

A Conveyancing Guide



www.JoanneBowmer.co.uk





Why Choose JB Property Law

Moving home is often considered one of life's most stressful experiences, but having the right legal team by your side can make all the difference. At JB Property Law, we are an award-winning property firm dedicated to providing a personal, professional conveyancing service tailored to your individual needs. Unlike larger firms and call-centre style operations.

We believe communication is key. That's why every client receives their lawyer's direct mobile number for WhatsApp and text communication, as well as a direct telephone line, email address and correspondence address, ensuring you can contact us in the way that suits you best.

Whether you are buying your first home, selling a property, remortgaging, transferring ownership or expanding your property portfolio, we are committed to making the process as straightforward, efficient and stress-free as possible.

Our reputation is built on clear communication, practical advice and a proactive approach to progressing transactions smoothly from instruction through to completion.

Our services include:

- Residential Sales and Purchases
- Remortgages and Transfers of Equity
- Buy-to-Let Transactions
- First-Time Buyer Conveyancing
- New Build Purchases
- Specialist Armed Forces Conveyancing, including Forces Help to Buy

At JB Property Law, we combine expert legal advice with a genuinely personal service, giving you the confidence and support you need at every stage of your property journey.

Buying & Selling

Purchase

Sale

Confirm your wish to proceed

Once you have reviewed & accepted your quote, you will be invited to complete a simple online instruction form. This allows us to collect the key details we need. The sooner we receive your completed form, the sooner we can get your transaction underway.

Opening a File

After you have instructed us, you will receive our welcome pack containing important information about our services, including our Client Care Letter, Terms of Business and a small number of forms for you to complete.

We recommend returning the paperwork as soon as possible, as this enables us to open your file promptly and start progressing your transaction. Until we receive the completed documentation, we are unable to formally commence work on your behalf.

Identification and Source of Funds

Before we can begin work on your transaction, we are required by law to carry out identity and anti-money laundering checks. These checks help protect all parties involved and ensure compliance with legal and regulatory requirements.

The process is simple, secure and can usually be completed remotely using your smartphone or other device. We may also need evidence of the source of any funds being used towards your purchase.

Memorandum of Sale

Once a sale has been agreed, the estate agent will issue a Memorandum of Sale. This document provides the essential details of the transaction, including the property address, agreed price, the buyer and seller, and the legal representatives acting on both sides.

If there are other linked sales and purchases involved, details of the chain may also be included. This enables everyone involved in the transaction to communicate effectively and helps keep the process moving forward.

Receiving the Contract Pack

We will review the documents carefully and raise any necessary enquiries before reporting our findings to you.

The pack contains important information about the property, including the legal title, agreed purchase price, fixtures and fittings, and other relevant property information.

Sending out a Contract Pack

We will prepare and issue the draft contract pack to the buyer's conveyancer. This pack contains key information about the property, including title documents, boundary information, the agreed sale price and the completed property information forms.

Raising Enquiries

At this stage, we will review the title documentation, raise any necessary enquiries with the seller's conveyancer and apply for the required searches.

We will carefully review the search results and your mortgage offer, ensuring that all of your lender's requirements are met before reporting to you and progressing your purchase.

Handling Enquiries

The buyer's conveyancer may raise enquiries about the property and the contract documentation. We will answer as many of these enquiries as possible on your behalf, but some property-specific questions may require your input.

If further information is needed, we will contact you and guide you through the response process.

There may be periods during the transaction when progress appears slow. This is often because we are waiting for information, search results, mortgage requirements to be satisfied, or for other parties in the chain to reach the same stage. While some elements of the process are outside our control, we will continue to progress matters wherever possible and keep you informed throughout.

Exchange & Completion

Purchase

Pre-Exchange

Once our investigations are complete, we will provide you with a detailed report on the property, including the title, search results, contract documentation and any other important information you need to consider before proceeding.

If you are happy to move forward, you will be asked to sign the contract, provide your deposit funds and sign your Stamp Duty Land Tax Return. We will also make the necessary arrangements to request your mortgage funds and prepare for completion.

Sale

Pre-Exchange

Before exchange of contracts, you will be asked to sign the sale contract so that we are authorised to exchange on your behalf.

We will also make the necessary arrangements to redeem any existing mortgage or secured lending & any estate agents fees from the sale proceeds and ensure that all financial requirements are in place before exchange can take place.

Exchange of Contracts

Exchange of contracts is the milestone that everyone has been working towards. Once all parties are ready and have agreed a completion date, the legal representatives will formally exchange contracts on behalf of their clients.

