

Service	Mortgage/Remortgage																														
Cost	<p><u>Re-Mortgage</u></p> <table border="1"> <thead> <tr> <th>Value £</th> <th>Fees £</th> <th>VAT £</th> </tr> </thead> <tbody> <tr> <td>0-100k</td> <td>350</td> <td>70</td> </tr> <tr> <td>101-150k</td> <td>400</td> <td>80</td> </tr> <tr> <td>151-200k</td> <td>450</td> <td>90</td> </tr> <tr> <td>201-300k</td> <td>500</td> <td>100</td> </tr> <tr> <td>301-500k</td> <td>550</td> <td>110</td> </tr> <tr> <td>501-650k</td> <td>650</td> <td>130</td> </tr> <tr> <td>651-800k</td> <td>750</td> <td>150</td> </tr> <tr> <td>801-1m</td> <td>950</td> <td>190</td> </tr> <tr> <td>1m+</td> <td>1600</td> <td>320</td> </tr> </tbody> </table>	Value £	Fees £	VAT £	0-100k	350	70	101-150k	400	80	151-200k	450	90	201-300k	500	100	301-500k	550	110	501-650k	650	130	651-800k	750	150	801-1m	950	190	1m+	1600	320
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Basis for charges	<p>Fixed fee & Vat @ 20%</p> <ul style="list-style-type: none"> Bank transfer fee £36.00 per transfer <p>Other factors which would increase costs are; implementing indemnity policies for example missing documents, planning permissions, building regulations, title defects etc</p> <p>* Our fee assumes that:</p> <ol style="list-style-type: none"> this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the preparation of additional documents ancillary to the main transaction including any transfer of equity or dealing with restrictions on the title the transaction is concluded in a timely manner and no unforeseen complication arise all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation no indemnity policies are required. Additional disbursements may apply if indemnity policies are required. 																														
Description of and cost of any likely disbursements	<p>Disbursements are costs related to your matter that are payable to third parties, such as search fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.</p> <p>Possible Anticipated Disbursements*</p> <ul style="list-style-type: none"> Office Copy Entry Fee £7.80 per registered title Bankruptcy Searches £3.90 per name Priority searches £3.90 per title number or if unregistered land £3.90 per name we have to search against Identification Documents £15.00 plus VAT per client Land Registry fees will be payable to register the new mortgage. 																														

The current Land Registry fee scale is:

Scale 2 fees

Value or amount	Apply by post	Apply using the portal or Business Gateway, for transfers of whole, charges of whole, transfers of charges and other applications of whole of registered titles	Apply using the portal or Business Gateway for registration of transfers of part, and all other Scale 2 applications that do not affect the whole of a registered title
0 to £100,000	£40	£20	£40
£100,001 to £200,000	£60	£30	£60
£200,001 to £500,000	£80	£40	£80
£500,001 to £1,000,000	£120	£60	£120
£1,000,001 and over	£250	£125	£250

Fee reductions when using Scale 2

The reduced fees in the table above apply in the following circumstances:

- transfers or assents of whole
- charges of whole
- transfer of charges

and many other applications of whole for registered titles when using [the portal or Business Gateway](#).

There are no reduced fees for:

- transfers of part
- other applications affecting part of registered titles even when using the portal or Business Gateway
- Further information regarding current land registry fees can be found at <https://www.gov.uk/guidance/hm-land-registry-registration-services-fees>

Other possible required searches – if required by the mortgage lender.

- Local Authority Search £72.90
- Con29 Drainage Search £73.45
- Coal Search (if required if property in a coal mining area) £48.17
- Energy report £30.00

- Flood search £32.00
- Ground stability report £30.00
- Environmental search £50.00
- Ground sure planning £36.00 search
- HS2 search £30.00

If the property is leasehold and are required to obtain a copy of the lease an additional fee of £3.00 will be charged by Land Registry

Additionally, there may be additional fees to be paid to the freeholder and/or management company in respect of enquiries and/or notice of charge fees

Additional Information regarding potential fees

We have provided you with an illustration of our conveyancing fees and anticipated expenses associated with your proposed transaction. However, there can be certain circumstances where other optional services may be requested by you or required to fulfil your instructions. For complete transparency, we set out below our fixed price menu of optional conveyancing services. In those cases, no additional work will be carried out until we have agreed the fees or charging mechanism with you first. VAT will be charged on these fees at the current variable rate.

Alteration of Register fee

For altering your records at the Land Registry at your specific request or to correct a defect. £50

Appointing an additional Trustee fee

For preparing documentation appointing a further Trustee, to enable the sale to proceed. £75

Arranging Indemnity Insurance fee

To repair a defective legal title or other insurance coverage as required. £75

Auction fee

For creating your sale legal information pack to your auctioneer's specifications. £300

Cheques Returned Unpaid fee

If your cheque bounces. £35

Cheques to a Third-Party fee

For issuing a cheque to a non-standard third party on completion at your specific request. £35

Companies House Search fee

For obtaining Companies House documentation for the Buyer's lawyer. £20

Contract Race fee

Drafting an additional contract and issuing a separate legal pack for a contract race. £250

