

# HOME MATTERS

Newsletter of Caprice Conveyancing and Separation Solutions  
Divisions of Meehan Legal Pty Ltd

## S SEPARATION SOLUTIONS

### How to get the most out of legal services for your family law property matter

The cost and quality of legal services is unfortunately a common cause of confusion and communication breakdown between solicitors and individuals seeking legal advice or representation.

Fortunately, there are some simple steps that can be taken to maximise the quality of the legal services provided to you, and ensure you get the most out of the funds you pay towards legal advice and representation.

This article focuses on the particular situation where you may be attending a first consultation appointment with a solicitor for a family law property matter.

Remember that solicitors, like many other service providers, charge per hour for their services, and the more you get out of the half an hour to an hour spent during your first consultation appointment, the less time and work will be required, should you decide to proceed with your case following the first consultation appointment.

Bearing this in mind, the quality of the advice you receive at a first consultation appointment depends very much on the quality of the information you are able to give the solicitor giving you the initial advice. In a family law property situation, bringing along the appropriate documents can go a long way towards allowing you to receive the best possible advice at a first consultation appointment. If you decide to engage the services of the solicitor that gives you the initial advice, the solicitor will then have copies of these documents and the time and expense that might be spent in tracking them down will be saved.

**Have a burning question about your family law property situation?  
Call Separation Solutions on (02) 4647 3233 and mention the "March edition of Home Matters" for a FREE first consultation appointment, that would normally cost you \$220.**

Useful documents to bring to a first consultation appointment for a family law property situation include:

- ✦ Superannuation account statements for any super accounts in your name (and your partner's name if possible);
- ✦ Valuations for any relevant assets (the family home, cars, investment properties, businesses);
- ✦ Bank account statements for any bank accounts in your name (and your partner's name if possible);
- ✦ Credit card statements for any credit cards in your name (and your partner's name if possible);
- ✦ Statements for any mortgages, loans or debts in your name (and your partner's name if possible);
- ✦ Statements for any insurance policies in your name (and your partner's name if possible);
- ✦ Statements and documentation in relation to any shares in your name (and your partner's name if possible); and
- ✦ A list of any furniture and how much each item is worth, if you are having issues with sorting out how the furniture will be split.

The idea of a first consultation appointment is to obtain some general advice about your matter, and obtain some advice about how much it will cost to have a solicitor act on your behalf in your matter, and the basis on which costs which be charged.

If you and your solicitor are armed with the best possible information in relation to your property, assets, and liabilities, the delay in receiving quality legal advice can be significantly reduced.

Lee-May Saw

Solicitor

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### Are you considering selling your home?

The process of selling your home can be stressful, so the more you know about the process, the better prepared you will be. Here are some quick points to remember:

- Once you have decided to sell your home the first thing you should do is consult your conveyancer. You may have already decided on a real estate agent but the law provides that before you, or your real estate agent, can place your home on the market for sale there must be a contract for sale prepared. There are hefty fines in place if someone is caught promoting the sale of a property in anyway whatsoever before a contract is prepared.
- Your conveyancer will take detailed instructions from you about your home and then obtain, on your behalf, all the mandatory documents that need to be attached to the contract, e.g. Council zoning certificate, a copy of the title, deposited or strata plan, sewer diagram and any other documents that may be required in your particular case, to ensure your full compliance with the law.

To be able to prepare the required contract for sale, the conveyancer will generally need the following information about the property to be sold:

- The address of the property;
- The nature of the property – whether a house, unit, vacant land etc;
- The reference to the title of the property (Lot and DP/SP – found on council rate notice);
- Whether or not the property is mortgaged and, if so, the identity, address and contact number of the mortgagee;
- The whereabouts of the certificate of title of the property, if there is no mortgage;
- Whether there is a survey of the property;
- If there is a survey, whether any alterations or additions have been done to the improvements on the property since the date of the survey;
- If you have carried out any building work to the property in the 6 year period prior to selling, the value of which exceeds \$12,000, there must be attached to the contract evidence of Home owners warranty insurance. You should discuss this with your conveyancer before the contract is prepared;
- Whether the property is sold with vacant possession or subject to any tenancies;

- If the property is sold subject to a tenancy, where is the lease or other tenancy documents;
- Do any disputes exist in relation to the property or any part of the property;
- Has any government or statutory authority issued any order requiring that something be done on or to the property or that something be not done on or to the property;
- What inclusions (not being fixtures) are sold with the property? For example, are carpets, curtains, blinds, light fittings to be included?
- You must ensure that your home is fitted with smoke alarms – legislation now provides that smoke alarms MUST be installed in all buildings in which people sleep. It is an offence not to comply;
- When considering selling it is a good idea to contact a few of your local real estate agents and invite them to give you a market appraisal. This way you can get an idea how much you can expect to receive for your property, as well as giving you the opportunity to discuss the various marketing options with the agent. There are positive features for both private treaty and auction sales, but your agent will be able to suggest the best method for you.

