

*providing a quality service  
at unbeatable prices*



**Welcome** to the second Convey Law newsletter. Thank you all for your feedback on the first edition. Good luck to you all in finding "Colin the Convey Law Pig" and winning a bottle of champagne.

In this edition we look at the impact that the new government has had on the housing industry. We also evaluate the impact of the suspension of Home Information Packs (HIPs) and the ability to still use HIP searches.

We have also taken the time to review our achievements over the last few months, both in relation to our charity work and the progress that we have made as a business.

We are delighted to announce our nomination to the National Legal Awards and also the Mortgage Strategy Awards. Convey Law have been nominated for a "Best Conveyancing Team Award" as a result of the practices and procedures that we have implemented over the course of the last 24 months. The case study used for our nomination involved a property transaction that exchanged and completed within 48 hours of receipt of the contract papers.

We are delighted to welcome back six former employees into our environment. "There and back again" for us and these exceptional individuals has proved possible as a result of the changes that we have made to our environment over the course of the last 12 months.

Thank you once again to Maria Feehan (and her airbrush) for designing and editing this newsletter. We are very fortunate to work with such a talented individual.

I very much hope that you enjoy the newsletter. Should you require any additional information in relation to Convey Law please do not hesitate to contact us.

**Lloyd Davies**  
CEO Convey Law

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REVOLUTIONARY CONVEYANCING

# Service, Service, Service

Our clients and introducers of business want and demand exceptional service. Service is the cornerstone of our conveyancing product.

Communication is the key to providing excellent service. We are constantly devising methods to ensure that both our clients and introducers are kept up to date in relation to their property transactions, at all times.

All files are regularly reviewed every 7 days with all parties being updated as to the progress of their transaction. It is critical that communication is prevalent, even during the quiet times associated with a transaction.

We have increased the size of our Welcome Pack Team to assist clients in completing and returning the Welcome Pack documentation to us as soon as possible.

We have always been committed to obtaining as much information in relation to a property transaction as early as possible, as this will invariably speed up the transaction process. The enhanced service being provided by the Welcome Pack Team will ensure that all relevant information is to hand at a very early point in time and will inevitably speed up the transaction process.

The Title Checking process is often a sticking point in relation to transactions as additional enquiries need to be raised as soon as possible to avoid delays further on in the transaction process. To this extent all title checks are undertaken within 48 hours of the legal sellers pack being sent through by the sellers solicitors.

The information highway, with the advent of emails, iphones and mobile phones, is fast and furious. Communication needs to be instantaneous. To this extent we have amended our team contact information to ensure that every client is fully aware of all of their conveyancing teams' direct contact information at the start of the transaction.

The changes that we have made have enabled us to record fantastic transaction timelines. The fastest purchase transaction recorded this year so far was 48 hours from receipt of contract papers through to completion. Our service call ratings are getting to where we want them to be. In summary we are making progress and looking to move from 'Good to Great'.



### Introducing our increased Welcome Pack Team

Back Row from left to right: *Natalie Arr, Alex Harris and Molly James.* Front Row from left to right: *Carolyn Jones, Maria Hunt and Jo Thomas.*

"If my wife and I were to ever move again, Convey Law would be the first company we would call."  
**Mr and Mrs Blunt**

"It felt as if my transaction was carried out in the hands of experts and I would definitely use Convey Law again in the future."  
**Mr Stradling**



## Ask Ceri?

### Do I need an environmental search?

We would recommend that all of our clients undertake an environmental search, no matter where their property is located.

Environmental searches can reveal issues that may not ordinarily be apparent upon inspection or even following a survey of the property. The environmental search will reveal whether or not the property is located within a flood plain, which could effect your ability to insure your property. Other environmental issues such as radon gas and land fill site issues could also be highly detrimental to your property purchase.

Our advice would be to get one, or face the consequences.

*Ceri Howells*  
Senior Conveyancer at Convey Law

## You could WIN a FREE bottle of champagne!

Somewhere in this newsletter we've hidden a small silver piggy bank called 'Colin' (just like the one below).

Spot the wee little piggy and you could WIN a FREE bottle of champagne, delivered to your doorstep. The first correct email entry to arrive is the winner. The race is now on - have a good look through and get Colin spotting. Good Luck.

Email your guess to [mfeehan@conveylaw.com](mailto:mfeehan@conveylaw.com)

**Congratulations to Ian Bavey** who WON the bottle of champagne last issue after spotting 'Colin'. Colin was sat in Dorothy's basket, in the Wizard of Oz photo on the back cover.



## Fundraising at Convey Law

We are dedicated to raising as much money as we can to aid our favourite charity, the Ty Hafan Children's Hospice. Ty Hafan offers comfort, care and support for life-limited children and young people and is dedicated to improving the quality of life of their whole family.

Our aim is to raise £2,000 per month for Ty Hafan.

