

Our fees for conveyancing, uncontested probate and debt recovery are below

Conveyancing Fees

Our residential department is experienced in all aspects of property transactions and is supervised by the firm's principal solicitor Janet Tillyard.

Our fees cover all the work required for the sale and purchase of your home which will be carried out by our experienced residential team.

We operate a fixed fee structure which covers the whole transaction from start to finish from taking initial instructions to dealing with the relevant completion formalities.

On a sale this will include dealing with the discharge of any mortgage, paying the estate agent on your behalf and accounting to you for the proceeds.

For a purchase we will attend to the payment of the relevant Land Transaction Tax (LTT) for Welsh properties or Stamp Duty Land Tax (SDLT) if the property you wish to buy is in England and also deal with the relevant Land Registry formalities. If you are buying with the aid of a Mortgage, the fixed fee will also include our costs for acting on behalf of your lender.

A fuller breakdown of the work involved in a typical sale and purchase transaction is set out below.

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

The timing of any transaction depends on a number of factors and can be quicker or slower depending on the parties in the chain, the speed with which mortgage offers are issued or finance is available, whether the property is freehold or leasehold and whether there are any title or other issues relating to the property being bought or sold. The average process takes between six to eight weeks.

Sale Transactions (please note that our costs are exclusive of VAT)

Our fees range from £550.00 to £1,250 for sales of registered freehold properties up to £1,000,000.00.

VALUE	OUR COSTS = £	VAT = £
0 – 100,000.00	£550.00	£110.00
100,000.00 – 250,000.00	£650.00	£130.00
250,000 – 500,000.00	£850.00	£170.00
500,000.00 – 750,000.00	£950.00	£190.00
750,000.00 - £1M	£1250.00	£250.00

If the property is leasehold then an additional £275 (plus VAT of £55) is added to the above fees.

These estimated costs are based on the matter proceeding in a straightforward manner with no protracted delays due to matters outside our control or unforeseen complications arising. There are additional charges for leasehold properties.

Our sale conveyancing services include investigating and deducing title to the property, preparation of the Sale Agreement and dealing with additional enquiries raised by the Buyers' Solicitor, dealing with exchange of contracts, approving the draft Transfer, attending to completion of the transaction and dealing with the relevant formalities relating to the redemption of any mortgage on the property and accounting for the net sale proceeds.

In addition, the following standard payments, disbursements can include:-

Office copy entries	£6.00 + VAT
Sellerslink fee	£23.40
Telegraphic transfer fee	£36.00
AML fee	£6.30 (per search)
Seller's pack fee if leasehold	TBC

When selling leasehold properties, additional disbursements will apply as set out in the relevant Lease. These include:-

Notice of Discharge of Mortgage – required by some Freeholders/Management Companies on the sale of the property and repayment of any Legal Charge

A sale pack from the Freeholder/Management Company which will provide up to date information regarding the ground rent and services charges payable under the terms of the Lease. We will also calculate an apportionment any ground rent or service charges payable under the terms of the Lease on Completion and deal with the calculation of any sums that may be due from the Buyer or to the Buyer depending on the relevant payment dates.

Please note that this list is not exhaustive and additional disbursements may be required in individual circumstances

Purchase Transactions (please note that our costs are exclusive of VAT)

Our fees range from £600.00 to £1,320.00 for freehold properties purchases under £1,000,000.00.

VALUE	OUR COSTS = £	VAT = £
0 – 100,000.00	£600.00	£120.00
100,000.00 – 250,000.00	£720.00	£144.00
250,000 – 500,000.00	£930.00	£186.00
500,000.00 – 750,000.00	£1130.00	£226.00
750,000.00 - £1M	£1320.00	£264.00

If the property is leasehold then an additional £275 (plus VAT of £55) is added to the above fees

If the property is purchased through the ISA scheme then an additional £125 (plus VAT of £25) is added to the above fees

If the property is a new build purchase then an additional £250 (plus VAT of £50) is added to the above fees.

These estimated costs are based on the matter proceeding in a straightforward manner with no protracted delays due to matters outside our control or unforeseen complications arising.

