

# offa

Swift, simple faith-based finance

**SOLICITORS PROCESS**



## Step 1

Client contacts Offa for either a purchase or a refinance application.

## Step 2: Dip issued

Once we issue your Decision-in-Principle (confirmation that you meet the basic criteria) you should contact one or more of the solicitors on our panel to request a quotation.

## Our panel includes:



Solicitor	Email	Contact person	Contact number
Bond Adams	offalegalteam@bondadams.com	Muhammed Gaffar	01 162858080
Batley Law	hassnain@batleylaw.co.uk   conveyancing@batleylaw.co.uk	Hassnain Liaquot Ali	0330 041 4564
Hawkins Law Limited	mpatel@hawkinslaw.co.uk	Mohshin Patel	02071777579
London Sol Limited T/A Greymore	info@greymore.com	Cemal Turk	0208 8081285
Ackroyd Legal (London) LLP	mohammed.munshi@ackroydlegal.com	Mohammed Munshi	020 3058 3363
Markand & Co Solicitors LLP	bijal@markandsolicitors.co.uk	Bijal Shukla	020 8470 1422
Davisons Solicitors Limited	shabnam.begum@davisons.law	Shabnam Begum	0203 751 4952
Maxims	info@maximsolicitors.co.uk	Adil Khan & Sehar Azam	02085517066
DWS Legal	info@d-w-s.co.uk	Asma Karim	01 162999199
Kuddus Solicitors	ka@kuddussolicitors.com	Kuddus Ali	02072475476
FH Law	info@fhlawsolicitors.co.uk   mhr@fhlawsolicitors.co.uk	Md Habibur Rahman	02089117100
GreyStone Solicitors	info@greystonesolicitors.co.uk	Farrukh Naeem	01582343453
Arch Law Limited	Natasha.istanbul@arch.law	Natasha Istanbul	03332423976
Amanah Legal Limited	info@amanahsolicitors.co.uk	Mansoor Malik Wakil Ahmed	02034680200
David J Foster & Co (Solicitors) LTD	wallsall@dfsolicitors.co.uk	Mr Lothib Miah & Khaled Hussain	01215171449 0121 517 0967
Clearwater Solicitors Limited	mohammed@clearwatersolicitors.co.uk	Mohammed	08000430430
SABZ SOLICITORS LLP	M.Ahsan@sabzsolicitors.co.uk	Muhammad Shahzad Ahsan	01618765518
Stuart & Co Solicitors	H.Nas@sc-solicitors.com	Hasan Nas	02088871360
Rosewood Law	Anthony@rosewoodlaw.co.uk	Anthony	01254460600
Setfords Law Ltd	DShah@setfords.co.uk	Dilpesh Shah	01 162999199

### Step 3: Choosing your solicitor

When you are happy with the quotes from your chosen solicitor and are happy to proceed, please inform Offa to progress your application.

### Step 5 Solicitor carries out legal work and searches

The chosen solicitor firm will:

- Confirm your identity and complete Anti-Money-Laundering checks
- Order and review local authority, environmental and other searches (for purchases)
- Review title and any existing charges
- Raise or respond to enquiries
- Comply with any conditions shown on our offer letter

*Solicitors carry out their own searches and will advise you of any additional fees or timescales associated with searches.*

### Step 7 Completion

On the agreed completion date Offa releases funds and the solicitor completes the registration of the finance and any post-completion matters (e.g., registering the charge at Land Registry etc).

### Step 4: Solicitor receives Finance offer (Offa instruction to proceed)

If your application is successful, your chosen solicitor firm will receive our offer and legal instruction through our portal. This is Offa's formal instruction to the solicitor to commence legal work on behalf of both parties, Offa and the client, on a dual representation basis.

### What is dual representation?

Dual representation, often shortened to dual rep, describes when a single solicitor or firm acts for both the finance provider, in this case Offa, and the Applicant(s) in the same property transaction.

### Step 6 Satisfying conditions & final checks

Once searches are returned and all conditions are satisfied, the solicitor notifies Offa that they are ready for completion.

## Helpful FAQs

#### Question: How do I appoint a solicitor?

Answer: Before you apply, refer to the list of firms on our Solicitor's panel. Reach out to one or more firms to ask for a quotation. E-mail and phone numbers are provided. Once you have selected a firm, you will need to inform the firm that you wish to instruct them to act on your behalf. They will provide you with information on what to do next. Inform your broker or advisor of the name of the firm, and they will include it in the application.

#### Question: Who pays the solicitor's fee?

Answer: You will need to settle the conveyancing fees as directed by the firm or solicitor you have instructed. Refer to the list of solicitors on our panel here.

#### Question: Can I use a firm that is not on your panel?

Answer: Not at this time. Offa operates a closed panel of firms that specialise in these transactions. Please contact a firm from our panel and ask for a quotation.

For redemption of your finance, any solicitor can be used.

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