

-  Conveyancing is a complicated business sometimes. Whilst plenty of houses have little on their title but the address and the name of the owner, there are also, at the other end of the scale, the exam question style properties, the ones that have bats, and crested newts in the pond, and which are subject to public rights of way, and which have septic tanks or sewage treatment plants, and private water supplies, and poorly operating drains that run over other peoples' land, and native orchids, and rivers running through the bottom of the garden.
-  If you find yourself in any of these tricky situations you might be advised by us, or might find that it is a requirement of your mortgage lender, to get a specialist report done. The sellers might agree to pay for this to be done, but often it falls to a buyer to provide the funds to do this.
-  Unless your lender specifically insists that a report is provided, it is entirely up to you whether you undertake this level of research. It is not up to solicitors, and we are not in a position to say whether we would or wouldn't undertake the research. We are not you, and do not know what your approach to risk is. What we can say, as legal professionals, is that we recommend that you undertake all research necessary for you to understand your new property.
-  If you are going to obtain a survey, whether you are compelled to do so by your lender or not, you need to find a competent professional who carries insurance in case they make a mistake, as all human beings are prone to do from time to time.



 We are not qualified or insured to interpret professional reports. We are qualified and insured to provide legal advice in respect of your purchase but we do not know whether an individual septic tank meets legislative criteria or what species a newt is. Showing us a photo of a bat, will result in little more than varying degrees of enthusiasm about how cute it is.

 If we suggest that you consider specialist surveys, or tell you that you must have specialist surveys as part of your transaction then, it is your responsibility to find a suitable provider, not ours. We are happy to ask in our network or open our address books, but we cannot vouch for the work of other professionals.

 Like all these things, you should:

- Do your research, ask friends and family if they have any recommendations.
- Ask for references from your chosen supplier
- Ensure that your supplier is insured and ask for a copy of the policy. We are not in a position to check the quality of the insurance for you.

 The requirement for reports will delay your transaction: getting reports takes time, getting approval from your lender's underwriter takes even more time. You must be prepared for timescales to be affected, sometimes by weeks. There is little that we can do to affect this, and hounding lenders and providers will often have a negative outcome.

 If you have more questions about specialist surveyors, or about conveyancing in general, we would love to hear from you, give us a call on 07525796286

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