



goldsmithwilliams
OVERSEAS LIMITED



International conveyancing made easy™



Who is Goldsmith Williams Overseas Ltd?

Goldsmith Williams Overseas Ltd (GWOL) is a sister company to Goldsmith Williams Solicitors. The company was established to take full advantage of the changing financial market and acts as a UK panel management firm specialising in the International conveyancing market but is not involved in any legal work directly. GWOL is able to offer you and your clients a full and comprehensive overseas legal service. Your clients will benefit from local lawyers working in their best interest while we continue to monitor and liaise with the firm on their behalf.

Who are Goldsmith Williams Solicitors?

Goldsmith Williams specialise in the residential conveyancing market in the UK and was established in 1984. As one of the largest specialist firms in the UK with over 300 staff, they provide quality legal services to a wide range of people. The company is on the panel of every leading building society, bank and centralised lender. They act for thousands of brokers and IFA's around the country and work with them to provide first-class quality conveyancing and remortgage service for their clients. Goldsmith Williams currently complete in excess of 30,000 transactions per year. This figure continues to increase year on year.

GWOL aims to provide the level of service to the overseas market to match the quality of service enjoyed by Goldsmith Williams's introducers in the UK today.

Conveyancing Service















GWOL has developed a unique panel of international law firms.

We are always looking to expand our panel into other countries and will soon be launching our services in the USA.

All the law firms on our panel have come highly recommended by key players in the International market furthermore, we have vetted all firms and have conducted investigations to confirm that they are suitable to join the GWOL panel. All of the firms on the panel have a good reputation in their respective countries and many have a number of offices both abroad and in the UK. We are confident that these firms are able to provide a quality service.

As a responsible panel manager, our compliance process takes on average one month to complete for each firm. We obtain copies of indemnity certificates, bar association or governing body details and letters of recommendations. We will write to each firm's professional body to ensure there are no complaints or counts against that particular firm. We also obtain a financial report for each firm.

We are able to offer legal services in the following countries:-

- | | |
|--|--|
|  Bulgaria |  Brazil |
|  Cape Verde |  Cyprus |
|  Dubai |  France |
|  Gibraltar |  Greece |
|  Italy |  Morocco |
|  Portugal |  South Africa |
|  Spain
(including the Canary and Balearic Islands) |  Turkey |



What role will Goldsmith Williams Overseas Ltd play once a firm has been instructed?

Goldsmith Williams Overseas involvement does not end once a firm has been instructed to act. GWOL is in effect the Panel Manger/Supervisor of the whole service. If the service is not to your satisfaction, we will communicate with the firms and will remove work if they are failing. We also regularly audit each firm and visit them on a regular basis.

So how does it work?

All you need to do is instruct us by completing the attached form and we will do the rest.

Once we have received the client details, we will call the client to introduce ourselves and to explain to them how we work and the benefits of our service. An initial pack will then be sent to the client, containing a full estimate of costs, terms of business and further information about us. Once we have received an initial retainer payment of £350 from the client, full details will be sent to one of our panel firms based in the country they are purchasing in and contact details for that firm including allocated lawyer will be sent to the client. The panel firm will contact the client within 48 hours from receipt of the instruction. When they call the client they will provide their own terms of business and confirm charges once again. Only once the client has spoken with the firm and is happy with the information provided, will a file be opened and work commence.

Will the Panel be able to handle high volumes of business?

GWOL will continue to increase the size of the panel and build a strong network of panel firms as volumes of business increase. To enable us to effectively manage volumes of business and service standards we use more than one firm per country e.g. we employ the services of 4 firms in Spain and cases are distributed according to standard of service provided, volume capacity and proximity to where the client is purchasing. Should one firm experience a high volume of cases, GWOL will be able to re-direct cases to another panel firm to avoid the possibility of service standards slipping.

We rely on introducer and client feedback to continue improving the panel service. If you are unhappy with the performance of any particular firm, we will work with you to resolve all issues.



How do you instruct us?

Simply complete our nomination form and fax it back to us on 0845 373 6295 (outside the UK +44 (0)151 231 7644) or post it to: Goldsmith Williams Overseas Ltd, Mersey Chambers, 5 Old Churchyard, Liverpool, L2 8TX

