

# Co-owning property

Listening to your individual needs

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# A solution specific to you

Buying a home with your partner, spouse or a family member, is usually an exciting and busy time.

With everything else to think about you may not have given any thought to who owns exactly what share of the property.

But the time will come when one or both of you wish to sell. You may have contributed unequally to the property and so it is important to record the contributions you have made, and how the sale proceeds will be split. Doing so could save a lot of heartache, not to mention the substantial legal costs that could be incurred if you fail to reach an agreement in the future. And of course it is often far easier to agree on a fair course of action at the outset.

If you are already a joint owner of property or if you are currently in the process of buying a property we can help you think through all the issues involved and then record any agreement in the proper legal format, known as a 'Declaration of Trust'.

Every individual situation will be different, and we will make sure that we listen carefully to what you want and will then draw up an agreement specifically for you. We would also recommend that you write or update your Will to cover the situation should one of you die, and our Property and Private Client teams work closely together to provide a comprehensive service.

# How we can help with matters

Our service covers:

- Declarations of Trust
- Wills and Tax advice

Advice about:

- Rights of survivorship
- Rights of occupation
- Rights to sell
- Mortgage indemnities

We usually work to a fixed fee and provide full details before committing you to any expense.

Please contact us for a free initial discussion with one of our qualified lawyers.