
RESIDENTIAL PROPERTY

Our Service, Fee Scale and Timescales

In addition to providing quality legal advice and client-focused services, Rasiah & Co Solicitors offer clarity and transparency right from the beginning of the conveyancing process. We believe that it is important to be upfront about our fees from the outset. We set out below an estimated fee scale, together with brief details of the service included, as well as estimated timescales based on the matter type.

The estimated fee scale provided below is based on a standard, straightforward transaction and does not take into account any complications or delays in the matter. The fee scale assumes that:

- 1) no unforeseen matters arise such as (but not limited to):
 - insufficient or missing documents
 - defective title
 - matters arising from searches or replies to enquiries relating to the property
 - the need for additional documents to be prepared/approved ancillary to the main transaction
 - the requirement for indemnity insurance policies. Additional fees may apply if indemnity insurance policies are required
- 2) the transaction concludes in a timely manner and there is no delay from third parties
- 3) the property is not a new build. If your property is a new build, please contact us for a bespoke quote
- 4) you are not purchasing pursuant to any help to buy scheme, shared equity scheme or other similar scheme. If you are purchasing the property pursuant to any such scheme, please contact us for a bespoke quote
- 5) you are not selling a shared equity lease, or a lease granted pursuant to any other scheme. If you are selling a shared equity lease or a lease granted pursuant to any other scheme, please contact us for a bespoke quote
- 6) In the case of the sale or purchase of a leasehold property, there is no transfer of a share of the freehold involved. If the matter will involve the transfer of a share of the freehold, please contact us for a bespoke quote
- 7) In the case of the sale or purchase of a leasehold property, the lease is not required to be extended. If the lease is required to be extended, please contact us for a bespoke quote
- 8) in the case of the purchase of a leasehold property, it will involve an assignment of the existing lease rather than the grant of a new lease. If the purchase will involve the grant of a new lease, please contact us for a bespoke quote
- 9) the purchaser is not obtaining a mortgage where the lender is separately represented. If the lender will be separately represented, please contact us for a bespoke quote
- 10) in the case of a sale, there is only one registered mortgage that is required to be redeemed on completion. If you require additional mortgages to be redeemed on or prior to completion, please contact us for a bespoke quote
- 11) in the case of a re-mortgage the mortgage will be registered as a first legal charge against the property rather than as a subsequent legal charge. If the mortgage will be registered as a subsequent legal charge, please contact us for a bespoke quote

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- 12) the seller or purchaser is not a company. If the seller or purchaser is a company, please contact us for a bespoke quote
 13) any mortgage is obtained via a lender that is signed up to the UK Finance Mortgage Lenders' Handbook ("Handbook"). If your lender is not signed up to the Handbook, please contact us for a bespoke quote

Please note that the above list is not exhaustive and should any of the above matters (or other non-specified matters) apply, then additional fees may apply.

Since every matter is different, we strongly encourage you to contact us on 020 8543 4040 to discuss your requirements to obtain a bespoke quote. Alternatively, you can email us at info@rasiah.co.uk.

Our dedicated property team are committed to providing a professional and skilled service. Your matter will be handled by one of the following; if a solicitor is handling your matter, he/she will be supervised by a partner at all times:

PROPERTY TEAM

NAME	POSITION	YEAR OF QUALIFICATION	HOURLY RATE
Mr. N. Rasiah	Partner	1990	£250
Ms. M. Rasiah	Partner	2010	£250

RESIDENTIAL PROPERTY FEE SCALE AND SERVICE

TRANSACTION TYPE	ESTIMATED FEE (BASED ON PURCHASE/SALE PRICE OR RE-MORTGAGE AMOUNT)		LIKELY DISBURSEMENTS (ESTIMATED)	THE SERVICE/PROCESS	ESTIMATED TIMESCALE
Freehold Sale/Purchase	Value	Fee	Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the	The service that will be provided in respect of the purchase or sale of a freehold property, and the process involved is summarised below. <u>PURCHASE:</u>	6-12 weeks although this can vary depending on: - whether there is a chain involved
	£0-£175,000	£800 + VAT			
	£175,001-£250,000	£1,000 + VAT			
	£250,001-£500,000	1,150 + VAT			

