



CONVEYANCING

A Better Way

John Hawkridge established this firm in order to provide a personal service for home buyers and sellers. The basic tenet is that the process of conveyancing is a partnership between you, the client, and the conveyancer. Your knowledge of the property and your reasons for buying or selling are essential to a successful transaction. Your presence is necessary when the documents are explained to identify the property and to ensure that the information gleaned from our enquiries tallies with your knowledge. Incidentally, your signature in our presence may also be required by your Lender, who now asks us to confirm your identity and to explain and witness your Mortgage Deed.

Our Conveyancers, John Hawkridge and Malcolm McLean each have over thirty years experience of property sales and purchases. Rarely, even that is not enough but, with all that experience, if we do not know the answer ourselves, then we know a man who does!

We accept that when we are seeing clients we may be unavailable to answer your queries. We are backed by experienced Legal Personal Assistants (Pam and Zena) who have the training, experience and knowledge of your property transaction to answer your queries or advise on problems. In the rare event of them being unable to give you the information you need there is another experienced conveyancer, to whom they can turn, who will then be able to give you the response you need.

The main difference in our service to that provided by other Solicitors is that we will spend a considerable amount of time with you before exchange of contracts during which we will explain the results of our enquiries and, if you need a mortgage, go through the terms of the mortgage and the mortgage deed with you. You can then ask questions as and when you need to and any misunderstanding, either yours or ours, can be eliminated. Our concern is that you fully understand the nature of the contracts that you are signing.

With the majority of other Solicitors/Conveyancers you will not see anyone and may not even have the name of a single contact. You will receive a lengthy contract report (between five and seven pages), the purpose of which is to limit the firm's liability to you to the matters raised in that letter. Their concern is to protect themselves from any legal liability to you.

If you knew enough to establish whether such a letter was reasonable in the extent to which it sought to limit liability you would have enough legal knowledge to remove the need for a solicitor/conveyancer. We believe, very strongly, that if you know that the responsibility for the checks that had been made was to be passed back to you, you would ask, with every justification, why do I need a Solicitor and what am I paying them for?

If there are risks, and quite frequently there are; then we believe that it is our responsibility both to bring them to your notice and to explain what their effect might be and the alternatives available to you with their consequences - so that you can make an informed decision. We will never seek to impose our views on you unless we think that you are taking a risk which no reasonable person would, in our experience, consider acceptable.

Now, we hear you say, I am a reasonable person and would not take unacceptable risks.. We accept that except, however, when you are buying your own home. Here your emotional commitment to the home of your dreams may well outweigh your normal logic and caution. Many times we have seen people wish to take on bridging finance in circumstances where, if everything does not go exactly to plan, there is a very real risk of financial ruin. Here, with our experience, we provide a level of impartial and independent advice to help you avoid being over rash in your decisions. However, for this to work, there must be mutual respect from you and us. We think you will agree that it is difficult to build such respect with anyone you do not know.

Unusually, in England and Wales, we tie a chain of sales and purchase together. This is not possible, so far as we are aware in any other Country. Normally, abroad, you must complete your sale, move into rented accommodation and then proceed with your purchase. Most of the headaches involve the logistics of tying a number of transactions together. If someone desperately wants to buy your home they will not volunteer the information that they are unable to arrange the necessary mortgage or that their Buyer has withdrawn. We can often read between the lines and make an accurate guess at the actual position from the information or lack of it received from other parties to the transaction.

A WORD OF WARNING. Some Estate Agents have, in order to meet sales targets, been feeding a completion date into a chain of transactions. This, normally, creates an impossibly short deadline for exchange and completion. No Solicitor or Conveyancer, worth their salt, will give you any completion date until that has been confirmed by all the parties in a chain. The pressure that this manipulation of a chain causes has caused several nervous breakdowns. If you are unfortunate enough to be involved in a chain where an Agent has



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acted in this manner you need the advice and support of an experienced Conveyancer with whom you have a relationship of mutual trust, in order to survive such pressure. We can say, with absolute confidence, that we can provide that support.

Many people, who have a brief acquaintance with property transactions believe that the legal side is only a simple formality. To those we would say that we have the most ancient system of Land Law in the world, with all sorts of unusual rights which have arisen over the centuries. It is having the knowledge of where these may appear and the diligence to look for them that requires the training that we have to go through. This training must be backed with years of experience and a high level of communication skills to offer the service which you need to make your move as quick and painless as possible.

Our service is unusual and may well be unique. It is, however, the service which years of experience and feedback have told us that you need to make buying or selling your home as trouble free as it can be. We have, in Gillingham, the advantage of lower overheads than most in the Home Counties. We are not the cheapest but are very close to that level. We are certainly markedly cheaper than many other firms within Kent. However what we are offering is real value for money and the confidence that we are fully at your side when you embark on any property matter.

That is what, we feel, makes us different and why we are confident that our way is a better way. We are not complacent and if you feel that we could have done better, then please tell us. We will put what you have learnt to good effect immediately.

We look forward to being able to show you a better way.

Contact either John Hawkridge or Malcolm McLean on Freephone 0800 019 3967 or john@hawklaw.co.uk or malcolm@hawklaw.co.uk