



Property Services
& Conveyancing

Commercial Property
& Leases

Wills, Probate
& Trusts

Powers of Attorney
& Estate Management



ThurstanHoskin
SOLICITORS

REDRUTH

|

HAYLE

|

ST AGNES

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**Free parking
at our Redruth
office**



**Conveyancing
Quality**



At Thurstan Hoskin we like to take the worry and stress away from you



THURSTAN HOSKIN SOLICITORS is an independent law firm which has been part of the Cornish legal landscape for over five decades. Our main office, conveniently located just off the bottom of Redruth High Street, was later established in 1979. We take pride in our Cornish roots and serving the local community and beyond.

We are committed to continued staff training and development which ensures our standards are up to date. We are regulated by the Solicitors Regulation Authority and are members of the Cornwall Law Society, Solicitors for the Elderly and The Law Society's Quality Conveyancing Scheme.

Since Thurstan Hoskin's retirement, Practice Manager Barbara Archer and Head of Conveyancing Stephen Morrison have continued to build the firm's ethos and develop the firm's core principles, which are good value, good advice, good communications, respect and reassurance. Providing a personal service is also a core principle of our business and clients are allocated a team member based on their individual needs.

Every month we match client donations to two local food banks - CPR (Camborne, Pool & Redruth) food bank & Hayle food bank. Donations can be given to our receptionists and we have a food collection basket in our Redruth office.



Covid-19 Commitment

www.thurstanhoskin.co.uk/covid-19-update



Chynoweth, Chapel Street, Redruth, TR15 2BY

Telephone 01209 213 646 | Fax 01209 210 069
info@thurstanhoskin.co.uk | www.thurstanhoskin.co.uk
Open in Redruth Monday - Friday 9am - 5.15pm
SRA: 648277

33 St John's Street, Hayle, TR27 4LL

Telephone 01736 230 055 (Mon - Fri | 9am - 5.15pm)
Open in Hayle Tuesday, Wednesday & Friday 9am - 5pm
SRA: 657785

20 Churchtown, St Agnes, TR5 0QW

Telephone 01872 306 287 (Mon - Fri | 9am - 5.15pm)
Open in St Agnes Wednesday 9am - 1pm
All other times by prior appointment

Before you do anything - TALK TO US

Private Client

Louise Deere FCILEx Chartered Legal Executive
Redruth - Head of Private Client *

Teresa Dawes
Legal Assistant (Private Client)

Maria Bury
Wills & Probate Executive

Charlotte Fairley
Legal Assistant & Receptionist



Administration & Support

Barbara Archer BA (Hons) ACMA CGMA
Partner & Practice Manager - Redruth

Sharon Archambault
Cashier & Admin Assistant - Redruth

Paul Hocking
Accounting Executive

Stephanie Terrell
Receptionist - Redruth

Conveyancing

Stephen Morrison LLB (Hons)
Partner & Head of Conveyancing*

Samantha Newton ACILEx
CILEx Conveyancing Practitioner*

Emma Lilley ACILEx
Conveyancer* - Hayle

Jannette Scott
Legal Assistant (Conveyancing)

Laraine Smailes
Legal Assistant (Conveyancing)

Colette Cooper
Receptionist & Conveyancing Assistant

Emma Lockie ACILEx
Conveyancer* - Redruth

Martin Biscombe
Conveyancer* - Redruth

Janet Edwards
Legal Assistant (Conveyancing)

Alison Healy
Legal Assistant (Conveyancing)

David Ashley
Conveyancing Assistant

Hayle Office

Tel 01736 230 055
33 St John's Street, Hayle, TR27 4LL
Tue, Wed, Fri | 9am - 5pm

Thurstan Hoskin & Partners has a long-standing history serving the Hayle community and this is why we were pleased in 2019 to re-open in Copperhouse just a few minutes walk from our old premises.

*Pick up their leaflets from our Redruth office

Redruth Office

Tel 01209 213 646 | Fax 01209 210 069
info@thurstanhoskin.co.uk
Mon - Fri | 9am - 5.15pm
Chynoweth, Chapel Street, Redruth, TR15 2BY

Located within the local heritage action zone, just off the bottom of the high street, & with free client parking we are perfectly located to serve the local area & beyond.

St Agnes Office - We're in the square

Tel 01872 306 287
Open Wednesday 9am - 1pm
& all other times by appointment
20 Churchtown, St Agnes, TR5 0WQ

Our St Agnes office is located inside Atkins Ferrie Wealth Management. Most of our staff are available to travel and meet you at this office.



THS^S Conveyancing – Purchasing

Whether purchasing your first property or your tenth, it can be a difficult and stressful time filled with lots of questions.

It is important to work out what you can afford. Remember that property value, income and interest rates all fluctuate and not necessarily in line with each other or at the same time.