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	£500,001-£700,000	£1,250 + VAT	matter, and we have replies to all enquiries raised.		
	£700,001-£900,000	£1,500 + VAT	The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive:	- initial consultation with you to provide initial advice and take instructions	- the parties involved being agreeable to the required completion date
	£900,001 and above	Please contact us for an estimate	PURCHASE:	-carry out all checks in order to comply with Anti Money Laundering Regulations and make enquiries as to source of funds	- whether the matter is standard and straightforward
<p>N.B.</p> <p>- in the event that an indemnity insurance policy is required to be obtained in relation to your matter, we will charge an administrative fee of £30 plus VAT for the work we have undertaken in arranging any such indemnity insurance policy. This will be payable to us when the policy goes on risk or at the completion of your matter</p> <p>- During the course of the transaction we will be required to send funds by Telegraphic Transfer, most likely to the seller's solicitor in the case of a purchase and to a lender in respect of the redemption of any mortgage on and a sale and to you in respect of the balance of the sale proceeds, in the case of a sale. If we do so, a Bank Transfer fee will be charged per transfer, over and above the amount that we are charged by the bank. This is to take into account the work involved in arranging the Telegraphic Transfer on your behalf</p>			<p>- searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT</p> <p>-Stamp Duty Land Tax – this is calculated based on the purchase price of your property. You can find more information on the following website https://www.gov.uk/stamp-duty-land-tax</p> <p>- Land Registry registration fee – this is calculated based on the purchase price of your property. You can find more information on the following website https://www.gov.uk/guidance/hm-land-registry-registration-services-fees</p> <p>-Land Registry official search with priority - £3 per search (no VAT)</p> <p>- Land Registry bankruptcy search - £2 per purchaser (no VAT)</p> <p>-VAT may be payable on the above (if applicable)</p> <p>SALE:</p>	<p>- request paperwork from the seller's solicitor and review the documents received</p> <p>-apply for searches against the property and review the results after they are received</p> <p>-raise additional enquiries with the seller's solicitor</p> <p>-apply for any additional planning or building regulations documents if necessary</p> <p>-advise and/or report to you in relation to the documents relating to the property and any specific findings</p> <p>- If you are purchasing the property with mortgage funds, we will review and advise you on the mortgage offer and conditions</p> <p>-approve the contract and draft and agree any ancillary documents</p> <p>-arrange for you to sign the contract and transfer deed, as well as the mortgage deed, if applicable</p>	<p>- whether any unforeseen matters or delays arise</p> <p>- whether additional work becomes necessary due to the nature of the transaction</p>

