Our Conveyancing Fee Guide

We offer to work on a fixed fee basis and endeavour to keep our prices transparent and competitive whilst providing our clients with a personal service.

The fee we quote you upfront will not change unless there are unforeseen matters like a defect in the title that needs to be rectified prior to exchange and the involvement of the preparation of additional documents, liaising with third parties etc for example or having to negotiate terms of a new lease/ deed of variation etc prior to the completion of a leasehold purchase.

In any event we will inform you if any additional work has to be undertaken and will obtain your consent to proceed. We would always like to speak directly with you to discuss your particular circumstances and requirements so as to find out how we can help and to provide a bespoke quote. Please see below our fee range and likely disbursements so as to give you an estimate of the likely costs in a standard transaction without complications.

Residential Sale:	Estimate of legal fees: Disbursements		
Freehold/Leasehold	From £750.00 to £1250.00 plus VAT plus disbursements	Land Registry Documents Fee	£3.00/document (electronic copy)
		Anti-Money Laundering fee	£6.00 per client
		In case of leasehold properties: Leasehold information costs	This is dependent on the landlord, their solicitor and or management company and the lease provisions like license to assign, deed of covenant etc. The costs for these could vary from £150.00 to £500.00 plus VAT
		Bank charges for redemption of mortgage and or transfer of sale proceeds to the client's account	£30 plus VAT per transfer
		Recorded delivery charges	£10 plus VAT
Transfer of Equity	From £500 plus VAT TO £750.00 plus VAT plus	Disbursements:	
	disbursements.	Land Registry Documents Fee	£3.00/document (electronic copy)
		Anti-Money Laundering fee	£6.00 inc. VAT per client

In case of leasehold	This is dependent on
properties: Notice	the landlord, their
fee/compliance	solicitor and or
certificate fee etc	management
	company and the
	lease provisions for
	required documents

Re-Mortgage	From £600.00 to £750.00	Disbursements	:
	plus VAT plus		
	disbursements.		.,
		Property	Variable** and
		Search fees	dependant on lender
			requirements.
		Anti-Money	£6.00 inc. VAT
		Laundering	
		fee	C2 00
		Land Registry	£3.00
		priority Search	
			£2.00 par parsan
		Bankruptcy search fee	£2.00 per person
		£2.00 per	
		person	
		Land	This is dependent on
		Registration	the purchase price.
		fee	Please see link below
		100	for accessing the land
			registry's fee
			calculator.
		Leasehold	Notice fee/
		transactions:	compliance certificate
			fee/share certificate
			fee are dependant on
			the
			landlord/management
			and the lease
			provisions.
		Bank Charges	£30 plus VAT
		for	
		discharging	
		your existing	
		mortgage	
		Recorded	£5.00 plus VAT
	T	Delivery Fee	
Equity Release	From £600.00 to £750.00		will include cost of
	plus VAT plus		ndering check against
	disbursements		land registry fee if
Decidential Decidence	From C7F0 00 ±= C4F00	applicable.	
Residential Purchase:	From£750.00 to £1500	Disbursements	
Freehold/Leasehold New	plus VAT plus Land Transaction Returns fee of	Property Search	h Variable**
Build/help to buy/shared		fees	CC 00 :== \/AT :==
ownership	£70.00 plus VAT plus disbursements	Anti-Money	£6.00 inc. VAT per
	นเรมนาระเทษแนร	Laundering fee	
		Lawyer account checker fee	t £12.00 inc. VAT
			£3 00
		Land Registry	£3.00
		priority Search	

Bankruptcy search fee Land Registration fee link below for accessing HMRC'S SDLT calculator Stamp Duty Land Tax Stamp Duty Land Tax Stamp Duty Land Tax Stamp Duty Land Tax Bank charges for cacessing HMRC'S SDLT calculator to calculate the amount purchase price, please see link below for accessing HMRC'S SDLT calculator to calculate the amount purchase price, please see link below for accessing HMRC'S SDLT calculator to calculate the amount payable. Lease hold transactions: Bank charges for forwarding purchase monies Recorded Delivery Charges Bank charges for forwarding purchase monies Recorded Delivery Charges Security Prom £800.00 to £1250.00 plus VAT Disbursements: £10.00 plus VAT Property Search fees (if lender requires as condition of mortgage offer) Anti-Money Laundering fee Lauyer account checker fee Lauyer account checker fee Land Registry priority Search Bankruptcy \$2.00 per person search fee This is dependent on the premium paid, Please see link below for accessing the land registry's fee calculator. To be confirmed by landlord's solst, notice fee etc. To foreoffirmed by landlord's solst, notice fee etc. Tax Stamp Duty Land This is dependent on your purchase price, please see link below for accessing the land registry's fee calculator. To be confirmed by landlord's solicitors / management company notice fee etc.		T		I
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			including landlord's cost,	To be confirmed by landlord/ solicitors /

