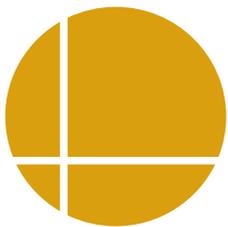




## Residential Services



**Lifetime**  
SOLICITORS

Unit 3, Southview Business Centre, Tinwell Road, Stamford, PE9 2JL  
T: 0333 241 7675 | E: [info@lifetimesolicitors.co.uk](mailto:info@lifetimesolicitors.co.uk) | [www.lifetimesolicitors.co.uk](http://www.lifetimesolicitors.co.uk)

## At Lifetime Solicitors, we understand that a new home is a new chapter in your life.

With this in mind, we strive towards making the conveyancing process as easy as possible for you. If you are buying or selling a property, our specialist conveyancers are able to guide you efficiently with your best interests at heart. We pride ourselves on our exceptional service advice and commitment to our clients and ensure we are always up to date with current legislation and property law. This enables us to advise clients on a wide range of transactions involving the ownership of both freehold and leasehold properties, whether they be sales, purchases or re-mortgages. In addition, we are also able to help with other transactions such as Transfers of Equity and Deeds of Gift.

## Why choose us?

We are able to advise clients on a wide range of transactions and a team of experienced conveyancers who are experts when it comes to buying and selling a property. We are knowledgeable in all aspects of conveyancing and prepare you for every situation that may arise. Our tailored advice means we listen to what you want and reflect your needs accordingly throughout the entire process. Our establishment is built upon a reputation of putting the client's needs first. We have many families who have continued to return to us and we are regularly recommended by estate agents, builders and mortgage brokers.

## Conveyancing made easy

- Our Property team is committed to making the process of buying or selling a home or re-mortgaging your current property as smooth and stress-free as possible,
- With considerable experience in conveyancing, your Lifetime Solicitors experts will manage the whole transaction for you, staying in close contact with the other solicitors and estate agents involved and keeping you informed throughout.
- We offer free, no obligation quotes and competitive fees so you can be confident you are getting good value. Most importantly of all, we take your deadline seriously, using the latest software to make sure we get you moving fast.

## Buying a house

### How it works



It is said that buying a home is one of the most stressful times in your life and for many people their home is the most valuable asset they will own. Not understanding the full conveyancing process can lead to confusion and frustration as it is no simple transaction. That is why it is important that decisions about buying or selling a property are made carefully and we offer a bespoke service to fit around you ensuring all the correct information is available for you to make the most informed decisions you can.

In this modern era so much of people's communication is through electronic means, but here at Lifetime Solicitors we welcome meeting our clients face to face to talk them through more technical issues that may arise during the process. However of course you do not need to be local to use Lifetime Solicitors we can handle your entire transaction by phone and email without detriment to the conveyancing process.

It is important to us that the process of buying or selling your property whether it be your first or twenty first is as smooth and uncomplicated as it can be. Our conveyancers will work closely with their clients and financial advisors to ensure that everyone understands the process at every turn. Communication between all parties is essential and here at Lifetime Solicitors we understand this, keeping clients up to date via telephone, letter and email to fit everyone's different needs in these busy times.

We understand that some clients may need more guidance through the process if first time buyers and that others may have been through the conveyancing process before. Whatever your situation, we will help you to complete your transaction as efficiently as possible and ensure you are advised correctly about important decisions.



## What type of ownership?

- If a property is owned as 'joint tenants', it is not possible for an owner to pass on ownership of the property on death (or during lifetime) to third parties. The property passes automatically on their death by survivorship to the remaining owner(s) (and if more than one owner, in equal shares), irrespective of the terms of the deceased's will or the rules of intestacy.
- By contrast, ownership as 'tenants in common' gives each owner a separate share of the property, which can be left by the joint owner's will to third parties (or under the rules of intestacy, if there is no will) or disposed of during their lifetime.

**For more information on joint asset ownership and the implications, please contact our estate planning team at [info@lifetimesolicitors.co.uk](mailto:info@lifetimesolicitors.co.uk)**

## Joint tenants / Tenants in common

- Joint asset ownership is an important issue for inheritance tax (IHT) and estate planning purposes, particularly between married couples and civil partners. The destination of a joint owner's interest in the property potentially affects the IHT liability in respect of it.
- A property can be owned either as 'joint tenants' or as 'tenants in common'. If a property is bought equally it will be held as joint tenants, unless the owners direct otherwise.

## Accreditations

- We are recognised by The Law Society's Conveyancing Quality Scheme (CQS) which provides a recognised quality standard for residential; conveyancing practices.



## We subscribe and abide by a number of laws, regulations and legislation for your protection, confidentiality, and security

These include:

- **Solicitors Regulation Authority** - our regulator
- **Legal Ombudsman** - for security
- **The Data Protection Act 1998** - for confidentiality
- **Law** - all our agreements are in accordance with the laws of England and Wales
- **General Data Protection Regulation (GDPR)** - for confidentiality



*Lucy, Laura & Kieran, a huge thank you for all your support with the sale & purchase of our properties. We would have been lost without you.*

**Jess, Jamie, Chris**



*Laura Chattaway and team thank you for all of your great work on behalf of me and my family. We would not have got this far without your perseverance.*

**Ian Stone**



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