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	<ul style="list-style-type: none"> - in the event that you will be utilising funds from a Help To Buy ISA account in relation to your purchase (this is distinct from a purchase pursuant to the Help to Buy Scheme, Shared Equity Scheme or other similar Scheme), we will charge an additional fee of £50 + VAT for the work involved in applying for the Government Help to Buy ISA bonus - If for any reason the matter becomes abortive, you will still be charged for any work carried out by us in your matter 	<ul style="list-style-type: none"> - Land Registry fee for title documents – this depends on the number of documents and the type of document required, and the availability of such document. Generally, a Land Registry document obtained via the Land Registry online Portal will cost £3 per document (no VAT) <p>The estimated cost of the disbursements varies from property to property and can be greater than the estimates given above. We can give you more accurate figures once they are ascertained during the course of the matter</p>	<ul style="list-style-type: none"> - when all matters have been dealt with, agree an exchange and completion date - submit a certificate of title to your lender to request drawdown of the mortgage funds one day prior the agreed completion date - request and receive deposit funds from you - exchange contracts and pay the deposit funds on the same date to the seller’s solicitor. Once this is done, we will notify you. This is the date that you will be committed to the purchase - request replies to pre-completion enquiries from your seller’s solicitor (replies to requisitions on title) and review the seller’s solicitor’s completion statement showing the amount required to be sent to them on completion - carry out any necessary pre-completion searches and review the results -prepare and send to you a completion statement showing the amount of balance monies required from you in order to complete the purchase 	
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			<p>-receive the mortgage advance from the lender and balance monies from you, and subsequently, complete the purchase, upon which you will be notified</p> <p>-deal with post completion formalities such as completing and submitting the stamp duty land tax return to HMRC and paying the stamp duty payable in respect of your purchase, and once all completion documents are received from the seller's solicitor, we will review the same and deal with the application for registration of the purchase at the Land Registry</p> <p>- review and notify you and the lender upon receipt of confirmation of completion of registration of your purchase from the Land Registry and send you copies of the completion of registration documents and title information documents</p> <p><u>SALE:</u></p> <p>- initial consultation with you to provide initial advice and take instructions</p>	
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			<ul style="list-style-type: none">-carry out all checks in order to comply with Anti Money Laundering Regulations- obtain deeds relating to your property from the Land Registry and review the same- prepare a draft contract and submit any other necessary information to your buyer's solicitors once you have completed the initial property information forms and fittings and contents forms for the property you are selling- review and take your instructions in relation to any enquiries received from the buyer's solicitor and respond to the same-apply for/obtain copies of any additional documents requested by the buyer's solicitor-agree the contract and transfer deed with the buyer's solicitor- arrange for you to sign the agreed documents-agree an exchange and completion date- exchange contracts and notify you- if there is a mortgage registered against the property, apply for a redemption statement from the lender	
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				<ul style="list-style-type: none"> - deal with any pre completion enquiries from your buyer's solicitor -complete the purchase and subsequently remit the redemption monies to your lender to redeem your mortgage - send the balance proceeds of sale to you - send the completion documents to the buyer's solicitor - obtain and send to the buyer's solicitor the discharge documents from your lender (if applicable) 														
Leasehold Sale/Purchase	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="color: red;">Value</th> <th style="color: red;">Fee</th> </tr> </thead> <tbody> <tr> <td>£0-£175,000</td> <td>£1000 + VAT</td> </tr> <tr> <td>£175,001-£250,000</td> <td>£1,175 + VAT</td> </tr> <tr> <td>£250,001-£500,000</td> <td>1,250 + VAT</td> </tr> <tr> <td>£500,001-£700,000</td> <td>£1,500 + VAT</td> </tr> <tr> <td>£700,001-£900,000</td> <td>£1,650 + VAT</td> </tr> <tr> <td>£900,001 and above</td> <td>Please contact us for an estimate</td> </tr> </tbody> </table> <p>N.B.</p>	Value	Fee	£0-£175,000	£1000 + VAT	£175,001-£250,000	£1,175 + VAT	£250,001-£500,000	1,250 + VAT	£500,001-£700,000	£1,500 + VAT	£700,001-£900,000	£1,650 + VAT	£900,001 and above	Please contact us for an estimate	<p>Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the matter, and we have replies to all enquiries raised.</p> <p>The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive:</p>	<p>The service that will be provided in respect of the purchase or sale of a leasehold property, and the process involved is summarised below.</p> <p><u>PURCHASE:</u></p> <ul style="list-style-type: none"> - initial consultation with you to provide initial advice and take instructions -carry out all checks in order to comply with Anti Money Laundering Regulations and make enquiries as to source of funds 	<p>8-16 weeks although this can vary depending on:</p> <ul style="list-style-type: none"> - whether there is a chain involved - the parties involved being agreeable to the required completion date - whether the matter is standard and straightforward
Value	Fee																	
£0-£175,000	£1000 + VAT																	
£175,001-£250,000	£1,175 + VAT																	
£250,001-£500,000	1,250 + VAT																	
£500,001-£700,000	£1,500 + VAT																	
£700,001-£900,000	£1,650 + VAT																	
£900,001 and above	Please contact us for an estimate																	

