



LOCAL | NATIONAL | INTERNATIONAL

# RESIDENTIAL PROPERTY YOUR PROPERTY MATTERS

harrison clark  
rickerbys  
S O L I C I T O R S



# A PASSION FOR PEOPLE

**Our passion for people is at the heart of everything we do. It's the engine that keeps us ticking and inspires us to do our best. We're not satisfied unless we're making a real difference to peoples' lives, and we'll keep working hard to ensure we get the best outcome possible.**

## ABOUT HARRISON CLARK RICKERBYS

### Over 200 years of legal advice...

Harrison Clark Rickerbys is an amalgamation of a number of firms, with roots going back to 1796, when Rickerbys was first established in Cheltenham.

The original Harrison Clark solicitors' practice was established in Worcester in 1904. The name comes from Colonel Roy Harrison.

In 1965, the firm became Harrison Clark when Tony Clark and Colonel Harrison merged.

The firm merged with Shawcross Solicitors in 2011, to become Harrison Clark Shawcross in Ross-on-Wye. The original Shawcross practice has roots in Ross-on-Wye that can be traced back to 1820.

A merger with Gordon Lutton, founded in 1982, created the largest firm in Hereford. Colin Gordon still works in the firm. In 2017, client demand resulted in a London office move to a permanently-resourced location.

Worcester remains the Head Office, while we have additional offices in Cheltenham, Hereford, London, Wye Valley, Birmingham and the Thames Valley.

### Also from Harrison Clark Rickerbys...

Harrison Clark Rickerbys Ltd has two sister companies; Eagle HR and Medical Accident Group.



**“I just wanted to say thank you for all your hard work on this to ensure my sale went through smoothly and on time, it is much appreciated.”**

# THE EVOLUTION OF HCR

hcr law

Our passion for people is at the heart of all we do. It drives us forward and inspires us to do our best. We're not satisfied unless we're making a real difference to peoples' lives, and we'll keep working hard to get the best outcome for our client.

- CAMBRIDGE
- LONDON
- BIRMINGHAM
- HEREFORD
- THAMES VALLEY
- WYE VALLEY
- WORCESTER
- CHELTENHAM

**2016**  
A merger with Simon Jackson Solicitors

Merger with Simon Jackson Solicitors, fisheries expert.

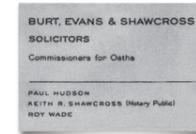
**2013**

Medical Accident Group acquired and clinical negligence work moved into a separate legal entity.



**2011**

A merger across Herefordshire  
Harrison Clark LLP merged with Shawcross & Co Solicitors, whose roots can be traced back to 1820, creating Harrison Clark Rickerbys inc Shawcross. Keith Shawcross still works with the firm, aged 76.



**2007**

Charitable trust set up  
More than £200,000 raised by employees and given back to charities in the communities where we live and work.



**1996**

Becoming Rickerby Watterson  
In 1996 the firm took over Watterson Todman to become Rickerby Watterson.

**1965**

A merger in Worcester

A merger of two established Worcester firms led by Colonel Roy Harrison and Tony Clark.



**1796**

Our roots go back to 1796

The roots of our predecessor firms go back to 1796 when Rickerbys was founded in Cheltenham.



- CHELTENHAM
- WORCESTER
- WYE VALLEY
- THAMES VALLEY
- HEREFORD
- BIRMINGHAM
- LONDON
- CAMBRIDGE
- CHELTENHAM

A P A S S I O N F O R P E O P L E

**1904**

HCR founders set up in Worcester

In 1923 Colonel Roy Harrison joins his father's law practice in Worcester, which was established in 1904.



**1988**

Becoming Rickerby Jessop

Rickerbys and Jessops merged in 1988 to form Rickerby Jessop, becoming Rickerby Jessop Flint in 1990



RICKERBYS LLP solicitors

**2000**

Becoming Rickerbys

Watterson was dropped as a name in the early 2000s leaving the name Rickerbys.

**2009**

A merger in Cheltenham

In 2009 Harrison Clark LLP merged with Jordans' solicitors in Cheltenham, where the practice was then known as Harrison Clark inc Jordans.



**2013**

Becoming Harrison Clark Rickerbys

The merger of Harrison Clark with Rickerbys to create a top 100 UK law firm, the largest in the three counties.