OR

Complete the online enquiry form and we will contact the client directly

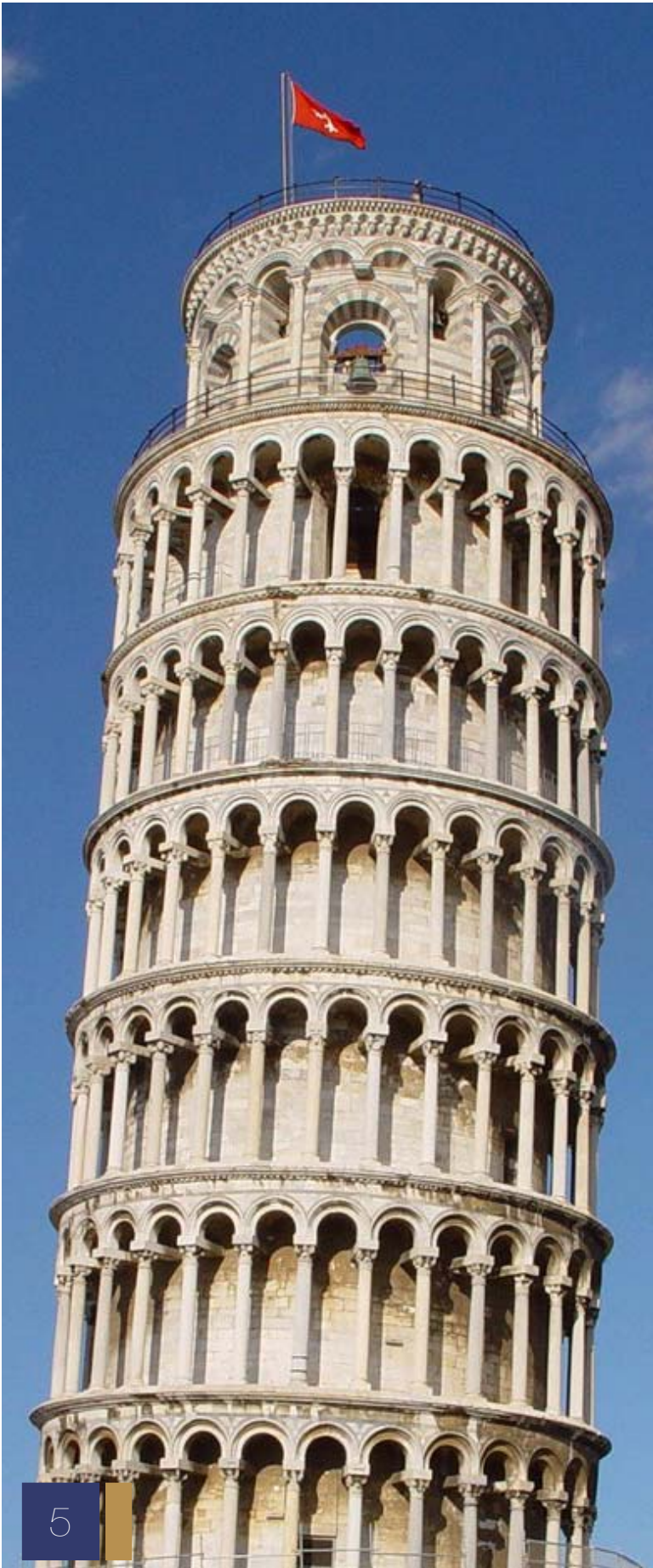
For further information please call GWOL on 0845 450 0202 or +44 (0)151 231 7570

Looking to the future

Goldsmith Williams Solicitors place heavy emphasis on IT and the advantages that has to the Intermediary market. IT services consists of Online Services and case tracking ability.

Goldsmith Williams Overseas Ltd is now in the process of developing a unique International web based case management system which will be available for all to use. This new system will ensure maximum client confidentiality, ease of instruction and case monitoring.





Testimonials

GV&A

Received from Charles Reagan in relation to David Posadas and a Tax query:

“Your Spanish firm GV&A were very helpful. David has put my wife’s mind at rest, thank goodness as she has always worried about the tax issue. Thank you again and if we move to Javea we shall be using David.”

Received from David Gibson, a client we referred to GV&A:

“I would like to put on record our gratitude for your substantial help and advice during this transaction. We are still very keen to purchase a property in Spain and we will definitely be contacting you once we have found a new property. Hopefully, with the learning we have gained from this experience we will be able to follow the next one through to completion with minimal problems.

Many thanks once again for all your help. We really appreciate it and my wife is particularly proud of the service offered to us from you and your company. We both look forward to meeting you in the future.”

Yankov & Co

Received from Sharon Hassall, a broker’s own case:

“We have recently purchased 2 properties in Bulgaria and worked with the solicitors that you recommended, Yankov & Co. Firstly I wanted to say how professional and easy to work with I found them so thank you for referring us to them.” She then goes on to say that she has two clients who are also interested in buying a property in Bulgaria and both will require a solicitor imminently. She would like to refer them to Yankov & Co and get the best possible deal.”

GWOL Service

Received from Phil Medhurst, a client we referred to Yankov & Co:

“I would just like to say a big thank you for all your help so far, this is my first purchase of property overseas and with your help it seems a lot easier.”