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	<p>- in the event that an indemnity insurance policy is required to be obtained in relation to your matter, we will charge an administrative fee of £30 plus VAT for the work we have undertaken in arranging any such indemnity insurance policy. This will be payable to us when the policy goes on risk or at the completion of your matter</p> <p>- During the course of the transaction we will be required to send funds by Telegraphic Transfer, most likely to the seller's solicitor in the case of a purchase and to a lender in respect of the redemption of any mortgage on and a sale and to you in respect of the balance of the sale proceeds, in the case of a sale. If we do so, a Bank Transfer fee will be charged per transfer, over and above the amount that we are charged by the bank. This is to take into account the work involved in arranging the Telegraphic Transfer on your behalf</p> <p>- in the event that you will be utilising funds from a Help To Buy ISA account in relation to your purchase (this is distinct from a purchase pursuant to the Help to Buy Scheme, Shared Equity Scheme or other similar Scheme), we will charge an additional fee of £50 + VAT for the work</p>	<p><u>PURCHASE:</u></p> <p>- searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT</p> <p>-Stamp Duty Land Tax – this is calculated based on the purchase price of your property/rent payable pursuant to the lease. You can find more information on the following website https://www.gov.uk/stamp-duty-land-tax</p> <p>- Land Registry registration fee – this is calculated based on the purchase price of your property. You can find more information on the following website https://www.gov.uk/guidance/hm-land-registry-registration-services-fees</p> <p>-Land Registry official search with priority - £3 per search (no VAT)</p> <p>- Land Registry bankruptcy search - £2 per purchaser (no VAT)</p> <p>-Notice of Transfer and/or charge fee payable to the landlord/management company/agent/their solicitors. The cost varies based either on the fee specified in the lease or the fee specified by the landlord/their solicitors during the course of the transaction. We will notify you of the cost once we have ascertained the same. The fee ranges between £60 to £120 plus VAT per notice</p>	<p>- request paperwork from the seller's solicitor and review the documents received including the lease of the property</p> <p>-apply for searches against the property and review the results after they are received</p> <p>- request replies to the Leasehold Property Information Forms/Management Pack (standard leasehold enquiries) from the management company/managing agents and/or the landlord and review the same. We can also usually at this stage advise you of any additional costs you may be required to pay to the landlord/management company/managing agents pursuant to the lease</p> <p>-raise any additional enquiries with the seller's solicitor</p> <p>-apply for any additional planning or building regulations documents if necessary</p> <p>-advise and/or report to you in relation to the documents relating to the property and any specific findings including in respect of the lease for the property</p>	<p>- whether any unforeseen matters or delays arise</p> <p>- whether additional work becomes necessary due to the nature of the transaction</p>
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	<p>involved in applying for the Government Help to Buy ISA bonus - If for any reason the matter becomes abortive, you will still be charged for any work carried out by us in your matter</p>	<p>- certificate of compliance fee – this may be payable to the landlord/management company/agent/their conveyancer if the lease and/or Land Registry title to the property requires a certificate to be obtained from the landlord/management company/agent or their conveyancer. We will confirm the fee once we have reviewed the lease and have replies to enquiries in this regard from the seller’s solicitor/landlord/management company - Deed of Covenant fee – this may be payable to the landlord/management company/agent/their conveyancer if the lease for the property requires a Deed of Covenant to be entered into. The landlord/management company/agent/their conveyancer may charge a fee for preparing and registering this document. We will confirm the fee once we have reviewed the lease and have replies to enquiries in this regard from the seller’s solicitor/landlord/management company/agent/their conveyancer -VAT may be payable on the above (if applicable)</p> <p><u>SALE:</u> - Land Registry fee for title documents – this depends on the number of</p>	<p>- If you are purchasing the property with mortgage funds, we will review and advise you on the mortgage offer and conditions -approve the contract and draft and agree any ancillary documents -arrange for you to sign the contract and transfer deed, as well as the mortgage deed, if applicable - when all matters have been dealt with, agree an exchange and completion date - submit a certificate of title to your lender to request drawdown of the mortgage funds one day prior the agreed completion date - request and receive deposit funds from you - exchange contacts and pay the deposit funds on the same date to the seller’s solicitor. Once this is done, we will notify you. This is the date that you will be committed to the purchase - request replies to pre-completion enquiries from your seller’s solicitor (replies to requisitions on title) and review the seller’s solicitor’s completion statement showing the amount required to be sent to them on completion</p>	