**2014**

A merger with K&M Family Law

Merged with K&M Family Law in Birmingham.



**2017**

A merger with Gordon Lutton in Hereford

A merger with Gordon Lutton, founded in 1982, created the largest firm in Hereford. Colin Gordon still works in the firm. In 2017, client demand resulted in a London office move to a permanently-resourced location.

**2018**

Now with more than 470 staff, the firm has more than 65 partners operating from eight offices.



# HEADS OF RESIDENTIAL PROPERTY



**Zoe Touhey**

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I act for private individuals in residential property-related enquiries and matters including first time buyers, property investors and developers. I'm knowledgeable and professional, and always reliable and friendly, answering any queries you have, even outside of working hours. I really care about getting the process right, explaining all the details and doing whatever I can to meet your needs, and if possible, your time frames.



**Jemma Price**

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I run the Residential Conveyancing team for Hereford and Wye Valley, and we're proud to be leaders in the market for the excellent service we provide. Property is a great area of law to work in because it's ever-changing and so fast-paced. We get to work closely with individuals and developers on the legal process of transferring ownership of a property from one party to another, and each transaction can throw up a different challenge.

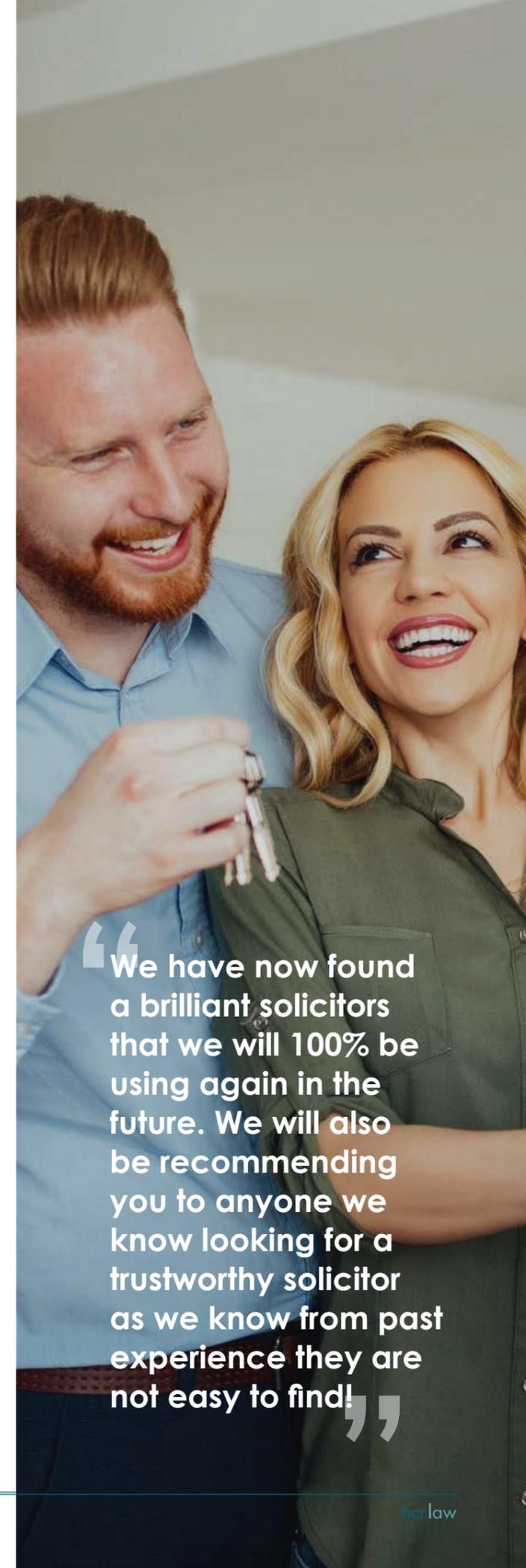


**Laura Upshall**

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I make buying and selling houses as exciting, enjoyable and stress-free for you as possible. I treat each transaction as if it were my own, so I'll work in the way that's best for you.

I also work with property developers to bring sites to market and the subsequent plot sales. I'll assess your requirements early on, so I have a complete understanding of what you may need during a sale or purchase.



