with the property sale.

Getting Your Sale Started

Before your property is listed for sale, we recommend completing the following steps:

1

Appoint a solicitor

visit
www.jacoblaw.ie
or contact
info@jacoblaw.ie
to start

2

Complete an ATR to request title deeds from your lender (if applicable), as retrieval can take time.

3

Gather certificates of compliance or exemption for any works since purchase (e.g. extensions, wall removals...)



**Scan
to sign up
with
Jacob Law LLP**

S O L D



The Legal Process of Property Sale

There are four key stages to selling your property. You will have 24/7 online access and support from your Case Manager throughout. The process is outlined below.

Stage 1

Onboarding

1. Welcome pack
2. Questionnaire
3. Proofs of identity and address
4. ATR
5. Title Deeds request
6. SAN
7. BER

Once we receive instructions from you, we will begin the onboarding process. You will receive a call from the sales department followed by a welcome email. There will be a link to complete the sales questionnaire relating to your property. The sales department will be available throughout to explain and guide you through the process of your sale. Your solicitor will handle all legal aspects of your sale.

You will need to provide us with proof of identity, proof of address and complete an ATR which will be sent to you via DocuSign. The sales team will discuss all of this with you.

We will request your Title Deeds from your lender or we will get them directly from you, depending on where they are held. Your auctioneer will provide us with a Sales Advice Notice (SAN) and BER cert once the sale is agreed and the deposit is paid by the purchaser.

Stage 2

Drafting Contracts & Survey

1. Further Documentation
2. Title Deeds received
3. SAN received
4. Contracts issues
5. Pre-contract enquiries
6. Closing date agreed
7. Queries responded
8. Signed contracts received
9. Contract copies prepared
10. Deposit received from purchaser
11. Copies sent to you

We may need to request further documentation from the PRA, from architects or engineers or from other sources such as a management company, if applicable. We will keep you updated through the process and guide you where required.

Once we receive the Title Deeds and the Sales Advice Notice from the auctioneer, we will then issue contracts to the purchaser's solicitor. We will advise them that we expect signed contracts to be returned to us typically within 21 days, unless otherwise agreed, if the Title is in order.

The purchaser's solicitor will send us pre-contract enquiries to which we will discuss with you where required and we will then reply directly. At this point, more documentation may be required and we will need to request that from the relevant sources.

At this stage, we will usually be asked for a suitable closing date. We will discuss this with you directly. The purchaser will organize a survey, usually around this time also.

Once all queries are responded to and all documentation is in order, we will receive the signed contracts from the purchaser's solicitor as well as the balance of deposit due on signing. We will then prepare two copies of the contract, deed of transfer and all necessary declarations to which we have agreed for signing, along with instructions and a return envelope. We will send these to you directly.

*If you are not in the country we will discuss the process for signing with you directly.

Stage 3

Contract Signing & Final Searches

1. Documentation signing
2. Return documentation
3. Binding contract
4. Closing documentation
5. Final account created
6. Closing funds received
7. Searches finalised
8. Transaction closed confirmation
9. Release of funds
10. Closing the sale

You will receive the documentation for signing and we will review it with you – clarifying any queries you may have. Once the documents that we send to you have been signed, you will need to return them to us in the return envelope provided. We will send one copy of the contract to the purchaser's solicitor to confirm a binding contract is in place, once the deposit is paid to us.

We will then go ahead and prepare all closing documents, including the original Title Deeds, the signed declarations and a final account showing the balance due from the purchasers on closing and send them to the purchaser's solicitor. This will be done in advance of closing to ensure a smooth and easy process.

We will receive the purchaser's funds through their solicitor and will respond to final searches on the day of closing. We will then confirm the receipt of closing funds. Searches are done on the day of closing and are a requirement. Once the funds have been received and the searches are clear and responded to, the purchaser's solicitor will confirm that the transaction is closed and will authorise release of funds. We will then notify you and the auctioneer that the sale is closed and keys can be released to the purchaser.

Stage 4

Completion

1. Sale closed
2. Follow up on additional interest
3. Accounts balancing
4. Form
5. Details confirmed
6. Test payment
7. Funds released
8. Sale finalised
9. Loan redeemed in full
10. Request for charge removal from your folio
11. e-discharge
12. Closing the file

Once the sale has closed and we have been authorised to release funds, our accounts team will repay your mortgage loan in full with your current lender (if applicable). We must allow for up to 10 days of additional interest on this to ensure the loan is cleared in full. Your next loan repayment may still be charged as lenders generally have this pre-authorised as much as 2 weeks in advance of payment date. We must still pay in full the balance as per the redemption figures we have been provided with from the lender.

Our accounts team will then be in touch with you to get your account details & will confirm the balance of funds due to you. You will need to fill out the form provided & return as a PDF for security purposes. Your details will be confirmed by text message or phone call & a test payment will be made. Upon confirmation of receipt, the full balance of your sale proceeds will be released to you. At this point, you are completely finished with your sale transaction & we will not be in touch with you unless there are queries from the other side in relation to registration.

