JACOB LAW LLP

Property Sale & Purchase (Combined)

Information Booklet

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Best Value & Fixed Fees with No Hidden Costs

Virtual Meetings & Digital Signatures

Award Winning Customer Care Team

No Professional Fee if You Do Not Proceed with the Transaction

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 recently worked with Jacob Law Solicitors for both the sale of our old home and the purchase of our new one, and ***we couldn't be more grateful for the support we received from our case manager throughout the entire process****.*

She was recommended to us, and from our very first call, ***she was warm, welcoming, and incredibly clear in outlining what to expect****. She explained every step in* ***straightforward****, simple terms, which was a huge reassurance during what can often be a very stressful time.*

She was extremely friendly, approachable, and patient. No question ever felt too small, and she took the time to ensure we understood what was required of us*—and what we didn't need to worry about. On more than one occasion, she was able to calm our nerves and reassure us that everything was on track.*

Thanks to her professionalism and kindness, we always felt informed and supported. *I would highly recommend Jacob Law Solicitors to anyone buying or selling a home. Thank you again for everything!*

- Lynsey & Kevin

Our case manager in Jacob Law looked after all the legal work for the sale of my property and purchase of my new home. ***She was efficient, thorough and responsive to all my queries at all times.***

The process went very smoothly and any small bump in the road was dealt with by her which meant I could concentrate on other things and not have to be concerned with the sale. I would thoroughly recommend the services of Jacob Law and our case manager in particular.

- Tom M.

My husband and I used Jacob Law to handle the sale of our existing house & purchase of a new property. ***The service from start to finish was friendly, efficient and quick!***

Our case manager who handled our case was absolutely amazing, nothing was too much for her to handle and we were always kept fully in the loop on what was going on.

I would 100% recommend Jacob Law for any conveyancing needs.

- Ciara F.

Jacob Law were a perfect fit for us in the sale of our Parents home. ***Our case manager handled any questions we had with class and was contactable at any time.*** *As the sale of a childhood home is quite and emotional experience, we were so well looked after by our case manager and the team.*

Both my brother and I would highly recommend choosing Jacob Law for any property transactions and we couldn't be more grateful.

- Tim C.

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.

Thank You
For Choosing Jacob Law LLP

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, and purchasing a new one, 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	**€3,600.00**
	VAT (23%)	€828.00
	Subtotal:	€4,428.00
Third Party Outlays		€597.00
Registration Fees		€975.00
Total Cost (incl. VAT)		**€6,000.00**

PROPERTIES OVER €1,000,000		
Professional Fee	Professional Fee	**€4,800.00**
	VAT (23%)	€1,104.00
	Subtotal:	€5,904.00
Third Party Outlays		€621.00
Registration Fees		€975.00
Total Cost (incl. VAT)		**€7,500.00**

- Our fee for a sale and purchase under €1m is €3,600, with a total cost of €6,000.
- For properties over €1m, the fee is €4,800, with a total cost of €7,500.
- Additional outlays, e.g. maps or MUD replies, are not included.
- Stamp duty is 1% up to €1m, 2% between €1m and €1.5m, and 6% above €1.5m.
- For new builds, stamp duty is not charged on the VAT portion - 13.5% of the price.
- A €75 registration fee may apply to new builds.

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

Getting Your Sale & Purchase 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

The Legal Process of Property Sale & Purchase

A combined sale and purchase transaction is more complex and requires careful coordination and much more time than stand alone transactions.

We coordinate closely with solicitors on both sides, as well as auctioneers or estate agents, and your lender or broker, to ensure everything runs as smoothly as possible.

There are four key stages in selling your current property and buying a new one. Throughout the process, you'll have 24/7 online access and dedicated support from your Case Manager. A clear overview of the process is outlined below.

Stage 1 Onboarding

1. Welcome pack
2. Questionnaire
3. Proof of identity and address
4. ATR
5. Title Deeds request
6. SAN
7. BER
8. Contracts and title copy request

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 in sale.

The sales department will be available throughout to explain and guide you through the process of your sale and purchase. Your solicitor will handle all legal aspects of your sale and purchase.

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. Similarly, once you agree a price & the booking deposit is paid on the property you are purchasing - the auctioneer will send us a Sales Advice Notice for your purchase.

We will reach out to the solicitor for your purchase to request contracts and copy Title for your purchase.

Stage 2 Drafting & Receiving Contracts, Survey

1. Further Documentation
2. Title Deeds received
3. SAN received
4. Contracts issues
5. Pre-contract enquiries

For your sale, 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.

6. Closing date agreed

7. Purchase contract received

8. Title investigation

9. Survey (purchase)

10. Queries responded

11. Signed sale contracts received

12. Contract prepared for signing

13. Documentation sending

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 organise a survey, usually around this time also.

Similarly, for your purchase, we will receive contracts, preform a title investigation & raise queries. We will also recommend a survey to you & ask you to check certain aspects of the property with the surveyor if needed.

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.

Similarly, once we are happy with all documents for your purchase - we will organise documentation to send to you for signing. Ideally we will try to tie up signing your sale and purchase contracts as well as your loan documentation all at the same time.