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		<p>documents and the type of document required, and the availability of such document. Generally, a Land Registry document obtained via the Land Registry online Portal will cost £3 per document (no VAT)</p> <ul style="list-style-type: none"> - management pack fee/replies to Leasehold Property Enquiries Form fees – these fees may be payable to the landlord/management company/agent or their conveyancers in order to obtain replies to the standard leasehold proper enquiries. The cost of this varies and we will advise you upon ascertaining the cost - fee for replying to additional enquiries – a fee may be payable to the landlord/management company/agent/their conveyancer if additional enquiries are raised that require to be replied to by the landlord/management company/agent/their conveyancer. We will advise you if this becomes necessary and any costs payable once we ascertain the same -licence to assign fee – this fee may be payable to the landlord/management company/agent/their conveyancer if your lease stipulates that you are required to obtain from the landlord a consent or a 	<ul style="list-style-type: none"> - carry out any necessary pre-completion searches and review the results -prepare and send to you a completion statement showing the amount of balance monies required from you in order to complete the purchase -receive the mortgage advance from the lender and balance monies from you, and subsequently, complete the purchase, upon which you will be notified -deal with post completion formalities such as completing and submitting the stamp duty land tax return to HMRC and paying the stamp duty payable in respect of your purchase, and once all completion documents are received from the seller’s solicitor, we will review the same and deal with the application for registration of the purchase at the Land Registry - review and notify you and the lender upon receipt of confirmation of completion of registration of your purchase from the Land Registry and send you copies of the completion of registration 	
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		<p>licence to assign the lease to your purchaser -VAT may be payable on the above (if applicable)</p> <p>The estimated cost of the disbursements varies from property to property and can be greater than the estimates given above. We can give you more accurate figures once they are ascertained during the course of the matter</p>	<p>documents and title information documents</p> <p><u>SALE:</u></p> <ul style="list-style-type: none"> - initial consultation with you to provide initial advice and take instructions -carry out all checks in order to comply with Anti Money Laundering Regulations - obtain deeds relating to your property from the Land Registry (including a copy of the lease for your property) and review the same - prepare a draft contract and submit any other necessary information to your buyer's solicitors once you have completed the initial property information forms and fittings and contents forms for the property you are selling - apply for and obtain replies to Leasehold Property Information Forms/Management Pack (standard leasehold enquiries) from the management company/managing agents and/or the landlord and supply to your buyer's solicitor and deal with any additional enquiries raised by your buyer's solicitor in this regard 	
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			<ul style="list-style-type: none">- review and take your instructions in relation to any enquiries received from the buyer's solicitor and respond to the same- apply for/obtain copies of any additional documents requested by the buyer's solicitor- agree the contract and transfer deed with the buyer's solicitor- arrange for you to sign the agreed documents- agree an exchange and completion date- exchange contracts and notify you- if there is a mortgage registered against the property, apply for a redemption statement from the lender- deal with any pre completion enquiries from your buyer's solicitor- complete the purchase and subsequently remit the redemption monies to your lender to redeem your mortgage- send the balance proceeds of sale to you- send the completion documents to the buyer's solicitor	
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			- obtain and send to the buyer's solicitor the discharge documents from your lender (if applicable)		
Freehold Re-mortgage	Amount Borrowed	Fee	<p>Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the matter, and we have replies to all enquiries raised.</p> <p>The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive:</p> <ul style="list-style-type: none"> - searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT - Land Registry fee for title documents – this depends on the number of documents and the type of document required, and the availability of such document. Generally, a Land Registry document obtained via the Land Registry online Portal will cost £3 per document (no VAT) 	<p>The service that will be provided in respect of the re-mortgage of a freehold property, and the process involved is summarised below.</p> <ul style="list-style-type: none"> - initial consultation with you to provide initial advice and take instructions - carry out all checks in order to comply with Anti Money Laundering Regulations - obtain deeds relating to your property from the Land Registry and review the same - receive your offer letter from your lender and review the same, and advise you in relation to the same - apply for searches against the property and review the results after they are received - request and review a copy of your building insurance policy for the property - arrange for all loan documentation to be signed by you in readiness for completion 	<p>3-6 weeks although this can vary depending on:</p> <ul style="list-style-type: none"> - whether the matter is standard and straightforward - whether any unforeseen matters or delays arise - whether additional work becomes necessary due to the nature of the transaction
	Up to £250,000	£650 + VAT			
	£250,001-£500,000	£950+ VAT			
	£500,001-£900,000	£1,150 + VAT			
	£900,001 and above	Please contact us for an estimate			
<p>N.B.</p> <ul style="list-style-type: none"> - in the event that an indemnity insurance policy is required to be obtained in relation to your matter, we will charge an administrative fee of £30 plus VAT for the work we have undertaken in arranging any such indemnity insurance policy. This will be payable to us when the policy goes on risk or at the completion of your matter - During the course of the transaction we may be required to send funds by Telegraphic Transfer, most likely to an existing lender to redeem any existing charges on the Property and/or to you in respect of any balance of the re-mortgage 					

