

PROPERTY OF THE WEEK

PHILIPPA RUDD

# mansion setting



painted in a regency blue with a tapestry and going down the hall on the other side is a study, thought to be the original kitchen, which has been beautifully decorated with china on the wall and portraits of the owners hanging over a desk.

This room goes round into the drawing room with a fireplace and another fine wide panelled door with a decorative fan light over. Upstairs takes you to a large landing with an intriguing glass topped display

cabinet full of the owner's collection of bags – which definitely caught my eye – as well as a large, floor to ceiling mirror which came from a waxwork museum. There are six bedrooms and three bathrooms which are all just so pretty; with brass beds and draped at the back in one room with a Malaysian wedding sari in gorgeous pink and cream silk. However, there are a couple of surprises still to come. First is the extensive suite of vaulted cellars

which run beneath the house and could be converted to provide all kinds of accommodation, subject to planning.

And then, outside, walking through the back of the garden, out into woodland just a couple of minutes away is the most impressive church, the only one designed by Robert Adam in Norfolk. The word church is rather an understatement as it was designed to look like a Greek temple with enormous pillars in front – not

quite what you expect to find in the middle of woodland!

The owners had a christening there and what a very special place to be on your doorstep. The property itself does come with gardens with a south-facing terrace, pergola and a large lawn and who could forget the stunning cedar tree which gives the property its name!

■ Cedar House is for sale for a guide price of £585,000 with Savills on 01603 229229.

Why do solicitors need to know so many details from you when you are buying a house? Are they just being plain nose!



**My partner and I are hoping to buy an apartment to let. We have both been surprised and, frankly, offended at the intrusive questions our solicitor has asked us about the funding of the purchase. Is this normal or do we have a particularly nosy solicitor?**

There have been several cases reported in the press recently of mortgage fraud. Your solicitor will firstly have to check your identity and then, assuming that you will have a mortgage, your solicitor will also be acting for your mortgage company and has a duty to them to ensure that all is in order and it is safe for them to lend to you. He will have to ensure that any 'incentives' offered by the developer (such as household fittings or cash-back payments) have been disclosed to your lender.

**Why do we have to provide evidence as to where our deposit is coming from?**

The lender needs to know if the deposit is being paid by someone other than you. Solicitors are obliged to consider the risk of money laundering and they tend to assume that if you have nothing to hide then you should not mind supplying the required information. If you refuse to answer his questions, he may well become suspicious and ask you even more questions!

**But how does mortgage fraud work?**

This occurs when a purchaser defrauds the lender through the mortgage process. Purchasers may, for example, obtain a higher mortgage than they are entitled to by providing false information, such as the value of the property. Sometimes this is on a large scale and professionals such as mortgage arrangers, surveyors and solicitors are also involved. The purchaser may use the property in question for criminal activities or the property may be used to raise further finance. The fraud will come to light once the purchaser defaults on the monthly mortgage payments and the lender commences repossession proceedings only to discover that the property is worth much less than the current mortgage. The lender may bring an action in negligence against the solicitor if the solicitor had not made all necessary checks and enquiries.

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■ If you have a question or dilemma over the legalities of buying or selling a property which you would like to appear in this supplement, please contact Philippa by e-mailing [caroline.culot@archant.co.uk](mailto:caroline.culot@archant.co.uk) ■ These questions and answers are not intended as a complete statement of the law. Specific legal advice should always be taken.