

# THE BUNDLE

Deo Volente Solicitors Newsletter

deo volente  
solicitors LLP

## Welcome to the team!



The firm welcomes Toqeer Masud to the team this month. Toqeer has joined DV Solicitors as Head of Property, with plans to help us grow even bigger!

Toqeer qualified as a Solicitor in 2014 and has worked extensively to secure very elite clients and business partners in his early career.

He has handled many Sharia Compliant cases in addition to sales, purchases and remortgages.

Speaking three languages, Toqeer can assist in English, Urdu and Punjabi helping us to cater to our diverse client reach.

Toqeer is very dedicated to his work and always puts his clients first, even out of office hours.

DV Solicitors are very excited to see what's in store for the future and are pleased to have such a valuable new asset to the firm.

You can read Toqeer's full profile on our website at <https://www.dvsolicitors.com/toqeermasud>

### READS IN THIS ISSUE:

WELCOME TO THE TEAM -1

HELP TO BUY- 2

SHARED CUSTODY -3

A HAPPY HOUSE -4

START-UP VISAS -5



Find us on  
Facebook



# What you need to know about Help to Buy

## Conveyancing Department

The Help to Buy Government Scheme has been designed to help first-time buyers put down a deposit on their first home. The help to buy ISA is available from most banks and building societies, where you'll receive a 25% bonus on the money you deposit into the ISA savings account. For example, when you save £200 you will receive £50 (25%) from your ISA.

There are two types of Help to Buy loans:

- Help to buy Equity Loan
- Help to buy Shared Ownership

The Help to Buy: Equity Loan is where the government lends you up to 20% of the cost of your newly built home, meaning you'll only need a 5% cash deposit and a 75% mortgage to make up the rest. Buyers won't be charged loan fees on the 20% loan until after the first five years. However, in London this loan can go up to 40%.

The Help to Buy: Shared Ownership is suitable for those who cannot afford the mortgage on 100% of a home.

The scheme offers the chance to buy a share of your home and pay rent on the rest, with the opportunity to buy bigger shares later.

Once you have enough to put down a deposit you will need to instruct a solicitor to apply for your government bonus. Once received, the bonus will be added to the money you are putting towards your home as a deposit.

### Individual Eligibility requirements

To qualify for a Help to Buy: ISA you must meet the following:

- Be 16 or over
- Have a national insurance number
- Be a UK resident
- Be a first-time buyer and not own a property anywhere else in the world
- Not have another active cash ISA in the same tax year. However, additional steps can be taken to open a Help to Buy: ISA



### Property Eligibility requirements

- Be in the UK
- Have a purchase price of up to £250,000 (or £450,000 in London)
- Be the only home you own
- Be the resident address
- Be purchased with a mortgage

In London, the Help to Buy scheme can be used by existing homeowners for the mortgage on their next home so long as it is under £600,000 and are in the process of selling. This is important as the scheme can only be used on a primary residence.

Help to Buy for non-first buyers will end in 2021 but will continue for first-time buyers until 2023. Therefore, if you are considering this route you may need to get a move on.

For more information or to instruct a Solicitor please contact us on 01234 350 244.



Backed by  
HM Government

# WANTING MORE TIME WITH THE KIDS THIS EASTER BREAK?

## FAMILY LAW

It's Easter! The kids are off school with expectations of a fun filled holiday. However, they're not sure who they'll be spending it with this year.

As Separated Parents this can be a difficult time for joint custody agreements, especially when things aren't on the best of terms.

But don't let frustrations fuel the tension between you and an ex-partner. Deo Volente Solicitors are highly experienced in cases regarding child custody and understand that it isn't always easy to come to an agreement.

Being involved in any form of family breakdown can be complicated and indeed emotionally demanding which is why we act on your behalf to get you the very best outcome for you and the children.