**“We have now found a brilliant solicitors that we will 100% be using again in the future. We will also be recommending you to anyone we know looking for a trustworthy solicitor as we know from past experience they are not easy to find!”**

# CHELTENHAM OFFICE TEAM SHEET



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# WHAT CLIENTS SAY ABOUT US



“Thank you so much for your hard work and for everything that you have done in relation to my purchase.

You have really gone above and beyond and it has meant a lot to me and my family.

You are a superstar!”

Mr and Mrs D

“Zoe was amazing! She explained everything so well. She is a credit to your firm, and now I have my first house!”

Miss V

“Thank you once again for your hard work on this. You have gone above and beyond when everyone else around you really couldn't be bothered to pull their weight. You don't need telling this but you are a credit to your industry and although we lost out this time we will be using your services in the future and shall recommend you to friends and family.”

“I just wanted to say a huge thank you for everything you have done over the last few months. I know it was a stressful period for both you and myself, but thanks to you we got there in the end! You literally made my year!! So thank you so much.”

“Thank you for all your hard work, an excellent result!”

“We would like to express our heartfelt thanks for the excellent, professional work that Jemma Price has provided for us on two separate occasions. Moving house is extremely stressful but with the excellent communications that were provided, coupled with the attention to detail, we felt that we were represented by an extremely capable, knowledgeable person that nothing seemed to much trouble. We would have no hesitation recommending the exemplary services that Jemma provides.”

Mr & Mrs A R B



# ESTIMATED FEES

Costs	£
Our Legal fees on Sale	1050.00
Our Legal Fees on Purchase	1500.00
Bank transfer fees	32.50
Lawyer check (Purchase)	15.00
Anti Money Laundering searches per name	30.00
VAT	525.50
<b>Total Costs</b>	<b>3153.00</b>
Third Party Expenses	
Land Registry fee (Purchase)	135.00
Stamp duty (Initial assessment) (based on a purchase replacing your main residence at £950,000.00)	38,750.00
Searches (Approx.) (Purchase)	350.00
Pre completion searches (approx.) (Purchase)	8.40
Office copies – Sale	10.80
<b>Total Expenses</b>	<b>39254.20</b>
<b>Overall Cost</b>	<b>42,407.20</b>

This is an indication of charges based on details presently known.

Our aim is to take as much of the stress out of the conveyancing transaction process for you. We will do our very best to ensure that your matter proceeds as smoothly as possible by giving you excellent personal and efficient service. If you need to make appointments outside normal office hours or at lunchtime, We would be very happy to arrange this with you.

We trust the above is of assistance to you, but should you have any queries, please do not hesitate to contact us.

If you do decide to instruct us in the matter, for the purposes of details to be passed to the agents, these are as follows:



# SELLING YOUR HOME

## PRE EXCHANGE



### Solicitor

- Issue draft contract to buyer's solicitor
- Request redemption statement and send on to client
- Respond to enquiries from purchaser's solicitors, seeking information from client where necessary
- Send agreed Contract and Transfer to client for signature



### Solicitor

- Open file when instructions received
- Send client forms and letters to complete

### Client

- To return:
  - Signed Client Care Letter
  - Completed Essential Client Information Form
  - ID, as required
  - Money on account
  - Deeds and other documents relevant to the property
  - Completed Law Society Fixtures and Fittings Form (TA10).
  - Completed Law Society Information Form (TA6) (Freehold only).
  - Completed Leasehold Property Information Form (TA7) (Leasehold only)

### Client

- Reply to enquiries as necessary
- Return signed Contract and Transfer.
- Completion date to be agreed between parties



### Solicitor

- Exchange, with completion on agreed date, with client's authority.
- Notify client and estate agent

### Client

- Arrange removals

## POST EXCHANGE

## COMPLETION

### Solicitor

- Receive money
- Redeem mortgage
- Pay estate agent
- Send balance to client
- Confirm completion and release of keys to client and estate agent

### Client

- Take final meter readings
- Aim to be out of property by around lunch time
- Hand keys to estate agent



### Solicitor

- Obtain up to date redemption statement
- Provide client with completion statement

### Client

- Transfer any balance
- Confirm bank details to solicitor for payment of balance of sale proceeds (not by email)
- Cancel buildings insurance
- Confirm new correspondence address to solicitor (if necessary)
- Confirm removals (aim to vacate around lunchtime on completion day)



# BUYING YOUR HOME



## PRE EXCHANGE



### Solicitor

- Open file when instructions received
- Send client forms and letters to complete

