

*providing a quality service
at unbeatable prices*



Welcome to the 8th edition of the Convey Law newsletter. Thank you all for your feedback on previous editions of our newsletter. Good luck to you all in finding 'Colin the Convey Law Pig' and winning a bottle of champagne once again.

In this Newsletter we look at what a tough and different year it has been for the housing industry and we put forward our ideas as to how the Government can help change the current position.

2012 has been a year of change at Convey Law. Over the last 18 months, no fewer than 7 new Convey Law babies have come into the world! There must be something in the water here!

This year has been a year of consolidation for us, with a number of staff changes. The Convey Law family tree pin up is centrefold, with all relevant contact details.

This year has also seen the internal and external refurbishment of our offices at Maxwell Chambers in Newport City Centre. We are now fully air conditioned - cool and looking good – hot!

We take a look at how our industry has changed over the last 18 months as a result of new technology.

We have been busy fundraising again this year. We expect to surpass last year's figures and beat this year's target of £37,000.00 for our chosen charity, the Ty Hafan Childrens Hospice. We have raised in excess of £87,000.00 for the Ty Hafan Childrens Hospice to date and by the end of 2012 we hope that this figure will be in excess of £100,000.00.

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. Thank you all once again for your continued support. I hope that you enjoy the newsletter.

Lloyd Davies
CEO Convey Law

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REVOLUTIONARY CONVEYANCING

Communication and Technology

The advent of the iPhone, iPad and similar electronic devices have definitely had an impact on the way that we run our business.

Written communication is now instantaneous. We have been emailing correspondence, as apposed to using snail mail, wherever possible for a number of years now. This has been a financial necessity as well as a service requirement.

With the advent of emails being received instantaneously by our clients on their iPhones, the bar has been raised again to meet our clients' expectations in relation to communication.



Emails are instant and our clients and introducers require immediate answers to their written communications. Our difficulty is in obtaining answers from third parties, who don't share our communication and service ethos. Many solicitors still use snail mail and fax facilities!

Our online and case tracking facility has helped, with clients and introducers being able to review the 'Case Status' of their files in an easy to read online paragraph. Our Case Status reports are religiously updated every 7 days or whenever activity takes place on a transaction.

There is no doubt that our communication requirements have increased over the course of the last 18 months. We are working hard to meet the challenge, by decreasing the number of cases that our Conveyancers conduct at any given time and providing every possible resource in order to allow us to maintain the required level of service.

"I was most impressed with your Online Case Tracking system, I thought it was very '21st century' and not a lot of companies offer this service. This service provided an easy way to get an update on my transaction. I also liked how I could choose a telephone number for my Conveyancer with your telephone system instead of being put on hold. I would not only recommend Convey Law to my friends and family members in the future, but if I was to ever move house again I would use Convey Law".

Mr Guilder

"We have really valued your hard work and your help. It's a shame that other companies cannot learn from yourselves".

Miss Wood



Ask Gareth?

Why do I need a Local Authority Search if I know the area and the property?

Local Searches are vital. They reveal information in relation to matters outside the curtilage of the property as well as the property itself. The search will reveal whether roadworks are expected and whether the roads surrounding the property are adopted by the highway authority - if not you may be denied access to the property or you may have to make a contribution towards the maintenance of the road. Planning and Enforcement Notices and Proceedings are also revealed by these searches.

We would always recommend a Local Authority Search, even to cash buyers; it is very difficult for us to advise our clients appropriately in relation to property purchase transactions without a valid and up to date Local Authority Search.

Gareth Richards
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 pig 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 rhosier@conveylaw.com

Congratulations to Sue Scott who WON the bottle of champagne last issue after spotting 'Colin'.

Colin was on Page 7 of the newsletter, in the article on other charities Convey support. Colin was disguised as a smarties on the plate of cookies.



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



Rob Hosier

Sales Account Manager

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A very warm welcome to all of our new introducers and a very big thank you to all of our introducers for your support throughout the course of this year.

2012 has been a very busy year for the Sales and Marketing Team at Convey Law. Our introducer website launched in January www.conveylawintroducer.com. A new marketing initiative was entered into with Estate Agent Today, with links direct to our new introducer site via www.estateagentstoday.co.uk. This marketing incentive has been a huge success and has been extended for a further 24 months.

This year has been a difficult year at times, with significant staff realignment, due to maternity issues. Our Conveyancing teams are all now settled and looking forward to supporting our introducers in providing a great client service.

Convey Law New Business Team

A key result for me this year has been taking over the management of our New Business Team. Every new client at Convey Law receives a telephone call from our New Business Team on the same day that the instruction is received.

The New Business Team are sales focused and 100% more efficient, with a success rate of 95% from web based instructions, which are notoriously difficult to secure, and every Welcome Pack being sent to clients within 24 hours of instruction.

The New Business Team are happy, motivated and keen to receive those instructions and secure those clients. Well done guys keep going - Rob.

"Please can we take this opportunity to thank you so much for all your hard work, you worked exceptionally hard and exhibited great customer service.

We would definitely recommend your services to others and will use your company in the future".

Mr Atkins

"The service provided by my Conveyancer was wonderful - I actually felt cared for throughout my transaction. You were all marvellous".

Mr Harper

"The service I received was excellent. It is the second time I have used Convey Law and I would never use another conveyancing company".

Mr Valiance

Would you like a Christmas Present from Convey Law?

Instruct a single case to **Convey Law** in December and we will send you a **FREE Bottle of Champagne** and a **Box of Chocolates***.

*Our Christmas Gift Offer is limited to one gift per Branch/Introducer not per Instruction. The offer is at the sole discretion of Convey Law. The Instruction has to be received between the 1st December and the 21st December 2012. Further Terms and Conditions apply and are available upon request.