Deed of Grant Approval fee

For approving or varying a Deed of Grant regarding legal rights of way. £150

Deed of Grant Variation fee

For varying a Deed of Grant regarding legal rights of way. £400

Electronic Money Transfer fee For transferring money by CHAPs transfer or Faster Payment.	£30
Evidence of debt removal fee Providing evidence, at your request, of removal of your secured debt from Land Registry records.	£40
Funds BACS Transfer fee For transferring money by a BACS transfer within 3 days.	£15
Help to Buy Redemption fee Dealing with the Help to Buy agency to remove their secured legal charge from your property.	£150
Houses in Multiple Occupation fee For the extra work required regarding enquiries on your HMO Licence.	£200
Housing Association fee Requesting information from a Housing Association to meet Buyer's Lawyers requirements.	£150
International Bank Transfer fee For transferring money electronically abroad.	£100
Key Undertaking fee Preparation or approval of a key & access undertaking, enabling the Buyer access before completion.	£75
Lease Extension approval fee For approving or varying a Deed extending the Lease term.	£250
Lease Extension preparation fee For preparing a Deed extending the Lease term.	£400
Legal Aid Charge Transfer fee For transferring your Legal Aid charge to your new property on completion.	£190
Licence to Assign fee For obtaining the Landlords written permission to transfer the property to your buyers.	£150
Management Enquiries on a Freehold Property fee Requesting these to meet Buyer's lawyers requirements.	£165
Matrimonial fee Dealing with separate matrimonial solicitors or a non-occupying co-owner on a sale.	£200
Merger of Titles fee For merging your freehold and leasehold title at the Land Registry at your specific request.	£100
Name Declaration fee For preparing a Declaration for Land Registry to resolve a name discrepancy on your title.	£25

Power of Attorney or Court Order fee	
For checking the Power of attorney or Court Order is valid, and registered, if appropriate.	£150
Private Mortgage fee	
For liaising with a private owner of a secured charge, to remove it from your registered title.	£150
Reconstitution of Title fee	
Reconstructing a legal title, for registration by Land Registry, when evidence of ownership is absent.	£250
Restriction fee	
Dealing with removal or registration of a Notice or Restriction on your legal title.	£125
Retention administration fee	
Dealing with retentions of service charge etc on Leasehold Properties, at the Buyer's lawyers request.	£100
Share Transfer fee	
Handling the transfer of your Share Certificate or Membership in a Management Company.	£50
Solar Panels fee	
For checking, assigning or rectifying a lease of solar panels on your property.	£150
Staircasing fee	
For handling the process which increases your ownership share in a Housing Association owned property.	£150
Stamp Duty Land Tax (SDLT. Staircasing fee	
For completing and submitting the SDLT forms to HMRC when you staircase.	£75
Statutory Declaration fee	
Drafting a Statutory Declaration to address a title defect or shortcoming.	£75
Subject Access Request fee	
For sending you personal data from your file; this is a set statutory fee.	£10
Third Party Lawyer fee	
Dealing with different lawyers who act for you on related transactions e.g.: remortgage, probate.	£125
Transfer of Part fee	
For preparing or approving a TP1 Transfer Of Part of your land, which will create a new, separate legal title.	£345
Undertaking fee	
Request to give a legal undertaking on ID to the Buyer's Lender.	£50
Unregistered title fee	
Covering the additional legal work involved on a Property that is not yet registered at the Land Registry.	£150

	<p>Unrepresented Party fee For advising you of the implications of selling to a buyer who isn't using a lawyer. £100</p> <hr/> <p>Upgrading Title fee For preparing documentation to upgrade your legal title, e.g.: from possessory title to absolute. £50</p> <hr/> <p>Voluntary Registration of a Property Land registry fees based on the value of the property will apply. £150</p> <p>Disbursements</p> <table data-bbox="367 582 1453 840"> <tr> <td>Bankruptcy Searches</td> <td>£2.90 per search</td> </tr> <tr> <td>ID and Source of Funds Check</td> <td>£14.40 per person</td> </tr> <tr> <td>Land Registry pre completion search</td> <td>£3.90 per search</td> </tr> <tr> <td>Additional Office Copies</td> <td>£3.90 per document</td> </tr> <tr> <td>Electronic signature Fee</td> <td>£4.80 per deed</td> </tr> <tr> <td>Companies House submission fee</td> <td>£15.00 per charge document</td> </tr> </table>	Bankruptcy Searches	£2.90 per search	ID and Source of Funds Check	£14.40 per person	Land Registry pre completion search	£3.90 per search	Additional Office Copies	£3.90 per document	Electronic signature Fee	£4.80 per deed	Companies House submission fee	£15.00 per charge document
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Key stages of the matter	<p>The precise stages involved in the re-mortgage of a residential property vary according to the circumstances and the mortgage lenders requirements. However, below we have suggested some key stages that you may wish to include:</p> <ul style="list-style-type: none"> • Take your instructions and give you initial advice • Download Land Registry Documents and review the property title • Obtain relevant documents such as planning documentation, building regulations consents etc, if required • Carry out searches, if required • Receive mortgage offer • Go through conditions of mortgage offer • Send mortgage deed to you for signature • Agree completion date for the mortgage • Obtain pre-completion searches • Receive mortgage funds • Discharge any mortgages of charges registered against the property. • Deal with application for registration at Land Registry 												
Timescales	<p>How long it will take from your mortgage offer being issued until you complete the new mortgage will depend on a number of factors. The average process takes between 3 – 4 weeks. It can be quicker or slower, depending on the mortgage lenders requirements and any title issues.</p>												