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	<p>proceeds. If we do so, a Bank Transfer fee will be charged per transfer, over and above the amount that we are charged by the bank. This is to take into account the work involved in arranging the Telegraphic Transfer on your behalf</p> <p>- If for any reason the matter becomes abortive, you will still be charged for any work carried out by us in your matter</p>	<p>- Land Registry registration fee – this is calculated based on the amount of mortgage you are obtaining. You can find more information on the following website https://www.gov.uk/guidance/hm-land-registry-registration-services-fees</p> <p>-Land Registry official search with priority - £3 per search (no VAT)</p> <p>- Land Registry bankruptcy search - £2 per purchaser (no VAT)</p> <p>-VAT may be payable on the above (if applicable)</p> <p>The estimated cost of the disbursements varies from property to property and can be greater than the estimates given above. We can give you more accurate figures once they are ascertained during the course of the matter</p>	<p>-arrange a completion date and complete the Report on Title to the bank to request drawdown of your mortgage at least one day prior to the agreed completion date – you will be liable to pay interest on your mortgage from the date of drawdown</p> <p>- request a redemption statement from your existing lender</p> <p>-prior to the completion date, carry out any pre-completion searches required and review the results</p> <p>- prepare and send to you a completion statement showing any surplus monies required from you to complete the matter, or if no surplus is required, the statement will show any balance payable to you on completion</p> <p>- complete the matter and simultaneously remit the redemption monies to your lender to redeem your existing mortgage</p> <p>- obtain the discharge documents from your existing lender after redeeming the existing mortgage (if applicable)</p> <p>- deal with post completion formalities such as the application</p>	
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			for registration of the new mortgage at the Land Registry - review and notify you and the lender upon receipt of confirmation of completion of registration of your new mortgage from the Land Registry and send you copies of the completion of registration documents and title information documents		
Leasehold Re-mortgage	Amount Borrowed	Fee	Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the matter, and we have replies to all enquiries raised. The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive: - searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT - Land Registry fee for title documents – this depends on the number of	The service that will be provided in respect of the re-mortgage of a leasehold property, and the process involved is summarised below. - initial consultation with you to provide initial advice and take instructions -carry out all checks in order to comply with Anti Money Laundering Regulations - obtain deeds relating to your property (including a copy of the lease for your property) from the Land Registry and review the same -receive your offer letter from your lender and review the same, and advise you in relation to the same	3-8 weeks although this can vary depending on: - whether the matter is standard and straightforward - whether any unforeseen matters or delays arise - whether additional work becomes necessary due to the nature of the transaction
	Up to £250,000	£750 + VAT			
	£250,001-£500,000	£1050+ VAT			
	£500,001-£900,000	£1,250 + VAT			
	£900,001 and above	Please contact us for an estimate			
	<p>N.B. - in the event that an indemnity insurance policy is required to be obtained in relation to your matter, we will charge an administrative fee of £30 plus VAT for the work we have undertaken in arranging any such indemnity insurance policy. This will be payable to us when the policy goes on risk or at the completion of your matter</p>				

