

Client Information Sheet

Conveyancing Services

About Us

Our conveyancing team is dedicated to ensuring that your transaction is completed as quickly and cost-effectively as possible. With our affordable fixed-fee quotes and a friendly, responsive service, we can help make the conveyancing process straightforward and stress-free.

Paminder Johal is the Partner and Head of Conveyancing in charge of residential property with over 24 years' experience in both residential and commercial matters.

Jeremy Monod is the solicitor in charge of the Shoeburyness branch with over 40 years' experience and his knowledge of property matters is unequalled within the firm.

Indra Suppan will be qualifying shortly as a solicitor but has been a conveyancing executive for 20 years with a unique and unrivalled skill with clients, agents and other solicitors.

The support team is made up of Angela Thorne who assists Jeremy, Wendy Beard who has over 20 years conveyancing experience and whose speciality is leasehold transactions and finally Kim Woodford, a qualified CILEX who makes up an integral part of the conveyancing team in the Chelmsford Head office.

Purchase of freehold property

Our fees

Our fixed fees cover all of the work required when buying a freehold property, including dealing with registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax. If you are buying with an assistance of a mortgage, we will also deal with your lender.

We will normally undertake this work on a fixed fee basis as shown below:

Property value	Our fees (excl. VAT)	VAT at 20%	Total
£100,000-£400,000	£1,050-£1,350	£210-£270	£1,260 - £1,620
£400,000-£700,000	£1,400-£1,750	£280-£350	£1,680 - £2,100
£700,000-£1,000,000	£1,750-£1,950	£350-£390	£2,100 - £2,340
£1,000,000 and over	£1,950-£2,850	£390-£570	£2,340 - £3,420

Our fixed fee for conveyancing transactions takes into consideration the property price, the complexity of the case, and the estimated time it will take for the matter to complete. All of these factors will influence the level of fixed fee we apply within the above ranges. Please contact us for an accurate quote.

Electronic Money Transfer fee

£40 plus £8 VAT (£48 including VAT) per payment.

VAT

You will only pay VAT on our legal fees, any work carried out on our hourly basis and the cost to make an electronic money transfer. VAT is currently chargeable at 20%.

Our fees assume that

Your property purchase 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. The maximum fee shown is for a purchase price of a freehold property between £100,000 and £1,000,000. Please contact us for a quote if the purchase price is below £100,000 or above £1,000,000.

Typical factors that could increase the cost of our service include:

- if legal title is defective or part of or all of the property is unregistered
- if we discover crucial building regulations or planning permission has not been obtained by the seller
- Indemnity policies are required and we are to source a suitable policy
- a delay is incurred due to parties in the chain being uncooperative or delays in receiving information from third parties
- we are required to deal with negotiating any retentions

Disbursements

These are costs related to your house purchase that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure there is no delay in your purchase.

Land Registry Priority Search fee	£3.00
Bankruptcy Search fee (if obtaining a mortgage)	£2.00 per name
Search fees (includes Local Authority, drainage, environmental, Chancel, flood and planning searches)	£250.00 approximately

HM Land Registry fee

This mandatory cost is set by the Land Registry and depends on the value of the freehold property you are purchasing. The fee will range from £20.00 to £1,105.00. Please note if the property is unregistered then Land Registry's registration fee is double.

Referral fees

Our firm's policy is not to pay a referral fee, but if we do have to pay a referral fee then the amount of any referral fee will be disclosed to you at the commencement of the transaction. To be clear, these referral fees are paid by us to third parties and not by you.

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 in Wales by using the Welsh Revenue Authority's website.

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 6-8 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 freehold property with a mortgage in principle, it could take up to 6 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 6 and 12 months. In such, a situation additional charges would apply.

Typical purchase timescales and key stages

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

- Take your instructions and deal with verification of your identity
- Check your finances are in place to fund purchase and your source of funds
- Receive and report to you on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Raise the necessary enquiries of seller's solicitor
- Report to you on conditions of your mortgage offer
- Send final contract and relevant documents 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 property

Our fees

We will normally undertake this work on a fixed fee basis as shown below:

Property value	Our fees (excl. VAT)	VAT at 20%	Total
£100,000-£400,000	£1,400-£1,550	£280-£310	£1,680 - £1,860
£400,000-£700,000	£1,600-£1,850	£320-£370	£1,920 - £2,220
£700,000-£1,000,000	£1,850-£2,000	£370-£400	£2,220 - £2,400
£1,000,000 and over	£2,000-£3,000	£400-£600	£2,400 - £3,600

Our fixed fee for conveyancing transactions takes into consideration the property price, the complexity of the case, and the estimated time it will take for the matter to complete. All of these factors will influence the level of fixed fee we apply within the above ranges. Please contact us for an accurate quote.