**BOOK YOUR FREE LEGAL  
CONSULTATION WITH US  
01234 350 244**

### NEED HELP FROM THE EXPERTS?



**ROBINA ASLAM**

TRAINEE SOLICITOR

E: [R.ASLAM@DVSOLICITORS.COM](mailto:R.ASLAM@DVSOLICITORS.COM)

TEL: 01234 673409

Deo Volente Solicitors has an experienced team available to assist in relation to child law issues. When a marriage or relationship breaks down, it is always important to consider the arrangements for the children.

We only suggest that court proceedings are necessary in emergencies or once other avenues have been explored such as mediation or negotiation.

If court action is required, we will be able to represent you throughout your matter at court and will provide fixed fees for court hearings, dependent on the type of case and complexity. contact us now for advice on the next steps.



# A Happy House

## Litigation Department

At DV Solicitors, we had a case where one of our clients almost lost their home. A couple with four young children and their elderly mother who they are full time carers for. We were successful with negotiating with the mortgage providers and ensuring that our client did not lose their home. We also negotiated a new affordable mortgage repayment sum for our clients with the providers. All went well and the case was closed.

However, months after we had dealt with the case, our client came back to us informing us that the mortgage providers are now asking for additional money to cover the arrears on top of the mortgage repayments. They argued that the amount originally agreed was only for the mortgage and did not cover the arrears. The client was unable to afford the arrears payments proposed by the providers being £1,000.00 a month.

We called our client in and sat down with them to figure out what they could afford. This included the assessing of their financial situation, considering their income and expenditure including their mortgage payments. We then came to an affordable figure which suited our client and their lifestyle.

DV Solicitors spoke to the other side, stressing that our clients' financial situation has changed and managed to bring down the expected sum of £1,000.00 to £150.00 a month, which is what our client can afford with their current situation. The providers were able to see from our assessment paperwork that this was the best option going forward.

All parties left happy – The mortgage providers are now continuously receiving the payments under the agreed plan and our client is only paying what they can afford and need no longer worry about losing their home.

For more information or to book an appointment online visit <https://www.dvsolicitors.com/services-for-business>



## NEED HELP FROM THE EXPERTS?



**NILIMA HUSSAIN**  
TRAINEE SOLICITOR

E: [N.HUSSAIN@DVSOLICITORS.COM](mailto:N.HUSSAIN@DVSOLICITORS.COM)

TEL: 01234 673403

**BOOK YOUR FREE LEGAL  
CONSULTATION WITH US  
01234 350 244**

# Invest £50K in a UK Business and Apply for Settlement after 5 years



## Immigration Department

The Home office has launched a Start-up visa and Innovator visa as of 29th March 2019 for non-EEA nationals. These routes are for those who are seeking to establish a business in the UK. All applicants must have an innovative, viable and scalable business idea which is supported by an endorsing body.

Please see below some of the key points relating to each visa route.

### Start-up Visa:

- This category is for people seeking to establish a business in the UK for the first time;
- Applicants do not need funds to invest in their business;
- You will be given leave for a period of two years only but you can progress into the

### Innovator visa route;

- You are able to bring your partner/spouse and children under the age of 18 with you;
  - You can work in another job as well as working for your business; and
  - You must have had at least £945.00 in your bank account for 90 consecutive days before applying.
- Innovator visa

This category is for more experienced businesspeople seeking to establish a business in the UK;

- You must have at least £50,000.00 available in investment funds;

- You will be given a visa for a period of three years and you can extend this visa as many times as you want;
- You may be able to apply for settlement once you have been in the UK for a period of five years;
- You are able to bring your partner/spouse and children under the age of 18 with you;
- You cannot do any other form of work other than establishing your business; and
- You must have had at least £945.00 in your bank account for 90 consecutive days before applying.

## NEED HELP FROM THE EXPERTS?



**ANGEL MASIH**

**SOLICITOR**

**E: A.MASIH@DVSOLICITORS.COM**

**TEL: 01234 673407**