



# Seller's Report

123, New Street, Newtown  
**is ready to move in just 6 weeks!**

This **hop** report contains:

- 1 Welcome to your **hop**
- 2 **hop** Move Ready Summary
- 3 Details of the Title Deed Entries
- 4 Seller's Checklist and Recommended Actions
- 5 Title deeds and plan

# 1 Welcome to your **hop**

**The contents of this report are bespoke to your property and have been designed to help secure an early offer on your home; and once the offer is in the bag, to help provide you with visibility, control and certainty over your conveyancing process.**

## How to read this report:

This report has been created by reading the title deeds for property held by HM Land Registry and comparing the results against standard conveyancing enquiries. This provides an estimate of how complex the conveyancing work will be, and how quickly completion can take place once an offer has been accepted. Here's what each section contains, and what you should do with it:

### 1. Hop Move Ready Summary

This contains information about the property together with an estimated **Predicted Conveyancing Timeline** and a **Potential Conveyancing Timeline**. The Predicted Timeline estimates how long the process will take based on the information in the deeds. The Potential Timeline represents the timescale which could be achieved if the Sellers were to take steps to get 'Move Ready', which are contained in the Seller's Checklist at the end of this report. If required, either the **Predicted**, or the **Potential Conveyancing Timeline** can be guaranteed by lawyers who have agreed to sign up to the **hop** timescales. You can get a list of these lawyers at [hello@teallegal.com](mailto:hello@teallegal.com).

The information in your HOP report can help buyers make an informed choice when making an offer on your house, reducing the risk of the sale falling through further down the line (which happens in 1/3 of all transactions). By completing the Seller's Checklist at the end of this report you will also be able to tell any potential buyers that you are move ready and have already completed much of the work which will be required during the conveyancing process, giving them confidence that you are serious about the sale.

### 2. Title Deeds

This is a copy of the deeds held by HM Land Registry. It is the document which the lawyers will use to prove the current ownership, and the information contained in it will form the basis of the transfer documents once an offer has been accepted. It contains confirmation of the extent of the property, by reference to an address, a property description and a plan. It provides details of the current owners, and lists all the mortgages currently secured against the house. It also contains information about any rights, obligations and covenants which affect your house.

Once again, this is for you to read and digest. Once you have accepted an offer on this property, pass a copy of this document to your conveyancing lawyers.

### 3. Details of Title Deed Entries

This section provides the specific list of entries which have been identified on the title deeds which will form part of the conveyancing enquiries process.

Read this to find out what entries we have found on your title deeds. It is very rare that anything on the title deeds will stop a sale proceeding, but some entries can take a little while for the lawyers to deal with. Anything which we think might take some time we have highlighted in red, and we will ask you about in the Seller's Checklist and Recommended Actions section later in the report

### What this report won't do

Based on the information contained in the title deeds, this report predicts the timescales between offer and completion. However, as this is ultimately in the hands of the solicitors dealing with the transaction and the parties to the transaction, there are some factors which may influence the actual timescale to completion. These include:

- Issues which crop up in other documentation, such as the survey, or other conveyancing searches
- How ready the buyers are to proceed. Often getting the mortgage offer can be the biggest bottleneck
- Whether there is a long chain. An average chain contains 4 transactions, and the chain will move at the speed of the slowest part. Having clarity on each transaction can help speed up the process. For any Home Owner's Passport reports required for other properties visit [www.homeownerspassport.com](http://www.homeownerspassport.com)

### What's next?

Once you have read the report, deciding on the next step depends is entirely up to you.

#### I don't really want to do very much

That's fine. We would suggest that you pass a copy of this report to your estate agent though. It will give them clarity on how quickly the conveyancing process should take and can also help with their marketing activity. The Move Ready Summary in the next section of this report can be added to the property particulars. All of this will help towards securing you an early offer.

#### I don't mind putting a bit of leg work in now

Great stuff! If you have an hour or so spare, we'd suggest that you read the recommendations section and complete the Sellers' checklist and questionnaire. This will mean that the '**Potential Conveyancing Timeline**' rather than the '**Predicted Conveyancing Timeline**' should be achievable for you. So an hour invested now, could save weeks down the line, and reduce the risk of any offer falling through.

#### Let's go the whole hog and nail this conveyancing thing now

We can help with that too. The timescales contained in this report are estimates only. Whilst they are achievable, we cannot guarantee that your conveyancing solicitor will adhere to the timelines. However, we do know lawyers that will. They will guarantee to have all the conveyancing paperwork completed on your sale within the timelines contained in this report. And if they don't, they will give you £250. If you want to find out more then drop us a line at [hello@teallegal.com](mailto:hello@teallegal.com)

# Let's go...



## Move Ready Summary

123, New Street, Newtown, NT1 1NS



Title/Tenure: **Absolute Freehold** ✓  
Length of Ownership: **7 months** ✓

### What this means

Based on the information contained in the title deeds

- The property is Absolute Freehold with no unusual legal issues.
- **Hop** has identified 0 issues on the title deeds which could cause delays.
- If a faster completion is required by the parties, the conveyancing timelines can be upgraded from the Predicted date to the Potential date by the sellers taking the Recommended Actions **hop** has identified.
- The Property qualifies for the Conveyancing Ready Guarantee, which means that once an offer is accepted, the conveyancing paperwork for this property will be completed by HOP approved lawyers within the Predicted Timescale (or the Potential Timescale if the Seller has taken the necessary actions), allowing you to complete at a convenient time to you from that point on.