**So far this year we've managed to raise £14,545.00.**



## FREE Legal Fee Competition

Please enter our Ty Hafan FREE Legal Fee competition

With your help we could raise over £2,000 for Ty Hafan, if all our clients take part in the competition, every month!

**We need your client's assistance in helping these children and their families.**

- Your client's pay £5 to enter our competition on completion of their transaction.
- They will then be entered into the prize draw that is held each month.
- If they WIN their Basic Legal Fees will be refunded back to them by Convey Law.

Full details of the competition have been outlined in our Transaction Guides.

Please help us to help these children and their families.

You can find more details about our Free Legal Competition at [www.conveylaw.com](http://www.conveylaw.com)

## Our latest FREE Legal Fee Competition Winners

### September Winners Mr & Mrs Gardner

"We were really happy to hear that we had won the Ty Hafan competition, it's such a good cause. We couldn't believe that we had won, as we never win anything."

Jason Clarke and his team provided an excellent service and we were kept up to date throughout our transaction and all of the documentation was very accurate and well presented. We would gladly use Convey Law in the future."

### August Winners Mr & Mrs Marshall

"I was so shocked to win the Ty Hafan Free Legal Competition, I never win anything. I was very happy to take part in the competition as I already donate to Ty Hafan as they are such a worthwhile charity."

The service from Cheryl Head was excellent. The transaction was so quick and simple. I went into the office and Cheryl helped me fill in all of the documentation; it only took ten minutes! I didn't have to do anything else after that and my transaction was completed the following week. I would most certainly recommend Convey Law as the staff were really friendly and the whole process was so straightforward."

# The new government and the housing industry

## *What is the Score?*

### **The Abolition of Home Information Packs**

The suspension of the HIP legislation in May 2010 was seen as a positive move by many Conveyancers. The suspension of HIPs has led to an increase in speculative sellers testing the market, leading to a flood of new properties coming on to the market over the course of the last few months. It is now very much a purchasers' market place with plenty of property on the market and mortgage funding still difficult. This has led to a slip in house prices, with supply presently outstripping demand.

*The new government has now been in power for five months. We look at some of the changes that have been made and the prognosis for the future of the housing market for the rest of this year.*

### **Interest Rates**

The indications are that interest rates will remain static for some considerable time to come. It is unlikely that the Bank of England would want to sanction an interest rate increase, even if inflation is slipping beyond the targets set by the previous government. The process of raising interest rates to curb public spending is flawed, if the only companies to benefit from such a scheme are the banks. Interest rates will remain the same for the remainder of this year and well into the New Year.

### **Feeling Good?**

The economy is growing, it's official. The government and the bank of England are doing their best to put a dampner on this growth, whilst keeping interest rates low.

The government cut backs will kick in this year and next year potentially leading to redundancies, unemployment and savings in public spending. Nick, Dave and Mervin King need to be careful as too much negative spin can be counter productive.

### **Property Prices**

The prognosis for the future is difficult to gauge at present. We had two good months of growth in July and August followed by a backward step in September. Negative pundits will tell you that there is still a 10% movement in property prices to come. Lenders are clearly still nervous and hence their reluctance to relax their lending criteria.

### **The effects of the VAT increase?**

In January VAT on certain services and consumables will increase from 17.5% to 20%.

This increase is unlikely to have dramatic effect on the housing market, in a similar way to the VAT decrease having very little effect on the way that we operated last year. The VAT increase may have an impact on everyone's disposable income but it will be negligible in comparison to the issues surrounding lending criteria of the high street lenders.

"We wanted to thank Convey Law for working quickly to complete our new property transaction before we were made homeless.

In particular we would like to thank Hannah Lambe who went above and beyond, even responding to my emails on a Sunday! She is a credit to the business."

**Anya & Sean Newman**

Mr Champion loved how easy it was to communicate with Claire Fords' team via letter, the internet or over the phone. Mr Champion commented: "My entire transaction went very smoothly, all the staff at Convey Law were very friendly and I would give your company 10 out of 10 for service."

**Mr Champion**

## There and back again

We have welcomed back six former members of staff to Convey Law.

The changes that we have made to our environment over the course of the last twelve months has made it possible for us to welcome these six exceptional individuals back into our team.



Back Row from left to right: Carolyn Jones, Laura Dowling and Vanessa Peat.

Front Row from left to right: Danielle Harris, Elizabeth Morgan and Helen Rogers.

## Rob's World - the latest from Conveys' Sales Account Manager



### Rob Hosier

Sales Account Manager

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Convey Law have been nominated for two awards this year, one for Best Property Law Team at the British Legal Awards and another for Best Conveyancer at the Mortgage Strategy Awards. Both of these nominations reflect the dedication and commitment of my colleagues in undertaking their daily roles.

Our appreciation of the continued support that we receive from our introducers is expressed through the service provided to our clients. Regular communication and referral competitions have proved a real hit with our introducers and we are delighted to have been able to show our appreciation in this respect over the course of the last three months.

I would like to thank you all for your continued support this year. Should you ever have a problem with a certain matter, please do not hesitate to contact me.