The standard legal process

1. Instructions to GWOL
2. Instructions verified and sent to panel firm
3. File opened
4. Retainer letter sent to client
5. Copy passport and original utility bill received from client
6. Property documents and draft contract received from seller's agent/solicitor
7. Revision/negotiation of purchase contracts
8. Report on title and contract sent to client
9. Power of attorney sent to client
10. Power of attorney received from client
11. Funds for exchange received from client
12. Contracts exchanged
13. Mortgage offer received from bank – if applicable
14. Funds for completion received from client
15. Provisional registration at the Land Registry completed
16. Completion deed signed
17. Utilities completed
18. Payment of the transfer taxes
19. Final Registration at the Land Registry

0845 450 0202
+44 (0)151 231 7570



Mersey Chambers
5 Old Churchyard
Liverpool
L2 8TX

Fax 0845 373 6295

Web www.gwoverseas.com
DX No 14186 Liverpool



Registration and Terms of Agreement Form

Company name:	Contact name:	
Address:	Tel:	Fax:
	E-mail address:	

I/the company would like to introduce my clients to you for the purpose of allocating a panel law firm. I/the company accept the following Goldsmith Williams Overseas Ltd (GWOL) fee scale.

Remortgage

Purchase

0 to 100,000	€1,500 inc. VAT and disbursements	0 to €100,000	€1,500+ VAT & disbursements
100,000 to 250,000	1.5% inc. VAT and disbursements	€100,000 to €500,000	1.5% + VAT & Disbursements
Over 250,000	1% inc. VAT and disbursements	Over €500,000	1% + VAT & Disbursements
		Bulgaria and Turkey	
		0 to €60,000	€900
		Over €60,000	1.5%

Our Service – Introducer requirements

1. I/the company accept the independence of the professional advice of the Goldsmith Williams Overseas Ltd legal panel and accept that clients will receive impartial and confidential advice and are free to choose another Lawyer. GWOL will oversee the professional work in accordance with the instructions of the client.
2. I/the company accept that the panel will not reveal any information without the clients consent.
3. I/the company accept that GWOL will review this agreement every six months
4. I/the company agree(s) not to publicise GWOL without their consent and their agreement to the content of any advertising.

Signature _____ Date _____

Goldsmith Williams Overseas Ltd Agreement

We acknowledge that during the term of this agreement, we may acquire sensitive or confidential information in relation to your business; business affairs, customers, clients and suppliers. Accordingly we will ensure that at any time during or after the termination of this agreement we will not disclose any confidential information to any other person, other than to those of its directors, partners and senior employees who need to know information for the purposes of this agreement. However, these confidentiality obligations will not apply if (i) information is already in the public domain (ii) information enters the public domain in any manner other than as a result of a breach of these confidentiality undertakings; and (iii) information is required to be disclosed by law or by any court or tribunal or public or investigative body.

On behalf on Goldsmith Williams Overseas Ltd _____ Date _____

Name _____

PLEASE RETURN THIS FORM TO: Goldsmith Williams Overseas Ltd, Mersey Chambers, 5 Old Churchyard, Liverpool, L2 8TX.
OR FAX TO: +44 (0)151 231 7644

Country _____

We the below stated hereby instruct you to act on our client's behalf in respect of the purchase of the below property.

INTRODUCER DETAILS

Company Name _____

Address _____

Post Code _____

Contact Name _____ E-mail address _____

Tel No _____ Fax No _____ FSA Number _____

CLIENT(S) DETAILS:

1) Mr/Mrs/Miss/Ms/Dr First Names _____ Surname _____

DoB _____ Nationality _____ Passport Number _____ Date of Issue _____

National Insurance Number _____

2) Mr/Mrs/Miss/Ms/Dr First Names _____ Surname _____

DoB _____ Nationality _____ Passport Number _____ Date of Issue _____

National Insurance Number _____

3) Mr/Mrs/Miss/Ms/Dr First Names _____ Surname _____

DoB _____ Nationality _____ Passport Number _____ Date of Issue _____

National Insurance Number _____

CURRENT ADDRESS _____

Post Code _____

Tel No: Home: _____

Work: _____

Mobile: _____

Email: _____

PROPERTY DETAILS

Address: _____

Post Code _____

Purchase Price - EUROS € _____
(Compulsory)

Type of Property: Off Plan Resale

Deposits paid: Yes No

If Yes, how much _____

Is this property to be your client's main residence? _____

ESTATE AGENTS /VENDORS/DEVELOPERS

Name & Address: _____

Contact Name: _____

Tel: _____

E-mail address _____

LENDER DETAILS IF ARRANGING A MORTGAGE

Is a mortgage required on this property? Yes No

New Mortgage Advance - EUROS € _____

Proposed new lender: _____

Tel: _____

Main contact: _____

ACCOUNT DETAILS

Client(s) Bank A/c Number in country of purchase:

Bank Name & Address:

PLEASE FAX TO GOLDSMITH WILLIAMS OVERSEAS LTD ON 0044 151 231 7643

Your clients will have a direct relationship with the panel firm who will therefore be responsible for all legal work. Whilst we have carried out vetting procedures, all firms are independent and as such we cannot take responsibility for their advice, actions or omissions.