

## Price and Service Information: Conveyancing Services

### Our Conveyancing Team

**David Cowan** – Senior Partner and Head of Conveyancing Department who has been a qualified solicitor since 1972, and is supported by others at the Firm

Please refer to our people page for further information.

### Purchase of a property

#### Conveyancers' Fees and Disbursements

Our fees cover the work required to complete the purchase of your new home from start to finish. Once the purchase has completed and while you settle into your new property, we will deal with the payment of Stamp Duty Land Tax (or Land Transaction Tax if the property is in Wales) and register the purchase at HM Land Registry on your behalf.

Value of Property	Typical Legal Fees	
	Freehold	Leasehold
Up to £500,000	£1,775 plus VAT	£1,975 plus VAT
£500,000 - £1,000,000	£1,875 plus VAT	£2,075 plus VAT
£1,000,000 +	£1,975 plus VAT	£2,175 plus VAT

*The current VAT rate is 20%*

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.

Anticipated costs (Freeholds and Leaseholds):

- HM Land Registry fee: £40 - £440 (variable dependant on the property purchase price), with no VAT payable upon this fee.
- Search fees: Approx. £360 plus VAT for standard search pack required by most lenders. Please note these fees are dependent on the area in which the property is being purchased as fees will vary.
- Electronic money transfer fee: £40 for Chaps (inclusive of VAT). £25 for BACS (inclusive of VAT).

The above list is not exhaustive and other disbursements may apply depending on your particular property which will only be exposed upon receipt of the papers from the seller's solicitors.

Anticipated Disbursements (Leaseholds)\*:

- Notice of Transfer fee – £100 - £200 plus VAT.
- Notice of Charge fee (if the property is to be mortgaged) – £50 and £150 plus VAT.
- Deed of Covenant fee – This fee is provided by the management company for the property and can be difficult to estimate. Often it is between £50 and £200 plus VAT.

- Certificate of Compliance fee - To be confirmed upon receipt of the lease, as can range between £50-£200 plus VAT.

\*The fees are set out in the Lease or provided by the Management Company (some of which may not be payable depending on the property) and therefore accurate figures can only be given once we have sight of the 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 or 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 here](#).

Please contact the office who can assist you in calculating the Stamp Duty Land Tax payable.

We will prepare the paperwork to be submitted to HMRC which must be lodged regardless of whether Stamp Duty is payable.

Please note we do not offer in depth expertise on the various ramifications of this tax and if necessary, you should of course seek independent expert advice.

## **Not included**

We do not report on structural survey's which are outside our area of expertise.

## **Timescales**

For any transaction, the timescales are subject to change depending on when your offer is accepted and factors involved such as:

- Number of parties in the chain
- Whether you have a mortgage in place
- Whether you are buying a new build property

A typical transaction will take between 10-14 weeks. However, if any of the above apply, or there are other factors we need to take into consideration, it may increase the time by a further 4-6 weeks and additional charges may occur. We will discuss this with you at the earliest opportunity so you always have a clear picture of how long things are likely to take.

## **Key stages involved**

The precise stages involved in the purchase of a residential property vary according to the circumstances.

- 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
- 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

#### **Our fee assumes that:**

- 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
- this is the assignment of an existing lease and is not the grant of a new lease
- the transaction is concluded in a timely manner and no unforeseen complications 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

#### **Factors that would typically increase the cost of the service**

- legal title is defective, or part or whole of the property is unregistered
- if you discover building regulations or planning permission has not been obtained
- if crucial documents you have previously requested from the client have not been provided

In the event of an additional complication such as any of the above we would of course seek your agreement to any increased fee which would not be imposed unilaterally.

## **Sale of a Property**

### **Conveyancer's fees and Disbursements**

Our fees cover the work required to complete the sale of your home from start to finish. This includes arranging for payment of any outstanding mortgage funds and estate agent's fees.