### Client:

- To return:
  - Signed Client Care Letter
  - Completed Essential Client Information Form
  - ID, as required
  - Money on account
  - Funding arrangement form and supporting evidence
- Organise funding ( as necessary)
- Instruct surveyor

### Solicitor

- When all relevant documents received:
  - Apply for searches
  - Send Fixtures and Content Form & Plan to client for approval
  - Investigate title
- Raise initial enquiries with seller's solicitor
- Report to client on mortgage offer (when received)
- Send mortgage deed for signature
- Raise final enquiries with seller's solicitor following search results
- Report to client with search results and responses, contract, transfer and SDLT forms to sign and return

### Client

- Raise any queries on report
- Sign and return contract, transfer and SLDT
- Agree completion date when satisfied with property report
- When requested, send deposit to solicitor ready to exchange



## POST EXCHANGE

### Solicitor

- Prepare pre-completion searches
- Carry out exchange
- Request funds from lender
- Prepare completion statement request balance from client

### Client

- Arrange removals
- Put on risk building insurance from exchange and ensure details sent to solicitors
- Transfer balance to solicitors - all funds to be received as cleared by close of business the day before completion.



## COMPLETION



### Solicitor

- Send money to seller's solicitor
- Inform client once seller's solicitors confirm receipt of funds, which means completion has taken place
- Arrange registration at the Land Registry

### Client

- Collect keys
- Take meter readings

# OTHER SERVICES

## Wills, Trusts and Estate Planning

Nobody likes to imagine a future without a loved one. It's scary to think about and even harder to talk about, but our wills, trusts and probate team can help ease some of the burden. We make wills, set up trusts, mitigate tax liabilities and administer estates, and no matter your current life situation, we'll ensure your family's future is protected.



**Dawn Oliver, Partner, Head of Wills, Trusts and Estate Planning**

**Direct Dial:** 01905 744 871  
**Mobile:** 07721 564 340

## Family Law

When a relationship breaks down, emotions can run high and disputes often spiral out of control. When you need to move forward, we're here to help. We're one of the UK's biggest and most experienced family law teams, and can advise on issues affecting every kind of family – including divorce, matters involving children, wealth protection and international family law.



**Andy Caldicott, Partner, Head of Family Law Team**

**Direct Dial:** 01432 349700  
**Mobile:** 07774 870 756

## Medical Accident Group

Sometimes, an accident, injury or issue with the provision of healthcare can change your life. When that happens, our sister company Medical Accident Group will get you the compensation you need to move forward. Our personal injury and clinical negligence lawyers won't just claim on your behalf but use their expertise to help you plan for the future, finding the rehabilitation and medical care you need to ensure that your life can continue the way it should be.



**Peter Savage, Partner, Head of Medical Accident Group**

**Direct Dial:** 01905 744 987  
**Mobile:** 07795 542 726

## Corporate

When it comes to choosing the best advisers for your business, you need a team of corporate solicitors like ours that's responsive, experienced and connected. We immerse ourselves in your world and get to know your organisation inside out so that during a merger, acquisition or sale, we won't sit on the fence – we'll give you a clear view of the risks and opportunities, and provide the advice you need to make each decision.



**Rod Thomas, Managing Partner, Head of Corporate**

**Direct Dial:** 01905 744 888  
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## International

In an increasingly connected world, business of all sizes can operate across borders like never before. However, this can involve a myriad of legal intricacies and complicated regulations due to the unique laws for each country. Whether you're looking to expand outside of the UK, or you're an international company that wants to do business in the UK, we help ambitious organisations forge a path free of issues and allow them to focus on what they're good at.



**Nicolas Groffman, Partner, Head of International Team**

**Direct Dial:** 0118 945 0161  
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## Real Estate

If you're searching for first-class legal advice on commercial, residential or agricultural property matters, look no further. We combine a large team with exceptional service and a competitive rate. We can support you on a whole range of property advice, from buying and selling houses to all aspects of commercial property projects, like the building, funding and delivery of huge real estate projects.



**Matt Hayes, Partner, Head of Real Estate Team**

**Direct Dial:** 01432 349 662  
**Mobile:** 07879 498 160



Please visit our website for more information <https://www.hcrlaw.com>

## Talk to us

If you would like to know more about our services or how we could support you, please call us for an informal, no-obligation chat.

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