



## **Guide:** What is the difference between a solicitor and licenced conveyancer?

### **How to choose the right Conveyancer**

Buying or selling your home is likely to be one of the biggest financial dealings that most people will make in their lifetime. Choosing the right legal expert to advise you and guide you through the process is key to ensuring that your transaction proceeds smoothly, that you are kept fully abreast of matters as they occur and that you are fully supported through what can be a stressful time.

### **What is the difference between a solicitor and licenced conveyancer?**

Both solicitors and licenced conveyancers are qualified to carry out conveyancing. They are both regulated - solicitors by the Solicitors Regulation Authority (SRA) and licenced conveyancers by the Council for Licenced Conveyancers. Both are required to carry indemnity insurance. On the face of it there is little to choose between them.

Conveyancing solicitors like Movus Law, will however have had a much broader training and will therefore have a range of knowledge on property law. This could be useful if your sale or purchase proves to be complicated or raises wider issues than normally is associated with a conveyancing transaction.

### **The Quality Conveyancing Scheme**

The Quality Conveyancing Scheme (QCS) is a special program for conveyancing solicitors regulated by the SRA. Membership of the scheme means that a solicitor is committed to following the best possible conveyancing practices and is a quality mark trusted by many of the top mortgage lenders.

Movus Law is a fully accredited member of QCS which demonstrates our commitment to the highest practice standards.

### **Solicitors are more expensive than licenced conveyancers - aren't they?**

Clearly the cost of conveyancing is a factor when deciding who you should appoint. It does not necessarily follow that solicitors are more expensive or have that they have hidden extras. Here at Movus Law we use the latest technology to keep our fees competitive and to provide our customers with value for money.

Our fee quotes are always comprehensive and transparent. They include not only our own charges but disbursements such as search fees and money that has to be paid to others such as Stamp Duty Land Tax and Land Registry fees. Make sure therefore that you compare "like for like".

**We will not charge our fee if your transaction does not exchange contracts.**



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### **Solicitors are usually busy doing other things – aren't they?**

We have seen it said that often solicitors are busy doing more complex work and push conveyancing to the bottom of the pile or that some are generalists who do not have sufficient in-depth property capability.

Movus Law is a firm of solicitors that specialises in conveyancing. It is what we do. We combine a highly experienced team of property specialists with specifically designed case management systems to provide a timely comprehensive service where the client is our key focus. If a complex problem does arise, we have the expertise to deal with it.

### **Solicitors want to see you in person to verify your ID – don't they?**

This may be the case with some solicitors but at Movus Law, we use electronic identity verification which is a simple, fast and cost effective way to check your details. All you need is a mobile phone and a few minutes of your time.

### **Buying on a new build development**

From a legal point of view, buying a new house on a larger development is far more complex and raises significantly more issues that do not arise in the general property market. It is essential that your conveyancer is familiar with and understands the legal structures that underpin the development process. This ensures that you do not have

unexpected liabilities and will avoid problems in the future when you come to sell or remortgage your property.

The team at Movus Law has extensive experience working with developers and Registered Providers of social housing (RPs) who can guide you through these complex issues and ensure that you avoid any pitfalls. We are also conscious that many developers and RPs have tight timetables for exchanging contracts (usually 28 days from date the reservation fee is paid). We are geared up and have the systems in place to help you achieve these timescales.

### **Shared Ownership and Help to Buy**

If you are buying on a shared ownership basis or with any other Help to Buy product it is important that your conveyancer understands how these products work. Shared Ownership leases in particular contain many provisions that are not found in ordinary leases. You need to be able understand them and how they work.

At Movus Law, we will not be on a learning curve as we have experts who have wide-ranging experience working with RPs in the social housing sector. We understand the peculiarities of Shared Ownership leases and can explain them to you in layman's terms.

### **Buying with a Mortgage**

If you are buying with the aid of a mortgage you need to ensure that your conveyancer is on the "panel" of your mortgage provider. This means that the conveyancer is approved by the mortgage provider



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and can act for both of you in dealing with the purchase. If your conveyancer is not on the provider's panel, then this could add £100s to your costs as the mortgage company will appoint its own solicitor that you will have to pay for.

Movus Law is on the panel of most of the UK's leading mortgage providers.

### **Are you being kept informed?**

One of the common criticisms of conveyancers is that they are hard to get hold of, it is difficult to find out the current status of your transaction and not easy getting someone to answer your questions.

We have approached the delivery of our services by making you our key focus. We have designed our systems with you in mind and will provide you with:

- a dedicated conveyancer who will be assigned to your case and who you can contact over the telephone, through secure messaging and even video if the need arises.;
- 24/7 access to our client portal that will contain all the relevant documents and information about your transaction; and
- A timeline report that you can view anytime showing the stage you have reached in the transaction and the stages that are left before the day of your move.

**Please contact us should you require any advice ....**

### **Contact**

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