Our purchase conveyancing service includes taking initial instructions, investigation of title, carrying out searches, reviewing property information provided by the Seller and raising additional enquiries, approving the Sale Agreement, drafting the Transfer of the property, reporting on the terms of any mortgage offer and reporting to you throughout the course of the transaction and giving advice on all information and documentation received, advising on joint ownership (if relevant), preparation of financial statements and obtaining required funds from you and your mortgage lender, securing your signatures to the relevant documentation, dealing with exchange of contracts and completion and preparation of the relevant online returns for LTT and SDLT and also applying to H.M Land Registry to register your purchase.

If you are purchasing a Leasehold property we will also consider and advise on the terms of the Lease and any service charges payable for maintenance and repair of the building in which your property is situated and any communal areas. We will also deal with the relevant Notice requirements advising the Freeholder/Management Company of your purchase. 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 anticipated service charge as soon we receive this information.

In addition, the following standard payments/disbursements normally include:-

Local, drainage & environmental Searches	approx £180 – will depend on local authority in which the property is located and whether any non-standard enquiries are appropriate for the type of property being purchased
Land Registry search fee	£2.00 per person + VAT
Land charges search fee	£3.00 per title + VAT
Land Registry registration fee	£ see fee structure
Sellerslink fee	£23.40
Telegraphic transfer fee	£36.00
AML fee	£6.30 (per search)
Land transaction tax/stamp duty	£ see fee structure
Notice fees if leasehold	TBC

Government tax and land registration fees are calculated on a scale rate depending on the purchase price of the property:-

Land Registry Fee -please visit <http://landregistry.data.gov.uk/fees-calculator-html>

LTT (Wales) – please visit <https://beta.gov.wales/land-transaction-tax-calculator>

SDLT (England) – please visit <https://www.stampdutycalculator.org.uk>

When buying a leasehold property, additional disbursements will apply as set out in the relevant Lease. These include:-

Notice of Transfer Fee – for providing notice of your purchase to the Freeholder/Management Company

Notice of Charge Fee – for providing notice of any mortgage to the Freeholder/Management Company

Deed of Covenant Fee – this fee is provided by the Freeholder/Management Company for the property or their lawyers and varies from transaction to transaction

Certificate of Compliance Fee – again this is set by the Freeholder/Management Company or their lawyers and will vary

If buying a Leasehold property, you should be aware that ground rent and service charge are likely to apply throughout your ownership of the property and we will confirm the figures for these together with Notice and other fees as referred to above as soon as we receive this information.

Please note that this list is not exhaustive and additional disbursements may be required in individual circumstances.

Re-mortgages (please note that our costs are exclusive of VAT)

These start at £350.00 depending on the value of the property and if it is freehold.

For freehold properties, our fees are -

Remortgages	£550.00 + VAT
Transfer of equity	£350.00 + VAT
Lease for life	£350.00 + VAT
Equity release	£650.00 - £900.00 + VAT
Depends on the company's requirements	

In addition, the following payments/disbursements can include:-

CHAPS payment fee of £48.00

Search pack (Local, Drainage, Environmental Searches and Chancel Indemnity Insurance) – will depend on local authority in which the property is located and whether any non-standard enquiries are appropriate for the type of property being re-mortgaged

Search Indemnity Insurance – acceptable to certain lenders in re-mortgage transactions and dependent on the value of the property concerned

Official Copies - £3.00+VAT per document

Identity Verification Searches - £6.60 per individual

Land Registry Search Fee - £3.00+VAT per title

Land Charges Search/Bankruptcy Search - £2.00+VAT per name

Land Registry Fee – this is calculated on a scale rate: please visit <http://landregistry.data.gov.uk/fees-calculator-html>

For leasehold properties, additional disbursements will apply as set out in the relevant Lease. These include:-

Notice of Discharge of previous Mortgage and completion of new Mortgage

Certificate of Compliance Fee -

Please note that this list is not exhaustive and additional disbursements may be required in individual circumstances

Important Note In Relation to Fees for Purchases, Sales and Re-mortgages

Our fees assume 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 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 in providing documentation

-no indemnity policies are required. Additional disbursements may apply if indemnity policies are required

Un-contested Probate

The probate department is managed by the firm's principal solicitor, Janet Tillyard.

To apply for the Grant, we estimate we estimate the costs between £850.00 and £1,750.00 (+VAT).