Please feel free to access my blog at [www.conveynews.com](http://www.conveynews.com), where you can keep up to date with the current conveyancing issues and property market news.

**Have a great autumn and good luck in our new referral competition.**

*Home Information Packs: Questions and Answers*

## Can our clients still rely on Home Information Pack searches?

HIPs were suspended in May 2010. The question that many of our clients and introducers are asking is, can the searches found in these packs still be used?

We would always recommend that our clients order fresh searches, especially with many of the HIP searches now being over six months old.

Many HIPs were provided by uninsured, unregulated third party HIP providers, many of which have now found themselves in administration. Should the client really be relying on these searches?

An alternative to ordering fresh searches is the use of HIP Validation insurance which refreshes the searches contained in the HIP. The refreshed searches can be up to 18 months old. The insurance guarantees the validity of the searches and indemnifies the clients in respect of any changes to the information provided. This is often a cheaper option for the clients to ordering fresh searches.

Moving into next year the old regime of the purchasers commissioning their own searches will come back into play. This will avoid delay and uncertainty in relation to the provision of searches.

Hip hip hooray, the HIPs have gone away!

If you still have a HIP question that you need clarification with, just go to our news website [www.conveynews.com](http://www.conveynews.com) where we have a more in-depth question and answer article on HIPs.



**OUR SUMMER  
COMPETITION  
WINNERS**

**CONGRATULATIONS**  
to the winners of our  
**Summer Competition.**

Keep a look out for next  
competition - it's on the  
way soon!

**1<sup>st</sup>**  
prize

**RICHARD VICKERY**

WON a relaxing, luxury  
night away for two.



**2<sup>nd</sup>**  
prize

**GARETH BRACKIN**

WON an Adventure Day  
for two.



**3<sup>rd</sup>**  
prize

**SUSAN MACKIE**

WON a Spa & Zen Day  
for two.



## Good News - Fast track case nominated for a series of awards

Claire Ford's team have developed a reputation at Convey Law for their ability to turn transactions around quickly. The team have regularly won the monthly "Convey Law Transaction Timelines Award" this year, consistently recording timelines of under 7 weeks!

This ability is now being recognised on a national level with Convey Law being nominated for both the coveted National Legal Awards and the Mortgage Strategy Awards for the "Best Conveyancing Team".

The case study that led to the nominations involved a matter referred through to Convey Law via David Lovitt at the Albany Road Branch of Darlows Estate Agents. The client, Mrs Humphreys, was desperate to purchase a property that she had found on Monday, prior to leaving the country for the Middle East at the end of the week!

Claire and her team immediately went to work and processed the transaction within 48 hours of receipt of contract papers from the seller's solicitors. An incredible achievement and one which the client was delighted with!

Claire and her team would be the first to point out that the result in this case, and in others, are attributable to the support of the background teams at Convey Law. The use of the New Business Team, the Welcome Pack Team and the Title Checking Team in undertaking important aspects of the transaction allowed Claire's team the time to chase outstanding documentation and to work to such tight deadlines.

Well done to Claire, Lucinda and Donna and everyone at Convey Law. Good luck at the Awards!



**Claire Fords' Team**

From left to right: Lucinda Gough, Claire Ford and Donna Weymouth.

## Recommend a Friend and you will receive a £25

M&S Gift Card.\*

We have had so many word-of-mouth recommendations that we would like to start saying a big THANK YOU for those recommendations.

Simply go to our website

[www.conveylaw.com](http://www.conveylaw.com)

Access our 'Recommendation' section, fill in the online form, click submit and we will do the rest.

You can recommend as many individuals as you like. Please only recommend individuals who consent to the recommendation and would be interested in using our conveyancing services.



Mr Parlow was extremely pleased with the service he received during his sale transaction. He commented that the documentation was perfect, and that Sara Watkins and her team were really friendly and helpful. "I wish everything could run as smoothly as my transaction with Convey Law."

**Mr and Mrs Parlow**

"I thought the service from Convey Law was excellent. Claire Fords' team kept me up to date, every step of my transaction."

**Mr Ilyas**

"Your online case tracking system was fantastic and I found the process less stressful because I didn't have to make a lot of chasing calls - which costs money. Brilliant service all around."

**Mr Clark**

\*Please note that no rewards will be given until the 'recommended' individual has completed their conveyancing transaction. Consent from the recommended individual must be obtained before submitting the online form.



*Summer Beach Party*  
 The staff at Convey Law had a great time at the Summer Beach Party night in August.  
 Not long until our Christmas Party!

Every month our outstanding members of staff are given the opportunity to win achievement awards.  
 Here are our winners with their August Awards.



Frances Wilsons', Sara Watkins' and Gareth Richards' Team - Ty Hafan Star Award



Gareth Richards' Team - Team of the Month and Most Completions



Claire Fords' Team - Fastest Timelines



Bhavna Mungur Bundhoo - Employee of the Month



Phill Edwards' Team - Client Service Award

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