

Legal Representation

Making sure it's all legal

Deciding to seek the help of experts when buying a home is wise. There are several legal procedures involved in the purchase of a home and any error or oversight could cost you money or even result in the loss of your home. It is imperative that you seek the help of a legal advisor who can help you make sure that a good deal is a safe one.

The costs associated with these legal services vary but the lawyer should be able to give you an estimate of costs and the services to be given. Often there is a lot of paperwork associated with the purchase of a house and it can be quite complex. There are at least three documents required for the purchase of real property.

- ❑ **Offer to Purchase** – This is a written contract stating that the vendor agrees to sell property with the purchaser agreeing to buy it at a set price and binds both parties to the terms of the document.

- ❑ **Transfer of the Title of the Property or the Deed** – Make certain that you talk with your legal advisor. You must make sure that you have clear title to the property that you are going to buy. The process of determining clear title can become quite complicated quite easily and may require some extensive research to ensure that you have clear title.

- ❑ **Mortgage document** – This document records the mortgage loan in the case that a new mortgage has been arranged.

Legal representation is not a suggestion... it is a requirement. It is the only way in which to adequately protect your rights and obtain clear and just title to the property that you wish to purchase.