An individual from our conveyancing team will advise you on the process. We aim to keep your matter moving efficiently & keep you informed in clear language throughout your transaction. We are well versed in issues Cornish conveyancing can throw up such as Mundic and Mining.

Don't hesitate to contact us with any questions, you can also check our website for more information.

Frequently Asked Questions –

Q: How long will the process take once I have chosen the property?

A: The average process, from the seller accepting the offer, is 8 - 16 weeks depending on a number of factors such as searches, the size of the 'conveyancing chain' & whether the property is leasehold or freehold.

Q: What's the difference between Leasehold and Freehold?

A: Freehold means you own the land the property is on: this is common when purchasing houses. Leasehold refers to owning the property but not the land: this is common in flats and other shared occupancy builds.

Q: How much will it cost?

A: This depends on a number of factors, such as the purchase price, whether the property is freehold or leasehold and whether you are obtaining a mortgage. We will be able to discuss our fees and give you an estimate when you contact us.

We are here to help – TALK TO US FIRST



THS Conveyancing – Selling

More commonly clients are instructing us before accepting an offer on their property and we believe this gives them an edge over other sellers. Not only does it demonstrate to the interested party you are ready to sell and organised, it can also help to make the process as efficient as possible.

Often a sale is linked to an ongoing purchase. In some cases there may be an even larger 'conveyancing chain' of properties being bought and sold. The requirements of this can affect the transaction - the challenge for conveyancers is often ensuring this process works smoothly.

If your sale is independent, it can proceed in isolation unaffected by such matters. We strive, no matter the size of the conveyancing chain, to leave you as unaffected as possible by this process, hoping to ensure a stress free time with us.

Frequently Asked Questions -

Q: How long will the process take once I have accepted an offer?

A: The average process from you accepting an offer is between 8 - 16 weeks however this can vary depending on a number of factors.

Q: How much will it cost?

A: This is dependant on a number of factors. We estimate a freehold sale at £150,000.00 to cost £675.00 + VAT. We are happy to give you an estimate and discuss your needs when you call the office.

Q: When will I receive sale funds?

A: We aim to send the funds to your bank account the same day as the sale completes.

Q: Are there any other associated costs?

A: Yes, items such as Land Registry documents, Bank transfer fees, and Agents fees will be incurred depending on the transaction.

Large or small, cottage or new-build – TALK TO US FIRST



THS Equity Release

EQUITY RELEASE is a way of gaining access to otherwise tied up equity (money) from your property. There are two main ways to do this, both are only available to homeowners over the age of 55.

LIFETIME MORTGAGE - As it sounds, a lifetime mortgage is a sum of money given against a charge on a property. Most people who release equity do so through a lifetime mortgage. Some people choose to 'ring-fence' some of their property value to be used for inheritance after they pass away. You may make interest re-payments or choose to let it build up - in which case the amount is repaid after you pass away or when you move into long-term care. Some providers also allow capital to be repaid alongside interest if you choose. Those considering a lifetime mortgage should know that interest can build up.

HOME REVERSION - You sell a part or all of your property to a reversion provider. In return you may continue living in the property, rent free, until you pass away, providing you insure the property and maintain its upkeep. In return you will receive between 20-60% of the property (or the part you sell) market value - this depends on your provider. As with lifetime mortgages, you may ring-fence part of your property for other use such as inheritance. The percentage you ring-fence does not change despite fluctuating market values. After you pass away the property is sold and the monies distributed according to the shared ownership.

Samantha Newton is our specialist in Equity Release and she enjoys ensuring clients get what is best for them. She has over 10 years experience dealing with conveyancing transactions and is a CILEx Conveyancing Practitioner.

Get in touch and see how we can help you



THS Auction Packs

We often act for both buyers and sellers at local auctions. When acting for sellers, we provide auction packs which contain information about the land / property in question and these are purchased by prospective buyers to assist them in any potential purchase.

When asked to represent a buyer at auction, it is important for the buyer to understand the limits of our work. Once committed to a purchase at auction and a deposit has been paid, there is little legally that can be done if you simply change your mind.

THS Re-Mortgaging

Re-Mortgaging can be stressful and you will often need to instruct a solicitor especially if you are changing mortgage providers.

Our team are experienced in dealing with all the major providers, and can offer support and guidance to ensure the transaction proceeds as smoothly and stress free as possible. We advise that you provide the lender with all the required information as delays can often arise due to missing information.

THS Building plots / Land

We have vast experience of the nuances and restrictions Cornish land can present. We can discuss potential development difficulties which may arise, ensuring you are aware of the situation before continuing.

Often land is sold with planning permission for development of the site. However, the county boasts a great deal of Agricultural & Coastal land which can come with restrictions on use and development (Restrictive Covenants). We can help ascertain if the land meets your requirements for onward developments.

Sole trader or corporation - TALK TO US FIRST



THS Commercial property

The process for Commercial conveyancing is similar to that for Residential. There are however some different issues that may have to be addressed such as Planning & Building Regulations.

