

Deputy David Johnson,

Chairman Scrutiny Review Panel.

Here is my story of aborted property transactions.

On the 26th October 2015 it was agreed between me and my Estate Agent that I would sell my property to a Jersey Advocate and his wife. Ogier were my chosen lawyers and Advocate Stephen Crane for the purchasers.

I was told by my Agent that no Surveyors' report was required as they were cash buyers.

I asked about an Agreement or deposit because about six years ago I accepted an offer and an agreement was drawn up by my lawyers at the request of my then Estate Agent which I had signed but the prospective purchaser had not, excusing himself from going ahead with the purchase. I had to pay this bill of 2 thousand pounds. The Estate Agent had ceased trading.

My new Agent said it was not required in this case so I did not pursue the matter.

The chosen date for completion was January the 15th 2016. Then my Agent informed me the date would have to be changed to the 29th January due to illness on the part of the purchasers.

In the meantime I had seen a house I would like to buy and put a deposit on it of £2,000.

Again the date was changed to the 5th of February and my Agent said I should arrange for the removal. I chose White and Co. and signed a form in which I had to agree to pay a penalty if completion did not take place. I also booked the Utilities as they needed advance warning to arrange connections to my new property.

As Friday is the only day when property transactions take place between 2.30 and 5 pm in the afternoon and both vendor and purchaser should attend the Royal Court for the ceremony unless one pays an Advocate to take the place instead (I paid £65 for my Advocate to do this for me) it being the week end, no businesses will trade until the

page 2.

Monday at the earliest. After completion the vendor is required to leave the property, the keys being handed over to the purchaser or their representative.

As my prospective new house was newly built there were no carpets or flooring so I booked these in advance before my furniture could go in.

The date was changed again to the 12th February as it transpired the purchasers needed a surveyors report to obtain a mortgage. I had to postpone the utilities. I told my Advocate that if completion did not look likely on the 19th then I would pull out. So when my Agent suggested another postponement to the 26th I decided to cancel.

I don't know who was being economical with the truth but I could not take the stress any longer. I am a widow aged 82 with no relative to help me, and as I value my health more than any savings I decided to end the sale. I should have ended it earlier or called a meeting with the purchasers to discuss their problem but I trusted my agent to do that for me. The wife of the purchaser was extremely upset and wrote me plaintive letters which hurt me still more.

Is there something wrong with me, or is it partly the system to blame, or just hard luck?

I want to sell my house. It is too big for one person living on a pension. I have to drive as the buses were taken away over 20 years ago and now the pillar box within walking distance has been closed. I live down a lane with only one other house, far enough away for seclusion and privacy. No Doctor or ambulance would find me if I were taken ill.

So I will start again with another Agent, maybe third time lucky. This little episode will have cost me over ten thousand pounds when finished, but I hope to recoup if I live long enough.

Yours sincerely

1-1-1982