The maximum fee shown is for a purchase price of a leasehold property between £100,000 and £1,000,000. Please contact us for a quote if the purchase price is less than £100,000 or above £1,000,000.

Electronic Money Transfer fee

£40 plus £8 VAT (£48 including VAT) per payment.

VAT

You will only pay VAT on our legal fees, any work carried out on our hourly basis and the cost to make an electronic money transfer. VAT is currently chargeable at 20%.

Our fee assume that:

- This is a standard transaction, and 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 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.

Disbursements

These are costs related to your house purchase that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure there is no delay in your purchase.

Land Registry Priority Search fee	£3.00
Bankruptcy Search fee (if obtaining a mortgage)	£2.00 per name
Search fees (includes Local Authority, drainage, environmental, Chancel, flood and planning searches)	£250.00 approximately

HM Land Registry fee

This mandatory cost is set by the Land Registry and depends on the value of the freehold property you are purchasing. The fee will range from £20.00 to £1,105.00. Please note if the property is unregistered then Land Registry's registration fee is double.

Referral fees

Our firm's policy is not to pay a referral fee, but if we do have to pay a referral fee then the amount of any referral fee will be disclosed to you at the commencement of the transaction. To be clear, these referral fees are paid by us to third parties and not by you.

What are other disbursements in relation to buying a leasehold property?

When buying a leasehold property, you should be aware that there may be certain additional disbursements which will be out in the individual Lease relating to the property.

The additional disbursements which we anticipate may possibly apply are set out below. Our property solicitor will update you on additional disbursements fees that you may incur upon receipt and review of the Lease and management pack from the Seller's solicitor.

1. Notice of Transfer.
2. Notice of Charge fee – This fee applies if the property is to be mortgaged.
3. Deed of Covenant fee.
4. Certificate of Compliance fee.
5. Licence to Assign fee.

You should also be aware that ground rent and service charges are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as we receive this information in the management pack from the seller's solicitor.

How long will my flat or leasehold purchase take?

How long it will take from your offer being accepted until you can move in to your home will depend on a number of factors. The average process takes between 6-10 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 leasehold property with a mortgage in principle, it could

take up to 6 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 6 and 12 months. In such a situation additional charges would apply.

Typical purchase timescales and key stages

The precise stages involved in the purchase of a leasehold property vary according to the circumstances. However, below we have suggested some key stages that you may wish to include:

- Take your instructions and deal with verification of your identity
- Check your finances are in place to fund purchase and your source of funds
- Receive and report to you on Lease and contract documents
- Receive and report to you on the management pack-which outlines the management arrangement in place for the flat or block of flats
- Carry out searches
- Raise the necessary enquiries of seller's solicitor on the contract documents and the management pack
- Report to you on terms and conditions of your mortgage offer (if applicable)
- Send final contract and relevant documents 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
- Serve Notice to the management company
- Deal with payment of Stamp Duty Land Tax
- Deal with application for registration at Land Registry
- Submit Consent from management company or freeholder at Land Registry to assist with registration of your ownership

Sale of a Property

Our fees

We will normally undertake this work on a fixed fee basis as shown below:

Property value	Our fees (excl. VAT)	VAT at 20%	Total
£100,000-£400,000	£1,050-£1,350	£210-£270	£1,260 - £1,620
£400,000-£700,000	£1,400-£1,650	£280-£330	£1,680 - £1,980
£700,000-£1,000,000	£1,650-£1,850	£330-£370	£1,980 - £2,220
£1,000,000 and over	£1,850-£2,850	£370-£570	£2,220 - £3,420

Our fixed fee for conveyancing transactions takes into consideration the property price, the complexity of the case, and the estimated time it will take for the matter to complete. All of these factors will influence the level of fixed fee we apply within the above ranges. Please contact us for an accurate quote.

Kindly note, if you are selling a leasehold property then we will add an additional fee of £200.00 plus £40.00 VAT (£240.00 incl. VAT) for dealing with building management company and dealing with effect of the new Building Safety Act 2022 on all relevant leasehold properties.

Electronic Money Transfer fee

£40 plus £8 VAT (£48 including VAT) per payment.

VAT

You will only pay VAT on our legal fees, any work carried out on our hourly basis and the cost to make an electronic money transfer. VAT is currently chargeable at 20%.

Our fee assumes that:

Your property sale 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.

The maximum fee shown is for a sale price of a freehold property between £100,000 and £1,000,000. Please contact us for a quote if the sale price is lesser than £100,000 or above £1,000,000.

What are disbursements related to selling a property?

These are costs related to your house sale purchase that are payable to third parties, such as Land Registry fees and or if relevant to a management company if relevant. We handle the payment of the disbursements on your behalf to ensure there is no delay in your sale.