Stage 3 Contract Signing & Final Searches

1. Documentation signing

2. Return documentation

3. Deposit paid

4. Binding contract

5. Closing documentation sent (sale)

6. Final account created

7. Closing documenation received (purchase)

8. Lender documentation signed

9. Insurances

10. All documents signed

11. Funds requested

12. Funds released

You will receive the documentation for signing and we will review it with you - clarifying any queries you may have. We will schedule a video call to sign your documentation for purchase and sale together where possible. 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. For your purchase, we will sent both copies of the contract to the solicitor for the vendor who will then arrange to have these signed and return one copy 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. Similarly, we will receive all closing documents from the vendors solicitor for the property you are purchasing.

We will work with your broker or lender to ensure all documentation for the lender is signed off on & all conditions are met as per your loan offer. You should ensure you have all your documentation prepared and uploaded in advance of expected closing. Your insurances should also all be in force at least 7 days before expected drawdown date. Once all documents are signed off on and we have requested funds the lender should release funds to our account.

13. Funds received

14. Purchaser's funds received.

15. Final Searches

16. The sale is closed

17. Loan redemption

18. Funds transfer

19. Searches

20. Funds receipt confirmed

21. Replies to searches received

22. Proceeding to closing

Once released, funds should be in our account by end of next business day at the latest (depending on the lender).

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.

Once your sale is closed and we have been authorised to release funds, we will let you know & will proceed to move towards closing your purchase.

Your loan will be redeemed (as per stage 4 below) and then we can proceed to move funds to your Purchase account. Our accounts team will then proceed to transfer the balance of funds due to close your purchase. We will order searches and send them to the vendors solicitor for them to reply to. Once they confirm receipt of funds & send replies to searches to us - we can proceed to close.

We will never guarantee that we will close your sale and purchase on the same day, we will do our best but cannot guarantee due to the many moving parts involved.

Stage 4 Completion

1. Sale closed

2. Funds released

3. Mortgage loan replayment

4. Funds transfered

5. Accounts balancing

6. Form

7. Sale balance released

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 proceed to transfer the required funds to your purchase account and ensure the account balances for your sale and purchase. Once confirmed - our accounts team will proceed to transfer funds to the solicitor for your purchase. If there is a balance of funds to return to you after closing your sale and purchase, our accounts team will then be in touch with you to get your account details & will confirm the balance of funds due to you (if applicable). 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.

8. Sale closed

9. e-discharge

10. Sale file closed

11. Purchase file passed to completions department

12. Ownership registration

13. Title Deeds returned

14. Purchase transaction completed

15. Purchase file closed

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.

For your sale, the lender will confirm the loan has been redeemed in full to us as well as to Tailte Eireann 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'.

For your purchase, your file will now be passed on to our dedicated Completions Department who will stamp the Deed to your property and then register you as new owners with the PRA. This process takes a number of months to complete, and can take more than 12 months for a new build registration to be completed.

Once registration is complete, we will return your Title Deeds to your lender (or directly to you if no loan was used). At this point, our work regarding your property purchase is completed and we will close the file.

Who You Will Be Working With

A Case Manager will be your main point of contact throughout your property transaction journeys. 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 for your sale. Also responsible for reviewing contracts and title we receive for your purchase, and raises queries relating to clarifications or requesting further information or documentation for your purchase.

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.

Things to Keep in Mind When Selling

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.

Things to Keep in Mind When Buying

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

If the vendor plans to leave any furnishings or other items in the property, make sure they are clearly listed in writing and agreed with the auctioneer.

Survey results may influence your decision, and you can withdraw or negotiate if the results are unsatisfactory.

Allow for potential delays in the process, as sending docu-mentation, 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.

How to Avoid Delays

If you are new to the property sale and purchase process, we have outlined key guidelines below to help you avoid common delays.

You might be wondering when the right time is to hire a solicitor and submit the necessary documentation. Estate agents or auctioneers may request your solicitor's details early in the process.

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

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 and allows your solicitor to organise any documentation that might be required and discuss your property with you.
Get deposit ready	When purchasing a property, you should have your deposit ready ideally by the time your offer is accepted. This shows sellers and agents that you are serious and financially prepared. 10% deposit is legaly required at the time of signing. This can be negotiated but not always.
Loan Approval	When purchasing a property and you go sale agreed, proceed promptly to secure your loan offer (if applicable). Be sure to keep an eye on the offer's expiry date.
Organise any external documentation required.	If you have made any amendments, structiral 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.

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 manage or broker.
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.
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 bac 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.
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.
Completion periods	Completion dates may change due to factors such as awaiting Title Deeds, inspections, or legal documentation. Your case manager will keep you updated throughout the process.

Questions & Answers

Will I be charged if my Sale/Purchase fall through?

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

Can I withdraw from the transaction?

Property Purchase - 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 professional fee for work done up to that point.

Property Sale - Yes, if you can not 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.

How can I make payments?

You can pay via internet banking, or directly in the bank branch. 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 day of closing. The process usually takes about 4 weeks after signing contracts. It may take longer in some cases, while in others it could be faster. 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.

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.

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, or as directed by your case manager. At least 7 days before drawdown.

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 is 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.

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.

I don't have 10% deposit. My deposit is in the equity of my sale. What can I do?

Always be upfront about this. The auctioneer should be made aware, and you should also speak to your solicitor. This will need to be raised at the pre-contract enquiries stage. You will likely need to put forward an amount you can afford for approval by the vendors and their solicitor.

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, tipically 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.

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