Lender's	To be confirmed by
Administrative costs	lender
for deed of	
substituted security	
Bank Charges	£30.00 plus VAT
Recorded Delivery Fee	£5.00 plus VAT

- 1. <u>Our legal fees</u> quoted above are for a standard transaction assuming that no unforeseen matters will arise during the course of the transaction and that it will conclude in a timely manner. If it becomes apparent that additional work is necessary to progress the matter or there are unforeseen complications, we will inform you as soon as possible and discuss with you the potential increase in costs before taking the matter forward.
- 2. <u>Property Searches</u> include Local authority search, drainage/water search and Environment search are noted as variable in the table above because the costs vary across local authorities. For properties in the South Lakeland area, the search fees are a total of approximately £227.59 at the time of publishing this information here but this may vary in the future. We would strongly recommend you call us to obtain an up to date quote.

Note: This amount includes an environmental search which may not be required for many properties.

- 3. <u>Stamp Duty</u> that is payable depends on the purchase price as well as the nature of the transaction i.e. whether you are, a first time buyer or you are purchasing replacement home or investment property etc. please see the link: http://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/#/intro for access to the HMRC's website.
- 4. <u>The HM Land Registry fee</u> for registration of your title is also based on the value of the transaction. Please see the link to the land registry's calculator: http://landregistry.data.gov.uk/fees-calculator.html
- 5. <u>In some cases</u>, indemnity policies may need to be taken out to protect yours and your lender's interest in which case the cost of these will need to be taken into account.
- 6. In leasehold and freehold transactions, as noted in the above table if the properties that are on developments with management companies, there may be fees payable to the landlord like the notice fee which usually ranges from £50.00 to £250.00 plus VAT per notice of transfer and/or charge; Compliance certificate fee, membership fee/share certificate fee if applicable, can range from £50.00 to £250.00 plus VAT, License to Assign/Deed of covenant fee typically ranges between £100.00 to £350.00 if applicable. These fees can be confirmed on receipt of the leasehold information pack. In cases where there is a landlord and a management company that require notice, it is likely for there to be two sets of fees applicable but and these fees are set by the landlord and the managing agents for the whole development.

Time Scales

Whilst an average conveyancing transaction can typically take between 6-8 weeks from the time the sale pack is issued to completion, the speed at which a transaction progresses depends on the parties in the chain, the nature of the transaction, lease requirements/ lender requirements etc. Each transaction has their own unique aspects which can speed up or delay the completion of the transaction. At GDA Solicitors, we strive to progress matters without undue delay and cooperate with the chain where possible though our client's and lender's interest will be of paramount priority

The Conveyancing process

With every transaction there are key stages which may vary according to individual circumstances and the nature of the transaction.

In a typical purchase transaction, the stages will include the following (though this will be a little different for a sale or other transactions).

- Taking your instructions and giving initial advice based on the information provided to us by the seller's solicitors
- obtaining evidence for source of funds, initial contact with lender's solicitors if needed
- confirm instructions to vendor solicitors and request for contract and title documents
- Carry out Searches
- Review contract documents to make necessary enquiries of the seller's solicitors
- Checking the mortgage offer
- Go through the documents, replies to enquiries, mortgage conditions with you.
- Arranging for you to sign the contract and mortgage deed
- Obtain your consent to exchange contracts and request mortgage advance
- Preparing for completion
- Completion
- Comply with lease provisions for issue of notice of transfer/ charge in case of leasehold purchases
- Completing the Land transaction forms on your behalf and paying stamp duty and applying to the Land registration to register the title into your name and dealing with any requisitions raised by the Land registry.
- Completion of Registration