The lender will confirm the loan has been redeemed in full to us as well as to Tailte Éireann and will authorise the charge to be removed from your folio and an e-discharge will be issued. This can take anywhere from a few weeks to a few months – there is no set timeframe. Once we receive an e-discharge, we forward this to the solicitor for the purchaser to confirm the charge has been removed. At this point – your sale is fully complete and the file is 'closed'.

Who You Will Be Working With

A Case Manager will be your main point of contact throughout your property transaction journey. Our case managers lead the way in handling your property transaction, 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.

Sales Team: will be your main point of contact until you are sale agreed to assist with any queries you may have.

Case manager: Your dedicated Sales Team Case Manager will be your main point of contact who guides you through the process, coordinates with solicitors, estate agents and lenders and keeps the process on track.

Legal team: reviews contracts and title documents before we issue them and reviews queries from the purchaser solicitor before we reply.

Administration team: handles document exchange and updates you on key milestones.

Accounts team: manages payments and verifies your source of funds as required by law and the accounts team handles ID checks and AML compliance.



How to Avoid Delays

1. Get a solicitor and auctioneer at the same time

It is always a good idea to have a solicitor lined up at the same time as preparing to list your property. This allows you to get your Title Deeds requested from your lender & allows your solicitor to organise any documentation that might be required and discuss your property with you.

2. Organise any external documentation required.

If you have made any amendments, structural changes or built any extensions / external garden rooms or even widened your driveway, built up your boundary walls etc since purchasing – you will likely need to organise certificates of compliance with building regulations, and planning permission if applicable. If no planning permission was required – a certificate of exemption from planning will be needed. If your property is not registered (on a folio) yet, you will need to organise for a 'Land Registry Compliant Map' to be completed. We can check this for you if you are unsure. If you have a management company for your property in sale, you will need to organise the legal documentation known as MUDs from them. We will explain all of this to you though, don't worry.

3. Stay on Schedule

Keep up to date on emails and check in with your actioneer as well as your solicitor weekly to make sure you have not forgotten anything. Delays often occur from third parties such as those listed in number 2 above.

4. Make sure information provided is correct and accurate

We ask you for a lot of information to get the process started, such as marital status, LPT information, information about services to the property such as water & sewerage, Prior rentals of the property, any planning permissions applied for and more. This is to assist us with drafting contracts and requisitions, without having to go back and forth to you multiple times for clarifications. By providing us with correct and accurate information it reduces the queries we are asked by purchasers solicitors and ensures we are able to draft all documents correctly.

5. Signing documents

Once we are in a position to sign all sale documents we will send them out to you and guide you through signing. Please try to get these sent back to us as quick as possible to avoid delays. Many delays come from clients holding documents to post 'another day'. Your contract is not considered 'binding' until we send one part back to the other side so it's always good to get these back as quick as we can.

Things to Keep in Mind

Work closely with your estate agent or auctioneer on offers and progressing to the Sale Agreed stage. If you are unsure about the market value of your property, consider obtaining a professional valuation.

If your Title Deeds are in your possession, ensure they are sent to us promptly so we can proceed with drafting contract and preparing Title to the property.

Review the final offer carefully and ensure you are happy with the amount. Contact us with any questions or concerns if needed.

If you plan to leave any furnishings or other items in the property, make sure they are clearly listed in writing.

Survey results may influence the purchaser's decision, and they could withdraw if the results are unsatisfactory. If you know any issues it's best to be upfront. Purchaser may ask for a reduction if mayor issues arise.

Allow for potential delays in the process, as sending documentation, completing legal checks, conducting surveys, and responding to searches can take time. The efficiency and responsiveness of the other party's solicitor can also affect the timeline.



Questions & Answers

Will I be charged if my Sale falls through?

No. If you do not proceed with the property sale, you won't be charged professional fee. You will only need to cover outlays for your sale.

Can I withdraw from the transaction?

Yes, if you cannot sell or choose to not sell, you can withdraw. You will only be charged for any outlays we have had to pay for. A professional fee won't be charged.

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.

When do I need to handover keys for the property I am selling?

You will need to hand the keys over to the auctioneer before we can close the sale. The purchasers will want to collect the keys once the transaction is complete.

What happens on the day of closing?

Funds are transferred to the vendor's solicitor. Searches are ordered and sent to the vendor's solicitor. Once everything is confirmed - searches are clear, funds have been received, and the purchaser has confirmed the final inspection - closing is confirmed.

Notes:

Commonly Used Terms

Accountable Trust Receipt (ATR): a form you sign to permit the release of your Title Deeds from the Land Registry or current lender, allowing your solicitor or new lender to access them for completing property transaction.

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.

Certificate of Compliance: a certificate from an architect, engineer, surveyor, or other suitably qualified person confirming that the property was built in compliance with planning permission and/or building regulations.

Certificate of Exemption: a certificate from an architect, engineer, surveyor, or other suitably qualified person confirming that any extensions or building work after the house was built, is exempt from the requirement for planning permission.

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 Éireann** 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.

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.



JACOB LAW LLP

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