



# Laura Noble

Associate

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Laura Noble completed her first law degree in 2005, her postgraduate degree in 2006 and has since been working in the Residential Property team at Coodes. She became a qualified Licensed Conveyancer in 2016 and a member of the Society for Licensed Conveyancers in 2019.

The majority of Laura's caseload is in sales and purchases however she specialises in equity release mortgages and complex houses in multiple occupation transactions.

Laura heads up the firm's Buy to Let Team and is also the Deputy Money Laundering Reporting Officer.

## Expertise

### Residential property

Laura can deal with all types of transactions from sales and purchases to those which are more complex, such as buy to let matters.

She has a particular interest in buy to let transactions and houses in multiple occupation properties. Laura is extremely knowledgeable in the Local Authority licensing requirements, mortgage lenders, and statutory requirements. This experience means that Laura can quickly and confidently advise landlords on their obligations.

Laura is an affiliate member of the Association of Residential Lettings Agents (ARLA), ensuring she is equipped with the best knowledge and tools to assist landlords in preparing tenancy agreements and safeguarding their financial interests.

#### Notable Residential property cases

##### Leasehold Purchase & Deed of Variation

Handling the purchase of a leasehold property that required a deed of variation to alter the terms of the lease and ensure that they were Council of Mortgage Lenders (CML) compliant and accurately reflected the demised premises.

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Equity Release

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Handling the purchase of a freehold property with an equity release mortgage by a tenant in situ.

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Transfer of Part

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Sale of transfer of part to include drafting of a TP1 to grant and reserve rights and place obligations on seller and buyer. This included obtaining mortgage lenders' consent to discharge part of the land from their security.

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Buy to Let Remortgage

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Completion of a Buy to Let remortgage to redeem bridging finance at the same time as a Transfer of Part to ensure that the property covered by the remortgage was the property to be let under an Assured Shorthold Tenancy (AST) Agreement.

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Freehold Sale & Purchase

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Completion of a High Value Purchase of a property with an accompanying annex which meant attending to complex Stamp Duty issues and planning obligations relating to the annex.

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Assents

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Assent of a deceased person's 50% share in a property to the beneficiaries ensuring that the remaining co-owner retained their 50% ownership and a right to remain in the property.

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Declarations of Trust

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Completed a Declaration taking into account a large financial contribution to the property purchase by one party whilst attending to the sharing in any proceeds acquired from letting out the property on a sale and the division of maintenance costs.

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Leasehold - Sale & Purchase

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Completing a purchase of a leasehold property by a client obtaining an equity release mortgage where the terms of the lease needed to be varied to meet with the lender's requirements.

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Deed of Variation

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Completing a Deed of Variation to a Lease where the terms of the lease were no longer acceptable to a mortgage lender. Without the Deed the clients wouldn't have been able to buy the property as the mortgage lenders would not lend.

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Deeds of Easement & Covenant

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Deed of Easement to recognise a connection into a private sewer and use of a septic tank which has been in place for many years but had never been formally \_\_\_\_\_

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entered into a Deed and registered against the affected properties. The Deed was needed to allow the property to be sold with the appropriate rights of drainage and sewerage.

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#### Probate Sales

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The sale of a property by Executors so that they could distribute the proceeds of the deceased's Estate and comply with their wishes.

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#### First Registrations

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Voluntary application for registration was submitted to the Land Registry when the clients noticed that they had no documentation showing ownership of all of their land / property. An application pursuant to adverse possession was required as the deeds transferring ownership to the clients had been misplaced. Evidence was provided to the Land Registry, and they attended the property and conducted a survey before granting title to the property / landowners.

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#### Remortgages & Transfer of Equity

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Remortgage and Transfer of Equity of a freehold Buy to Let property, which is used as an HMO. Work included reviewing and attending to the mortgage lenders' conditions, advising on change of use planning requirements (Article 4 area) and HMO Licence. This required preparing a transfer to release a deceased owners' estate from the mortgage liability and ownership of half of the property.

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#### Purchase of Freehold Property With Mooring Rights

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Purchase of a high-value property on the Cornish Coast with mooring rights where the extent of the mooring rights needed to be examined and the construction of the property was not in compliance with the planning permission granted. Discussions were entered into between the parties as to how best to rectify the construction issues and ensure that the appropriate certificates were provided to facilitate completion of our clients' purchase.

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#### Unregistered Property

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Purchase of a property that was owned by the same family for 70 years. A review of the paper deeds was needed to ensure all rights necessary for living in the property were in place before completing the purchase and attending to registration of the property at the Land Registry.

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#### Transfers of Part

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The sale of a newly constructed property including the drafting of the transfer to ensure that the buyers had the necessary rights to enjoy the property whilst retaining a measure of security, privacy and safety for the adjoining property owners.

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#### Assured Shorthold Tenancy Agreements (AST)

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The recent drafting of a tenancy agreement for a client who had purchased a Buy to Let property and had tenants waiting to take possession, including advising the client upon their obligations and legal duties as a landlord, familiarising them with the current legislation and ultimately finalising the tenancy agreement.

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## Qualifications & Accreditations

- Licensed Conveyancer (2016)

## Memberships

- Equity Release Council
- Society for Licensed Conveyancers
- Association of Residential Letting Agents

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