Value of Property	Typical Legal Fees	
	Freehold	Leasehold
Up to £500,000	£1,675 plus VAT	£1,875 plus VAT
£500,000 - £1,000,000	£1,775 plus VAT	£1,975 plus VAT
£1,000,000 +	£1,875 plus VAT	£2,075 plus VAT

*The current VAT rate is 20%*

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

Anticipated costs (Freeholds and Leaseholds):

- Electronic money transfer fee: £40 for Chaps (inclusive of VAT). £25 for BACS (inclusive of VAT).

The above list is not exhaustive and other disbursements may apply depending on your particular property which will only be exposed upon receipt of your papers.

### **Timescales**

For any transaction, the timescales are subject to change depending on when your offer is accepted and other factors involved, such as:

- Number of parties in the chain
- Whether the buyer has a mortgage in place
- Whether the buyer requests lease extension for a leasehold property
- Whether the searches flag up any issues
- Whether the buyer's Survey shows up any issues
- Buyer's Enquiries

A typical transaction will take between 10-14 weeks. However, if any of the above apply or there are other factors we need to take into consideration, it may increase the time by a further 4-6 weeks and additional charges may occur. We will discuss this with you at the earliest opportunity, so you always have a clear picture of how long things are likely to take.

### **Key stages involved**

- Take instructions and give initial advice
- Obtain documents from Land Registry
- Supply the protocol documents to be completed by the seller
- Draft the contract and collate the documents for the contract pack
- Send the contract and protocol documents to the buyer's solicitor
- Forward enquiries raised by the buyer to the client
- Answer legal enquiries raised by the buyer
- Obtain redemption statements
- Obtain indemnity Insurance quotation (if required)
- Approve the transfer document
- Send the transfer document and contract to client for signature
- Agree completion date (date from which the buyers will take ownership of the property)
- Exchange contracts
- Draft completion statement and send to client
- Obtain agent's invoice
- Complete on sale
- Redeem mortgage
- Settle estate agents' invoice
- Forward property documents to buyer's solicitor
- Forward completion funds to clients nominated account

### **Our fee assumes that:**

- 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
- this is the assignment of an existing lease and is not the grant of a new lease
- the transaction is concluded in a timely manner and no unforeseen complications 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

### **Factors that would typically increase the cost of the service**

- legal title is defective, or part or whole of the property is unregistered
- if you discover building regulations or planning permission has not been obtained
- if crucial documents you have previously requested from the client have not been provided

In the event of an additional complication such as any of the above we would of course seek your agreement to any increased fee which would not be imposed unilaterally.

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## Re-mortgage of a Property

### Conveyancer's fees and Disbursements

Fixed fee of £350.00 plus VAT.  
*The current rate of VAT is 20%*

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. The disbursements which we anticipate will apply are set out separately below.

- HM Land Registry fee: £40 - £440 (variable dependant on the property purchase price), with no VAT payable upon this fee.
- Search fees: Approx. £360.00 plus VAT for standard search pack required by most lenders. Please note these fees are dependent on the area in which the property is being purchased as fees will vary.
- Electronic money transfer fee: £40 for Chaps (inclusive of VAT). £25 for BACS (inclusive of VAT).

### Timescales

A typical re-mortgage takes between 6 and 8 weeks. However, it can be longer if there are any complications such as an application being rejected. The process may also take longer if you switch lenders compared with getting a new deal with your current mortgage company.

### Key stages involved

With every transaction there are key milestones, which may vary according to individual circumstances. For example:

- Taking your instructions and giving initial advice based on the information you have provided
- Requesting the Title Deeds and Redemption Statement
- Obtaining Official Copies of the Title
- Checking the Title Register
- Checking Official Copies
- Leasehold properties will require the lease to be checked and enquiries made if relevant
- Searches
- Checking the mortgage offer
- Preparing for completion
- Requesting final redemption statement
- Requesting the mortgage advance
- Completion
- Registration

If you require further information, please do not hesitate to contact the office direct on 01306 886622.

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