REVOLUTIONARY CONVEYANCING

Introducing the Convey Law Conveyancing Team



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2012 – A Different Year for the housing industry

Seasonal Highs and Lows this Year

Seasonal high and lows have been different from the past 7 years. We noticed a different set of new instruction numbers this year, with spring instructions not as high as normal. It will be interesting to see how the differentials impact later this year and what new instruction levels are achieved during the usually quiet months of November and December.

We look at some of the highs and lows that made 2012 a rollercoaster year and make a prognosis for the future of the housing market for 2013.

Tax Breaks and IFA Regulation

The government have done very little to stimulate the housing market this year. The removal of the First Time Buyer Stamp Duty exemptions did little to assist the market at the start of the year.

The government need to think long and hard about the new regulation proposed by the Financial Services Authority which is due to come into play early in the new year. It is proposed that mortgage lenders will need to ensure that their clients have the ability to repay the mortgages that they lend, which means that interest only mortgages could become a thing of the past. Why shouldn't we be encouraged to own and invest in our own properties. Investment in a commodity that is as literally "as safe as houses" should be encouraged, without the need to stick to a rigid repayment plan, which will invariably benefit the mortgage lender.

This new legislation could significantly curtail the growth of the housing market and the economy unless the government intervenes.

Quantitive Easing – Why bother?

Printing money and lending it to the Banks, at cheap interest rates, for them not to lend to businesses or to provide mortgage finance, is misguided. In the event that the Government wish to kick start the housing market they need to insist that a certain amount of this money is used by Banks to lend on competitive low interest rate, 90 – 95% loan to value mortgages. First Time Buyers need to be given the opportunity to get on the housing market and kick start our economy.

The Jubilee and Olympics

Major national events do have a significant impact on the housing market. The Jubilee was a massive event leading to 2 short weeks in June. The Olympics was fantastic, but not for the housing industry, with sales down on the same period last year. There is no doubt that volcanic ash and major national and sporting events all have a significant impact on the housing market!

Housing Strategies

There is no doubt that we need new initiatives from the Government in order to kick start the housing market once again. The issue in relation to building new houses is clearly a relevant topic with a shortage of housing being apparent. The real underlying issue is that Buyers have not got access to the mortgage finance in order to purchase the properties they want to buy. This is key if the Government wants to kick start the housing industry.



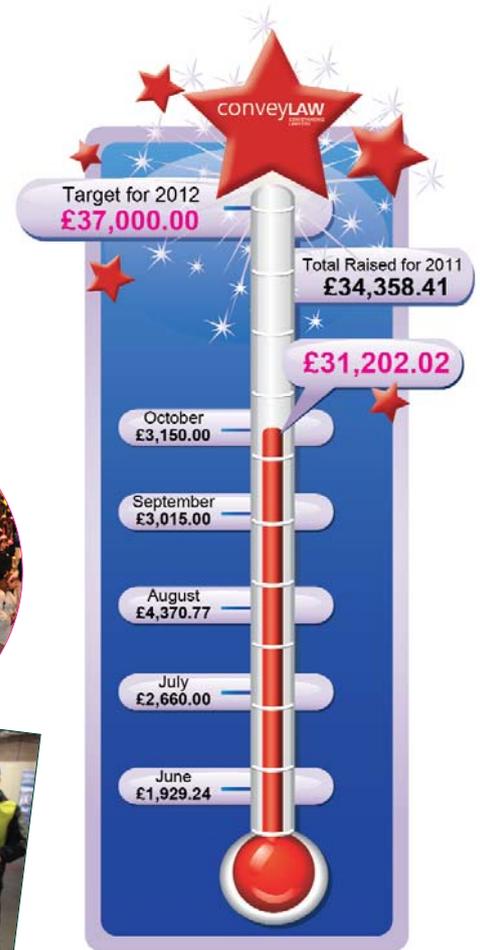
Convey Law on target to raise **£100,000.00** for Ty Hafan Childrens Hospice

Throughout 2012 the staff at Convey Law worked incredibly hard to raise funds for our favourite charity, the Ty Hafan Children's Hospice.

With the support of our clients, over the course of the last 3 years we have raised over **£87,000.00** for Ty Hafan.

This year we hope to raise over **£37,000.00**, making a total of **£100,000.00**.

This year Convey Law was the main sponsor for the Ty Hafan Cardiff Midnight Sleep Walk in May.



Dress down days, cake sales and jumble sale donations have all contributed to the monies raised.

We also attended at the Ty Hafan Celebrity Sports Dinner at Tiger Tiger in Cardiff, where our Managing Director - Lloyd Davies, agreed to enter into a sparring match with Light Heavyweight Champion Nathan Cleverly! Watch this space for sponsorship opportunities in the New Year!



Once again our **Free Legal Fee Competition** made a big difference to the overall donations raised. Our clients are now paying £10.00 in order to enter the competition where their Legal Fees are reimbursed by Convey Law in the event that they win the monthly competition.

Ty Hafan offers comfort, care and support for life limited children and young people and is dedicated to improving their quality of life for their whole family.

Ty Hafan require over **£3,000,000.00** per year to be sustainable. Approximately 15% of this sum is raised through public funding.

The children and families at Ty Hafan need and deserve our support and we are delighted to be able to help them.



Lifers at Convey Law

We thought it would be nice to recognise some of the Convey Law 'Lifers' who have worked here for 8 Years or more!



Baby Boom at Convey Law

Over the last 18 months no fewer than 7 NEW Convey Law babies have come into the world! Is there something in the water?



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