

## LEGAL FEES AND THIRD PARTY EXPENSES (DISBURSEMENTS)

We recommend that you contact us ([please click here](#)) to receive a tailored estimate of our charges and any disbursements we would expect for your specific mortgage.

Our fees cover the work set out in the 'Service we provide' section and reflects the quality of advice and support you will receive from our solicitors.

The hourly rates of the solicitors who will deal with your mortgage are for Simon Burley (£370 plus VAT), Richard Bland (£370 plus VAT) and Anneka Singh (£350 plus VAT)

### [Residential Property Team](#)

	Costs including VAT at the rate of 20%
<b>Legal Fees</b>	£900 to £3,000
<b>Bank Transfer (£48 per transfer)</b> Usually with a mortgage, one transfer is necessary at a total charge of £48 including VAT at 20%. The bank transfers is to send the remaining balance from the mortgage advance after deduction of our legal fees and disbursements.	£48

Third Party Charges (Disbursements)	Costs including VAT at the rate of 20%
<b>Searches (per property)</b> The costs vary depending on the location of the property. Each Local Authority sets the charges for property searches in their area.	£400 to £900
<b>Land Registry Title (£6 per title)</b>	£6 for a freehold property £12 for a leasehold property (no VAT)
<b>Land Registry Priority Search</b>	£3 (no VAT)
<b>Bankruptcy Search (per Name)</b> This search will be required against the names of each borrower.	£2 (no VAT)
<b>Land Registry Fee</b> The Land Registry charge a fee for registering the new mortgage. The fee will generally be based on the amount that is being borrowed under the new mortgage. Please visit the Land Registry Fee Calculator to calculate the fee payable in connection with your particular mortgage.	<a href="http://landregistry.data.gov.uk/fees-calculator.html">Link to Land Registry Fee Calculator</a> <a href="http://landregistry.data.gov.uk/fees-calculator.html">http://landregistry.data.gov.uk/fees-calculator.html</a> (no VAT)

Typical Additional Disbursements (Mortgage of a Leasehold Property)	Costs including VAT at the rate of 20%
<b>Notice of Charge Fee</b> This fee is generally charged by the Landlord or Management Company under the terms of the Lease for us to give notice of any new mortgage you take over the property.	£150 to £400
<b>Landlord/Management Company Pack Fee</b>	£250 to £700

<p>We will be obliged as part of our duties to your new mortgage lender to obtain confirmation from the landlord and/or management company that the rent and service charge due under the lease is paid up to date, that there are no outstanding breaches of covenant, that the building where the property is located is insured and that no major works are planned on the development among other things. In those circumstances, the landlord or management company will likely charge you a fee for supplying this information.</p> <p>Please note in some developments there are separate packs from the landlord and management company for different information and you may then pay double this fee to obtain both packs.</p>	
<p><b>Certificate of Compliance Fee (very occasionally)</b></p> <p>Some leases require you to obtain from the landlord and/or management company a certificate confirming provisions of the lease have been complied with before any new dealing such as a mortgage will be registered at the Land Registry. In those circumstances, you will have to pay a fee to the landlord or management company for the certificate.</p>	<p>£150 to £300</p>
<p><b>The disbursements detailed above are an indication of the disbursements we expect in connection with your mortgage but do be aware it is possible there could be other disbursements incurred in relation to your mortgage that are not typical and are specific to the particular property you are mortgaging. We would confirm these disbursements to you at the appropriate stage of your mortgage. Please further note the notice fee, landlord/management company pack fee and certificate of compliance fee mentioned above are estimated fees and the fees can on occasion be significantly more than the ranges given above. We would confirm the actual fees payable once we had this information from the landlord and/or management company.</b></p>	

### **Total Costs in excess of £1,400**

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