### What's next?

- If you are the seller, speak to your estate agent about taking the Recommended Actions from the Passport Report, if you want to achieve the Potential Conveyancing Timeline for your move.
- If you are a buyer who is interested in the property, ask the estate agent whether the Predicted or Potential Timescales apply to this property to help inform whether you proceed to offer.
- If there are any related transactions which the parties wish to align to these timescales, additional **hop** reports can be obtained for other properties at [www.homeownerspassport.com](http://www.homeownerspassport.com)

# 3 Details of Title Deed Entries

Items identified from the title deeds of **123**

Note: none of the entries below should stop the sale completing, but based on previous conveyancing data, they can sometimes cause delays.

Title Deed Indicator	Result	Note
<b>Property address match</b>	Match	Verification required that the listed address on the title deed is the property listed for sale.
<b>Class of title</b>	Absolute Freehold	The class of title indicates the type of ownership of the property. Anything other than 'Absolute Freehold' can take longer to deal with.
<b>Property ownership</b>	Individual	Transactions including properties owned by companies or charities can be more time consuming.
<b>Multiple Owners</b>	2 registered owners or less	Where there are more than 2 owners, it can be an indicator that the transaction will be more complex.
<b>Length of ownership</b>	More than 6 months	Where a property has been owned for less than 6 months additional enquiries may be required.
<b>Notice</b>	No notice identified	A notice entry can flag the rights of others over the property which will need to be satisfied before completion.
<b>Restriction</b>	No restrictions noted	A restriction entry on the title deeds indicates that an other will have an interest in the land which will need to be satisfied before completions.
<b>Bankruptcy</b>	No bankruptcy indicator	Where the owner has been declared bankrupt there will be an entry on the title deeds which will need to be dealt with during the conveyancing process.

Title Deed Indicator	Result	Note
<b>Leases</b>	No leases affecting the property	Leases over a certain period are registered on the deeds, and the property is likely to be sold subject to them. Please note this does not include short term tenancies which may affect the property
<b>Cautions</b>	No cautions affecting the property	A caution represents a note against the property indicating an other's interest in the property which will need to be satisfied before completion.
<b>Home Rights</b>	No Home Rights indicator	These represent the rights of others who are not listed as owners of the property but who may have certain rights to live in the property.
<b>Rent charges</b>	The Property is not affected by a rentcharge	A rentcharge is an annual sum paid by a freehold homeowner to a third party who normally has no other interest in the property.
<b>Right to buy</b>	Property not affected	Some public sector or housing association properties are purchased at a discount under right to buy and associated schemes. These schemes often come with various rules such as offering the property for sale back to the landlord first, or repaying some of the discount.
<b>Death of Proprietor entry</b>	No entry on the deeds	Where one or more of the owners have passed away this is sometimes noted on the deeds, and will require some additional paperwork.

# 4 Seller's Checklist and Recommended Actions

**Hop** has checked the title deeds to your house. Based on the information in the deeds we predict the conveyancing process is likely to take **10 weeks**.

If you wish to move faster, carrying out the steps identified in this report will mean you could achieve a move date within **6 weeks** of receiving an offer.

Carrying out the recommended actions whilst your property is on the market will mean your house can be marketed as Conveyancing Ready, helping to attract buyers and secure an early offer.

Once the offer has been secured, being Conveyancing Ready, with a quick move date not only leads to a less stressful move experience, but it can also reduce the risk of the transaction falling through (which happens to 1/3 of all deals).

## What to do

1. Read through the Recommended Actions in the first half of this report

2. Complete the Checklist and Questions in the second half and hand this section to your conveyancing lawyer once an offer has been accepted.

Just to give you the heads up, it takes on average, about an hour to complete all the steps in this report. This time invested now will save **4 weeks** in your transaction post offer.

### Seller's Recommended Actions

We have identified two lists of questions about your house, which are likely to be raised as part of the conveyancing process.

The first list relates specifically to your property based on the information in the title deeds. The second list contains questions which apply to all conveyancing transactions, and which you will be required to answer by your lawyers.

Both lists of questions can be found in the Checklist and Questions section of this report.

