

# House Purchase & Sales Seminar

Presented by Anthony Fay  
Solicitor

## Anthony Fay & Company

- Keypoints for the Purchaser:
- Why obtain Loan Approval & Booking Deposit at the earliest stage ?
- Qualified surveyor
- What is a Planning Search ?
- Consult a Solicitor – What does a Budget Letter contain ?
- How are Stamp Duty Rates calculated ?

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- What is an Investigation of Title ?
- Why it is essential to contact a solicitor prior to bidding at an Auction ?
- When do Contracts become legally binding upon the parties ?
- What other steps are involved prior to the closing of the sale ?
- What are the pitfalls relating to Home Insurance ?

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- **Keypoints for different Types of Property : -**
- Second Hand Houses
- New Houses
- New Apartments
- Second hand Apartments
- Site Transfers – Disputes Boundaries/ Rights of Way/ Access
- Joint Ownership –Joint Tenants/ Tenants in Common
- Co-ownership Agreements - Property Issues i.e. Financial Contributions & Pre-emption Rights

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- Checklist for Vendors:
- Location of Title Deeds
- Mortgages
- Household Contents
- Consult Solicitor
- Investigate Title – Planning Issues
- Closing date of Sale
- Capital Gains Tax

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- The Importance of making a will
- Who Should make a will ?
- What are the requirements for making a will ?
- Who should I choose to act as my Executor(s) ?
- How is my estate distributed if I die without making a will ?
- What is Capital Acquisition Tax ?
- What is Estate Tax Planning ?