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	<p>- During the course of the transaction we may be required to send funds by Telegraphic Transfer, most likely to an existing lender to redeem any existing charges on the Property and/or to you in respect of any balance of the re-mortgage proceeds. If we do so, a Bank Transfer fee will be charged per transfer, over and above the amount that we are charged by the bank. This is to take into account the work involved in arranging the Telegraphic Transfer on your behalf</p> <p>- If for any reason the matter becomes abortive, you will still be charged for any work carried out by us in your matter</p>	<p>documents and the type of document required, and the availability of such document. Generally, a Land Registry document obtained via the Land Registry online Portal will cost £3 per document (no VAT)</p> <p>- Land Registry registration fee – this is calculated based on the amount of mortgage you are obtaining. You can find more information on the following website https://www.gov.uk/guidance/hm-land-registry-registration-services-fees</p> <p>-Land Registry official search with priority - £3 per search (no VAT)</p> <p>- Land Registry bankruptcy search - £2 per purchaser (no VAT)</p> <p>- management pack fee/replies to Leasehold Property Enquiries Form fees – these fees may be payable to the landlord/management company/agent or their conveyancers in order to obtain replies to the standard leasehold proper enquiries. The cost of this varies and we will advise you upon ascertaining the cost</p> <p>- Notice of Charge fee payable to the landlord/management company/agent/their solicitors. The cost varies based either on the fee specified in the lease or the fee specified by the</p>	<p>- apply for searches against the property and review the results after they are received</p> <p>- apply for and obtain replies to Leasehold Property Information Forms/Management Pack (standard leasehold enquiries) from the management company/managing agents and/or the landlord and review the same</p> <p>-request from the management company/managing agents and/or the landlord a copy of the building insurance policy for the property</p> <p>- arrange for all loan documentation to be signed by you in readiness for completion</p> <p>-arrange a completion date and complete the Report on Title to the bank to request drawdown of your mortgage at least one day prior to the agreed completion date – you will be liable to pay interest on your mortgage from the date of drawdown</p> <p>- request a redemption statement from your existing lender</p> <p>-prior to the completion date, carry out any pre-completion searches required and review the results</p>	
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		<p>landlord/management company/agent/their solicitors during the course of the transaction. We will notify you of the cost once we have ascertained the same. The fee ranges between £60 to £120 plus VAT per notice -VAT may be payable on the above (if applicable)</p> <p>The estimated cost of the disbursements varies from property to property and can be greater than the estimates given above. We can give you more accurate figures once they are ascertained during the course of the matter</p>	<ul style="list-style-type: none"> - prepare and send to you a completion statement showing any surplus monies required from you to complete the matter, or if no surplus is required, the statement will show any balance payable to you on completion - complete the matter and simultaneously remit the redemption monies to your lender to redeem your existing mortgage - obtain the discharge documents from your existing lender after redeeming the existing mortgage (if applicable) - deal with post completion formalities such as the application for registration of the new mortgage at the Land Registry - review and notify you and the lender upon receipt of confirmation of completion of registration of your new mortgage from the Land Registry and send you copies of the completion of registration documents and title information documents 	
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