

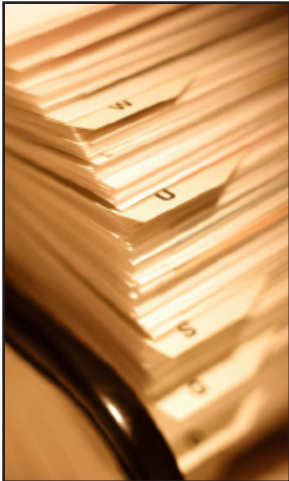
Your Conveyancing Group

Corsers conveyancing specialise in all property matters including real estate settlements whether buying or selling land, private land contracts, commercial leases and commercial property settlements. Corsers also act in business settlements, land divisions (both torrens title and community title), family transfers and apartment settlements.

Conveyancing Services

Frequently Asked Questions

In our role as your Conveyancer we arrange for various searches of the property you are buying or selling and check the sales documentation. We will also attend to the signing of documents for settlement. When the transaction is completed we advise the change of ownership for:



- Council
- SA Water
- Lands Titles Office
- Strata Corporations
- Land Tax
- Emergency Services Levy

We leave you to organise:

- Telephone
- Electricity
- Gas
- Paper etc
- Alarm Monitoring
- Foxtel/Austar Licences

Insurance

You should be aware when you are buying property that the property is at your risk from the time the contract is signed and accepted.

Insurance can easily be overlooked. Ensure that any cover note has not lapsed and that policies have been transferred or been put into place.

Speak to your insurer or insurance broker. If you are borrowing money then the bank will want to have its interest noted on the policy and will require a copy of the certificate of currency before settlement.

Keys

Generally you need to organise release and delivery of the keys with the agent. There are no rules about vacating or entering the property, however, common sense prevails and generally possession is not given until settlement is confirmed. Settlement normally occurs between 11-12 noon. Please call us to check prior to settlement.

Finance In Place?

NAB Competative Quote

Make sure you're getting the best deal with a NAB pre-approved loan in just under 15 minutes. It doesn't get any easier to make sure your loan is working hard to save you money.

Simply fax the attached form and Stephen Pullen at NAB will call you for residential or commercial quotes.

*** To access another copy of the NAB form, go to our website and "Forms".*

Free Services Connections

If you want a one stop free services connection organised at no cost to you use the services connection product on the fax form attached.

*** To access another copy of the form, go to our website and "Forms".*

Other Transactions

If you are buying or selling another property it is generally efficient for us to act for you and co-ordinate both settlements.

Should you wish us to act in your other transaction please advise us or the agent to ensure we receive copies of the sales documents. If you call us we can contact the agent for you and make all the necessary arrangements.

Investment properties

If the property you are buying or selling is an investment property please ensure you keep a copy of the settlement statement for your accountant for taxation purposes.

Allowable depreciation deductions should also be sought to ensure that depreciation deductions allowable are carried forward after the purchase. Check with your accountant.

Corsers

Conveyancers
4th Floor, 122 Pirie Street
Adelaide SA 5000

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Your Legal Group

Corsers specialise in all areas of commercial and property legal work and we can advise in relation to contract disputes, damages and insurance claims and estates. We are happy to discuss any matter with you without obligation. We are committed to quality management and all clients are dealt with personally by a file manager or partner assigned.

Will up to Date?

A will is left to gift and transfer your estate and assets on your death. Normally with a married couple wills are "mutual" that is to say each partner leaves a will in the same terms (generally leaving all to the other) and when both die then the last will directs how the estate remaining is to be divided, to your children or otherwise.

Most wills are straight forward legal documents but they are very important. Ensure you have one.

Should you not leave a will then your estate is dealt with under regulations and divided amongst your family and relatives in accordance with certain rules. If this is the case then unnecessary costs, delay and distress to your family may occur and this should be avoided.

We do not recommend that clients appoint trustee companies as executors in wills unless there is some particularly complicated trust being set up. Trustee companies charge a commission from the estate and this can prove to be an expensive burden and cost.

If changing property holdings, check that your will is up to date and valid.

Marriage

A will prepared prior to your marriage (unless stated to be in contemplation) is void upon your marriage. If you are separated and named your wife/husband in your will they may not be entitled to be a beneficiary under the will. You should consider changing your will.

Corsers

Lawyers

4th Floor, 122 Pirie Street

Adelaide SA 5000

Powers of Attorney..

All clients should have Enduring Powers of Attorney prepared in conjunction with their Wills. Appointing an attorney has generally been thought of as a business matter or for a specific arrangement to put in place if you are to be away for any period. This is so for a normal power of attorney.

An Enduring Power of Attorney (as it suggests) however continues even if you are ill or incapacitated. A normal power of attorney ceases when the person giving the power is ill or incapacitated.

Giving your partner an Enduring Power of Attorney allows them to continue to conduct your affairs if you are unable to.

Areas of Practice

We are a specialised practice in :

- * Property
- * Commercial Law
- * Commercial Disputes
- * Insurance
- * Company & Trusts
- * Probate & Wills

Please look at our web site for more details about Corsers. Visit - www.corsers.net.au

Commercial / Advice

We can advise in all business and commercial areas and assist in company and business planning and sales.

See our Terms and Conditions and charges listed on our web site at www.corsers.net.au

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