It is also important to consider the premises are likely to have been adjusted to the previous owner / occupier's specific needs. Our experienced team can discuss with you all the specific needs of your transaction and any concerns which you may have. Our team are always at the end of the phone or email to help wherever we can.

We can also assist with the negotiations of commercial leases from both the landlord and tenant perspective and previous work in this area helps us prepare for challenges you may not be aware of, such as negotiating service charges and other caveats within the contract.

THS Change of Name Deeds

Although you can create your own Deed Poll to change your name, some financial institutions and government organisations require you to have an Enrolled Deed Poll before accepting your name change. These enrolled Deed Polls require specific wording to be accepted by the courts and this is why some people use a Lawyer. You need to be 18 to Enrol a Deed Poll, or if you are under 18, both of your parents are required to sign on your behalf.

Before you do anything – TALK TO US



THS Will writing

The process of writing a Will can be confusing, especially for elderly clients. Even if you would like all your possessions to go to your partner or next of kin, it is important to show that in a Will. Many do not realise that without doing so, your possessions may not automatically go to your partner. Wills are also used by some people to leave donations to charities close to their heart.

It is important to remember Wills are not just for the elderly. It is recommended that everyone write a Will in their adulthood in case the worst should happen. It is also important to keep your Will up to date in the event of major life changes such as marriage / divorce, the birth of a child or purchasing a property.

Louise Deere, Head of our Private Client department, has over fifteen years experience and is a fully accredited member of Solicitors for the Elderly.

As a result of COVID-19 we have started to offer a Covid-Secure Will writing service. We can offer video-call meetings and, in limited circumstances, home visits. We also have a practice for distanced Will signings at our Redruth office, or alternatively can post the Will for you to sign and have witnessed at home. Simple Wills start from £175 + VAT, we offer discounts for couples and those preparing an LPA.

THS Trusts

Trusts are often used by families as a way of entrusting assets are held on your behalf after your death, for instance to allow a loved one to live in a property. This will ensure those assets still pass into the hands of those you wish to have them, such as children from a first marriage. Trusts are drawn up specifically for each client.

We are here to help – TALK TO US



THS Inheritance Tax planning

Inheritance tax is a complicated system of taxing your estate once you pass away. Reading about it can be even more confusing. Main residence nil rate bands, basic allowances, passing assets on to your spouse, charitable donation clauses and more can all confuse the process. We offer a planning service to help you deal with this and get the best advice available.

THS Probate

Obtaining a 'Grant of Probate' is the process of the named executor in a Will obtaining a court order to deal with the deceased's estate. If the deceased did not leave a Will and you wish to administer their estate you will obtain 'Letters of Administration' on successful application to HM Courts & Tribunal Services. We understand this can be a difficult time for all and are able to assist with your Probate application.

Alternatively you can ask us to apply for Probate or Letters of Administration and administer the estate on your behalf. Read more about this below.

THS Estate Management

Once you hold a 'Grant of Probate' we are able to administer the deceased's estate on your behalf. This involves things such as contacting banks and utility companies to cancel services. We also are able to deal with property, advising how best to proceed should the deceased have wished for the property to be sold.

Once the total of the estate has been completed we are able to distribute monies and possessions as per the Will. We DO NOT charge prices based on the value of the estate involved, nor do we charge a percentage of the value of the estate. We only charge for the time that is spent on the matter.

At Thurstan Hoskin we like to take the worry and stress away from you



THS Powers Of Attorney

It's natural to think about what might happen if you are unable to deal with your affairs. A Lasting Power of Attorney is a way to give the legal power to someone (or more than one person) to deal with your affairs.

A PROPERTY AND FINANCIAL AFFAIRS Power of Attorney grants the appointed person(s) power to sign documents as if they were you. They can then deal with your property, your bank accounts and other financial assets. For example this allows the nominee to use your money for things such as food or the upkeep of your property. It may be used as soon as it is registered.

A HEALTH AND WELFARE Power of Attorney grants power to assist you with your personal affairs. For example decisions such as where you live through to your continuing medical treatment. This LPA only comes into force if you lose the mental capacity to make decisions.

The attorney(s) are responsible for making decisions in your best interests and supporting you. You may grant your attorneys the ability to make such decisions on your behalf, as whether you should be artificially resuscitated.

You can choose to have one or both of the LPAs and the person(s) acting as attorney doesn't have to be the same for each.

THS Deputyships

Sometimes a client can no longer provide instructions for the creation of a Lasting Power of Attorney. In those instances, it may be necessary to apply to the Court of Protection to manage their affairs for them. We can assist in preparation and procedures for filing the necessary forms with the Court of Protection.

We are here to listen and help – TALK TO US

We're closer than you think



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Property Services & Conveyancing

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Wills, Probate & Powers of Attorney

Estate Management & Trusts



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Quality

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