We will redeem a mortgage registered against the property on completion of the sale. We will be able to provide you with a figure for the redemption amount once you have instructed us to act for you.

Please contact your estate agent to confirm the fees that you have agreed to pay them. Normally we will pay the estate agents fees out of the proceeds of sale on completion of the transaction.

HM Land Registry fee

To obtain the title to your property, we have to download the office copies from the Land Registry. This mandatory cost is set by the Land Registry and the fee is £3.00 per office copy. Typically, we would need to obtain the title and plan to your property along with any other associated documents that is listed at Land Registry for your property that the buyer's solicitor would require when investigating the title to your property.

Referral fees

Our firm's policy is not to pay a referral fee, but if we do have to pay a referral fee then the amount of any referral fee will be disclosed to you at the commencement of the transaction. To be clear, these referral fees are paid by us to third parties and not by you.

Typical sale timescales and key stages

The timing of your conveyance will depend on a number of factors but, on average, a residential property sale takes 4 to 8 weeks. If you are in a chain, the timing of your transaction is likely to need to coincide with the other parties in that chain.

Key stages of the sale process are typically:

- Take your instructions and deal with verification of your identity
- Prepare and send sale documentation pack to your buyer's solicitor
- Apply and supply management pack (leaseholds only)
- Initial contact with lender (if redemption of mortgage is involved)
- Respond to enquiries by buyer's solicitor
- Respond to management of leasehold property related enquiries by buyer's solicitor (leaseholds only)
- Finalise contract and transfer deed for signature & confirm the completion date
- Exchange contracts
- Complete sale, redeem mortgage(s) and transfer proceeds of sale as necessary

Remortgage transactions

Our fees

Remortgage is the process of replacing your existing mortgage with a new one, either with your current lender or a new lender. We will normally undertake this work on a fixed fee basis as shown below:

	Our fees (excl. VAT)	VAT at 20%	Total
Typical fees (range)	£650 - £950	£130 - £190	£780 - £1,140

Please contact us for an accurate quote.

Our fixed fees are based on a straightforward remortgage from one lender to another lender, where we will represent you and the new lender and effectively draw down funds from your new lender to pay off your old lender and your debt transfers over to the new lender. However, should your current lender or new lender have their own solicitor then there will be an additional fee for dealing with the lender's solicitor. Our solicitor will confirm the additional fee before commencing any work.

Kindly note, if you are remortgaging a leasehold property then we will add an additional fee of £100.00 plus £20 VAT (£120 incl. VAT) for dealing with building or property management company in relation to obtaining their notice procedure on change of lender.

Electronic Money Transfer fee

£40 plus £8 VAT (£48 including VAT) per payment.

VAT

You will only pay VAT on our legal fees, any work carried out on our hourly basis and the cost to make an electronic money transfer. VAT is currently chargeable at 20%.

What disbursements are related to remortgaging

Land Registry Priority Search fee	£3.00
Bankruptcy Search fee	£2.00 per name
Search fees (includes Local Authority, drainage, environmental, Chancel, flood and planning searches) –	£250.00 approximately.

Kindly note however that some lenders will accept no search indemnity insurance which is considerably cheaper and quicker to obtain. Once we have instructions from you to act in the remortgage, we will check whether it is possible to obtain search indemnity insurance.

HM Land Registry fee

This mandatory cost is set by the Land Registry and depends on the value of the property you are re-mortgaging. The fee will range from £20.00 to £305.00.

HM Land Registry Official Copies of the title are £3.00 per copy

Landlord's registration fee for notice of mortgage (leaseholds only), details only available when we contact the building or property management company for their cost. These disbursements can vary widely and we will notify you of the charge as soon as possible during the course of your remortgage.

Key stages of the remortgaging process

- Take your instructions and deal with verification of your identity
- Receive your mortgage offer and check your legal title
- Report to you on the terms of the new mortgage
- If required by your new lender, we will carry out searches, as if you were purchasing the property for the first time.
- We will then send a Certificate of Title to your new mortgage provider. The lender will need to confirm it is happy with the legal title before the mortgage funds are released to us.
- We will also liaise with your current mortgage lender to get details of how much you need to pay off on your current mortgage. Once everything is in place, we will

arrange for the funds from your new mortgage lender to be used to pay off your existing mortgage, along with any early repayment charges or exit fees.

- We will then deal with post completion registration of the new lender's charge at the Land Registry.

How long does a remortgage take?

Remortgaging usually takes between 4 to 8 weeks, depending on the complexity of the case. Our solicitor will be able to give you a better estimate once they have had the chance to look over your mortgage offer.

Referral fees

Our firm's policy is not to pay a referral fee, but if we do have to pay a referral fee then the amount of any referral fee will be disclosed to you at the commencement of the transaction. To be clear, these referral fees are paid by us to third parties and not by you.