At this point, the transaction becomes legally binding and the agreed completion date is fixed. This means that both parties are committed to completing the transaction on the agreed date.

The exchange itself takes place between the conveyancers and is usually carried out over the telephone. You do not need to be present, but we will only proceed once we have your authority and will keep you updated throughout the process.

Completion Day

This is the day everyone has been working towards. The day the transaction completes and ownership of the property officially transfers from the seller to the buyer.

The seller will move out of the property, leaving behind any items agreed within the Fixtures and Fittings Form. The property should be left clean, clear and ready for its new owners.

On completion, the purchase monies are transferred between the conveyancers. Once the seller's conveyancer confirms receipt of the funds, the estate agent will be authorised to release the keys and the buyer can move into their new home. For sellers who are buying a new property funds are then transferred to solicitors acting on a related matter.

Post Completion

Your conveyancer will pay your Stamp Duty Land Tax. We will apply to the Land Registry to register you as the new owner(s) of the property & inform them of any Mortgage Deeds to be noted on the Land Registry records. You will be informed when this is complete. If the property is leasehold we will deal with any freeholder requirements.

Post Completion

After completion has taken place, we will deal with all of the financial arrangements relating to your sale. This includes redeeming any existing mortgages/secured loans, paying any agreed estate agency fees & settling our legal costs. Once these payments have been made, we will send the remaining sale proceeds to you or, transfer them directly towards your onward purchase.

PROUD TO SUPPORT

15% Armed Forces Discount

We are proud to support past and present members of the Armed Forces, as well as their families, with a 15% discount on our legal fees.



For past and present members



For their families



Simple, verified eligibility



How it works

Discount applied after a quote has been issued and upon receipt of valid proof of service or eligibility.



Our Armed Forces Service

At JB Property Law, supporting the Armed Forces community is something that is very close to our hearts. Our founder, Joanne Bowmer, is married to an Army Veteran and has first-hand experience of the unique challenges that military families can face when buying, selling or relocating. Whether it's a last-minute posting, deployment, frequent moves, or managing a property transaction from hundreds of miles away, we understand that military life often requires flexibility, understanding and practical solutions.

We are proud to offer specialist conveyancing services for:

- Serving Armed Forces Personnel
- Reservists
- Veterans
- Immediate Family Members

Our Armed Forces Promise:

- 15% discount on our legal fees - discount is available upon production of suitable proof of service/eligibility.
- No additional legal fees for Forces Help to Buy transactions
- Personal support from instruction through to completion
- Flexible appointments, including remote and out-of-hours communication where possible
- Secure digital onboarding, identity verification and document signing
- Nationwide service, wherever military life takes you
- Direct access to Joanne throughout your transaction with straightforward advice from a military-friendly conveyancer who understands the realities of service life

Over the years, we have assisted clients stationed across the UK and overseas, communicating via telephone, email, WhatsApp and video calls. We have sent and received important documents to military bases around the world and have even had mortgage deeds arrive via military mail and "Blueys" from deployed service personnel.

To ensure continuity and a truly personal service, Joanne personally handles all Armed Forces transactions from start to finish.

Meet the Team

Joanne Bowmer - SOC.Lc, PF.NALP, Q.Inst.Pa, E.C.Dip Director, Consultant Lawyer & Head of Military Property



Joanne is experienced award winning legal professional with over 20 years in the legal sector. Beginning her career as an office junior, she has progressed through determination & dedication.

Her career has spanned both large, well-established firms & smaller, boutique practices, giving her a broad & well-rounded perspective on residential property law. This depth of experience allows her to provide practical, informed advice tailored to each & every client's individual circumstances & requirements.

Joanne founded JB Property Law in 2022 to offer support to armed forces families that often get overlooked in standard residential property transactions due to their unique circumstances.

Bella - Head of Shredding



They say every home should have a pet and we believe every office should too. At JB Property Law, we are joined by Bella, our much-loved 7-year-old Pugzu (a charming cross between a Shih Tzu and a Pug—something we also had to learn!).

Bella plays an important role in the team as our unofficial Head of Shredding and Tea Breaks. When she's not busy snoozing in her favourite spot, you may occasionally hear her offering her thoughts in the background.

Aimee Summers

Conveyancing Executive & Head of Residential Property

Aimee heads up the non-military residential property department. Aimee oversees the firm's standard residential property transactions.

Aimee joined the firm in 2026. Aimee echoes JB Property Law's client focused approach ensuring clients receive an efficient, responsive, & highly personalised service throughout their

Aimee specialises in a broad range of property transactions, including freehold and leasehold sales, purchases, remortgages, transfers with a specialism in auction properties.



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