#### Caprice Conveyancing – contact details

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**Are you thinking of selling your home?**

**Give us a call and we will make the process stress-free.**

## Finance Gossip

### Would you like to be rewarded every time you make your mortgage repayments?

Well now you can.

I am happy to introduce to you this great offer.

It works like this: if the loan balance annually is \$350,000 you will be rewarded \$320 - \$350 per year in points. Now with that you can choose to put it in a holiday, etc.

What is also important is that I can still structure the loan that best suits you. Doesn't that sound great?

Refinance to a cheaper loan and also get rewarded or buy a home or investment and also be rewarded.

### Would you like a lower interest rate?

Yes I am talking about 1.00% CHEAPER than the four big banks.

This only applies to standard variable rate.

At the moment, the standard variables are in between 9.00% to 9.50%.

After two years the loan will convert to a competitive rate.

What about having a 40 year term instead of a 30 year term?

What this means is that your repayment is lowered, making it easier to service the loan. Take note that you can still pay it off sooner if you wish.

If you would like to know more on how you too can benefit, and are interested in these new offers please email or phone me.

Terms and conditions apply.

Thank you for your time and see you next month.

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**W**ealth  
**I**ndependence  
**S**ecurity  
**E**quity  
**CHOICE** home loans

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## Thinking of Selling?

When the time comes to sell a property you want an expert on your side – someone who is up to date on your neighbourhood, who will “tell it like it is” with straightforward advice. Most of all you need an agent who will care about your requirements, and make the whole process as stress-free and rewarding as possible for you. At Century 21 we have spent decades helping people sell their property, from the smallest to the grandest. You can rest assured that no matter the size, location or value of your property, your Century 21 agent will consider it a high priority. It's important to you, so it's important to us.

### Tips for presenting your property for sale

When you have decided to sell your property and appointed an agent you will have open for inspection dates organised. So prepare your property to look its best.

**Outside:** make sure your garden looks good, that all gates work, fences are mended and sweep any leaf litter away.

**Clean and tidy:** put clutter away, tidy the children's toys, and clean the place until it sparkles. Clear tables and counter tops, and don't leave dishes in the sink. Clean the windows and get rid of cobwebs, and give the place a good airing. If you don't have the time to clean the house yourself, now might be the time to call in the professionals. Ask your Century 21 agent to recommend a professional cleaning service.

**Start packing:** a great way to remove a lot of clutter is to either have a giant giveaway to a charity or if you want to take it to your next abode, start packing now. Store the boxes elsewhere and this will give you the double benefit of being on the way to moving, and offering a spacious-looking home. This is especially important in storage areas, where the appearance of space is very important. You don't want a buyer to open a cupboard and see everything crammed in to bursting.

**Paint, patch, repair:** it's amazing what a coat of paint and a clean carpet can do to improve the value of your home. Do minor repairs and replace anything broken (like dripping taps or broken tiles).

**Extra sales tricks:** it goes without saying that your property should be clean and neat with beds made and bathrooms sparkling on inspection day. Some vendors also swear by the 'little extras': the smell of coffee brewing or freshly baked goods, or soft music to create a feeling of 'home' as people are walking through. Clean windows and fresh flowers are proven to create a positive impression, and a fire on a cold day shows off the cosiness of the room, but don't go overboard. Make sure the place smells clean and fresh above all.

**Take the dog for a walk:** when your open for inspection is on, leave it up to the agent to deal with the people who come through. Take your pets out if possible, as they can get in the way.

## Negotiating Your Sale

The most important negotiation of your life may be the sale of your home so leave it to the experts. Your Century 21 expert is a skilled negotiator who can make sure you get the best possible price for your home. We recommend that sellers don't enter into conversations about the price of the property at open house days or any other time – it could lead to a situation you will regret later. At Century 21 we take care of all the details of selling your home, so talk to us about your sale requirements.

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**Have a topic of interest you'd like to see covered in Home Matters?**

Email us with your suggestions at [info@meehanlegal.com.au](mailto:info@meehanlegal.com.au).