The exact cost will depend on the work needed and the individual circumstances of the matter.

For example, if there are only bank / building society accounts and no property costs will be at the lower end of the range.

If there are differing assets and a property, costs will be at the higher end. This quote is for estates where:

- There is a valid will
- There is no more than one property
- There are no more than 6 bank or building society accounts
- There are no other intangible assets
- There is no inheritance tax payable and the executors do not need to submit a full account to HMRC

Disbursements payable include:

- Probate application fee of £155
- £1.50 Office Copy

Potential additional costs

- If there is no will or the estate consists of any share holdings (stocks and bonds) there is likely to be additional costs that could range significantly depending on the estate and how it is to be dealt with. We can give you a more accurate quote once we have more information.
- At our discretion in matters involving a substantial financial value or benefit to a client, a charge scale of 1½% of £750,000, 0.5% of £2.25 million, 0.1666% of £3 million, 0.08333% will be charged.

The costs of distribution of the estate varies depending on the size of the estate and the number of beneficiaries and we will provide a quotation once this is known.

How long will this take?

On average, estates that fall within this range are dealt with within 6-9 months. Typically, obtaining the grant of probate takes 8-20 weeks. Collecting assets then follows, which can take between 8-12 weeks. Once this has been done, we can distribute the assets, which normally takes 6-12 weeks

Debt Recovery

Our debt recovery department is managed by a commercial solicitor with experience in both pre and post court debt recovery proceedings, the department is supervised by the firm's principal, Janet Tillyard.

VAT is calculated at 20%

Pre court Proceedings. A standard letter will vary between £60.00 plus VAT - £450.00 plus VAT.

For initial negotiations there will also be a commission charge on any successful recoveries which may vary from 20-25% plus VAT.

Letter of Claim £200.00 - £500.00 + 20% VAT

Court Claims

Should matters proceed to Court there are various "tracks" which a debt recovery matter may take. Costs guides are as follows;

Debt Value	Court Fee	Our Fee (incl VAT
Up to £5,000.00	£35-£205(Depending on claim value)	£200.00 + VAT
£5,001.00-£8,000.00	£455	£250.00 + VAT
£8,0010-£10,000.00	£455	£275.00 + VAT

£10,000.00 - £100000.00 £ 5% value of claim

Hourly rate £289.00+VAT

Entry of Judgment £50.00- £70.00 plus VAT

Anyone wishing to proceed with a claim should note that;

- the VAT element of our fee cannot be re claimed from your debtor
- interest and compensation may take the debt into a higher banding with a higher cost
- the costs quoted above are not for matters where enforcement action such as bailiff is needed to collect your debt
- the cost does not include instructing a trace or service agent or any other disbursements - does not include council fees, travel costs or attendance for mediation

Our fee includes

- drafting and issuing the claim
- when Judgment in default is received write to the other side to request payment
- if payment is not received within 14 days providing you with advice on next steps and likely costs

Any Defended matter will be charged on the hourly rate of £289.00 plus VAT

Enforcement

If you obtain Judgment for monies owed but the Defendant has not paid you will be able to consider enforcing the Judgement.

There are various options which we can discuss with you. Should further advise be required this will be on our hourly rate of £289.00 plus VAT.

Application for High Court Bailiff (for debts over £600)

Action	Disbursement Fee	Our Fee
Application for High Court Bailiff (for debts over £600)	£66.00 court fee plus Bailiff Fee of £75.00 +VAT	£100.00 + VAT
Application for the debtor to attend court for questioning	£55.00 Court Fee Also Process Server fee approx. £150.00	£100.00 plus VAT
Application for Attachment of Earnings	£110.00 Court Fee	£100.00 plus VAT
Application for a Third-Party Debt Order	£110.00 Court Fee Land Registry Disbursements	£100.00 plus VAT Court attendance (include travel, waiting, conference time) will be at hourly rate £289.00 plus VAT
Application for Charging Order	£110.00 Court Fee	On Hourly rate of £289.00 plus VAT

Matters will usually take 6-12 weeks from receipt of instructions from you to receipt of payment from the other side depending on whether it is necessary to issue a claim. This is on the basis that the other side pays promptly on receipt of Judgement in default. If enforcement action is needed, the matter will take longer to resolve.