

Our fees cover all of the work required to complete the purchase of your new home, including dealing with your mortgage advance, registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property you wish to buy is in Wales.

This example is for a residential freehold/leasehold HOUSE costing £200,000.00.

Conveyancer's Fees and Disbursements

Legal Fee: £725.00 plus VAT (Total £870.00)

Search Fees: £220.00 (these vary depending on the location of the property)

HM Land Registration Fee: £95.00 (if the property is registered)
£190.00 (if the property is unregistered)

Electronic Money Transfer Fee: £25.20 including VAT

We do not pay any referral fees and we do not charge a separate fee for any Stamp Duty Return or verifying ID.

Estimated Total: £1,210.20 (registered)
£1,305.20 (unregistered)

Your individual lender may charge an additional administration fee, which is usually approximately £10.00 plus VAT.

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Stamp Duty or Land Tax (on purchase)

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using [HMRC's website](#) or if the property is located in Wales [by using the Welsh Revenue Authority's website](#).

Estimated Stamp Duty: £1,500.

This is a standard Stamp Duty calculation. If you are a first time buyer or your purchase is a second home, different rates of Stamp Duty may apply.

Grand Total: £2,710.20 (registered)
£2,805.20 (unregistered)

How long will my house purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 6-12 weeks.

It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a mortgage in principle, it could take 6 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 2 and 4 months. In such a situation additional charges would apply.

Stages of the process

The precise stages involved in the purchase of a residential property vary according to the circumstances. However, below we have suggested some of the key stages in your purchase:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you
- Send final contract to you for signature

- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase
- Deal with payment of Stamp Duty/Land Tax
- Deal with application for registration at Land Registry

Purchase of a leasehold residential FLAT

Our fees cover all the work required to complete the purchase of your new home, including dealing with your mortgage advance, registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property is in Wales.

For example for the purchase of a leasehold FLAT costing £200,000.00

Conveyancer's Fees and Disbursements

Legal Fee:	£775.00 plus VAT (Total £930.00)
Search Fees:	£220.00 (these vary depending on the location of the property)
HM Land Registration Fee:	£95.00 (if the property is registered) £190.00 (if the property is unregistered)
Electronic Money Transfer Fee:	£25.20 including VAT

*These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents.

You should also be aware that ground rent and service charge are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as this we receive this information.

Stamp Duty Land Tax

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using [HMRC's website](#) or if the property is located in Wales by using the [Welsh Revenue Authority's website](#).

Estimated Stamp Duty: £1,500.

This is a standard Stamp Duty calculation. If you are a first time buyer or your purchase is a second home, different rates of Stamp Duty may apply.

Grand Total	£2,770.20 (registered)
	£2,865.20 (unregistered)

The precise stages involved in the purchase of a residential leasehold property vary according to the circumstances. However, below are some of the key stages in your purchase:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer
- Send final contract to you for signature
- Draft Transfer
- Advise you on joint ownership
- Obtain pre-completion searches

- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase
- Deal with payment of Stamp Duty/Land Tax
- Deal with application for registration at Land Registry.

How long will my house purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 6-12 weeks. It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a mortgage in principle, it could take 6 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 2 and 4 months. In such, a situation additional charges would apply.

* Our fee assumes that:

- a. 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
- b. this is the assignment of an existing lease and is not the grant of a new lease
- c. the transaction is concluded in a timely manner and no unforeseen complication arise
- d. all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- e. no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

Other works that may require additional legal fees are:-

- purchase of a new build
- first registration of title
- in purchase cases, whether primary residence, buy to let or second/holiday home
- multiple owners
- shared ownership scheme
- using a help to buy scheme, and whether it is an equity loan or ISA
- purchase under right to buy
- purchase at auction
- property has been repossessed

- defects in title.

Our legal fees for dealing with stand alone mortgage advances and remortgages are currently being revised.