### About the transaction

There are various considerations relating to this transaction and any related deals to think about:

1. Whether you are buying and selling at the same time, and if so whether you need to complete on the purchase of your new house on the same day as the sale of this one (which is what most people do)
2. Whether there are any move dates you'd really like, or any dates you can't do. NB Bear in mind the earliest date will be your Predicted Move Date, or the Potential Move Date if you have completed the Recommended Actions.

We have included a section in the Checklist for you to confirm the position with your lawyers.

## About the money

Here's some of the things to think about now from a money perspective:

1. If you have any mortgage(s) or loans secured against the property, it's good to get a handle on how much is owing on these, and whether the sale price is going to be enough to pay them all off, after costs have been deducted. Filling in the ready reckoner below will help work out how much money you will have after the sale has completed:

<b>Sale Price</b>	£
Deduct	Deduct
Mortgage to be paid off	£
Estate agent's fees (don't forget the VAT)	£
Solicitor's fees (don't forget the VAT again)	£
Land Registry title deeds cost (standard cost)	£6
<b>Net Sale Proceeds</b>	£

2. If there is a surplus once you sell, the lawyers will need to know where you want this sent after completion. Most commonly, this will be used to help fund a related purchase, or simply sent to the seller's bank account. If there's going to be a deficit after the sale due to negative equity, then the lawyers will need to know how much this will be and where the money will be coming from to pay the balance and settle the mortgage.  
They'll also need to know details of which bank account to send the Net Sale Proceeds to.

## About You

You will be asked to provide ID documents for all the owners - usually a copy of your passport or driving licence, AND a copy of a recent utilities bill showing your address. Solicitors will usually require you to either call into their offices with the originals of these documents, or you will need to arrange to make copies and have them certified as true copies by a professional (e.g. solicitor / accountant / financial advisor)

## About Others

If there are any other people living in the property with you over the age of 17, their details will be needed and they will need to confirm their consent to leave the property when you move out.

Now proceed to the Checklist and Questions section to complete the Recommended Actions.

## Seller's Checklist

Complete this checklist and pass over to your lawyers together with associated documents.

### Questions about your house arising from the title deeds:

You'll likely be asked to confirm that the boundaries to the property match those as shown on the plan. Take a look at the plan and if there are any discrepancies then make a note of them now.

Answer
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## General Questions:

About the Transaction:	Answer
<p><b>Are you buying a property as well as selling this one?</b></p>	
<p><b>If so, do you wish to move out of your current house and into the new one on the same day?</b></p>	
<p><b>Are there any move dates you'd particularly like?</b></p>	
About the money:	Answer
<p><b>Please list all the mortgages secured against your house and approximately how much is owing on each one.</b></p>	
<p><b>Are the sale proceeds going to be enough to pay off the mortgage(s) and the other selling costs?</b></p>	

**If not, approximately how much will you need to contribute, and where will that money come from?**

About you and others:

Answer

**Please list all of the owners of the property.**

**If there are any occupiers over the age of 17 please provide their names, ages and reason for occupation (e.g. child, tenant, lodger etc.)**

## The Documents

You'll be asked to provide the following documents by your solicitor. Not all the documents on the list below will be relevant, but any that are, dig out now. Tick the appropriate box to confirm whether you have the following document or not.

For those which are in your possession, place these with this form and pass to your conveyancing lawyer.

About the house:	None	Lost	Attached
Planning permissions			
Building Regulation Consent			
Building Regulation Completion Certificates			
Listed Building documents			
Conservation Area documents			
FENSA certificates for any windows or conservatories installed at the property			
Electrical Safety Certificates (BS7671 form)			
Electrical Installers' Building Regulation Compliance Certificate			
Central Heating CORGI/ Gas Safe Register Completion Certificate			
Details of Central Heating Services			
Documents relating to solar panels (including lease of roof/airspace if relevant)			

Guarantees for any works carried out at the property, in particular:	None	Lost	Attached
New Homes Warranty (e.g. NHBC)			
Damp Proofing			
Timber Treatment			
Windows, roof lights, roof windows or glazed doors			
Electrical Work			
Gas Work			
Plumbing Work			
Central Heating			
Underpinning			
Tree Preservation Orders			
Notices or letters received about your property (e.g. from a neighbour, council or government department)			
Flood Risk Report			
Radon Gas Report			
Energy Performance Certificate (EPC) (NB your estate agent may provide this, so it might not be required from you)			
Green Deal Installation paperwork			
Information about Japanese Knotweed if it affects your property			
Documents relating to any shared arrangements (e.g. contributions to upkeep of a shared driveway, or a septic tank)			

# 5 Title Deeds and Plan

The Title Deeds and Filed Plan have been sent to you separately with this report.

You can read through these to check your details are all present and correct and to find out about the rights and obligations (if any) which affect your property.

## Next Steps

Notify your estate agent that you have completed the Recommended Actions to allow your house to be marketed with the **Potential Conveyancing Timeline**.

Pass this completed checklist together with the documents you have assembled to your conveyancing lawyer.

**And good luck with the move!**  
Hope it all goes swimmingly.