RESIDENTIAL PROPERTY SERVICES

At Gwyn James Solicitors, we believe in providing clear and transparent pricing. Our conveyancing fees are intended to cover all of the legal work required to complete the sale or purchase of your property.

A brief overview of the typical stages involved in a residential conveyancing transaction is set out below. For purchases, our fees generally cover all work from receipt and review of the contract documentation and carrying out the necessary searches, through to completion, payment of any Stamp Duty Land Tax (SDLT) or Land Transaction Tax (LTT), and registration of your ownership at HM Land Registry. For sales, our fees generally cover all work from preparing the contract documentation through to completion and redemption of any existing mortgage.

The quotation you receive through our Perfect Portal system is generated using the information provided at the outset of your transaction. Whilst this will provide a reliable estimate of the anticipated legal fees and disbursements, every property and transaction is different. Additional work may be required depending on the nature of the property, title issues, lender requirements, leasehold arrangements, or other unforeseen complexities.

The tables below provide an indication of our typical fees based on the value of the property being sold or purchased. If your transaction involves any unusual features or complexities, we will discuss these with you and explain any additional costs before they are incurred.

Our Prices and Services

Fees for a Freehold Residential Sale

Transaction Value	Legal Fee	VAT	Total
Up to £200,000.00	£900.00	£180.00	£1,080.00
£200,001.00 - £400,000.00	£1,100.00	£220.00	£1,320.00
£400,001.00 - £600,000.00	£1,400.00	£280.00	£1,680.00
£600,001.00 - £1,000,000.00	£1,750.00	£350.00	£2,100.00
For properties over £1,000,000 our fees are 0.25% of the property value			

Fees for a Freehold Residential Purchase

Transaction Value	Legal Fee	VAT	Total
Up to £200,000.00	£950.00	£190.00	£1,140.00
£200,001.00 - £400,000.00	£1,200.00	£240.00	£1,440.00
£400,001.00 - £600,000.00	£1,500.00	£300.00	£1,800.00
£600,001.00 - £1,000,000.00	£1,800.00	£360.00	£2,160.00
For properties over £1,000,000 our fees are 0.25% of the property value			

Fees for a Mortgage/Re-Mortgage

Transaction Value	Legal Fee	VAT	Total
Up to £200,000.00	£750.00	£150.00	£900.00
£200,001.00 - £400,000.00	£900.00	£180.00	£1,080.00
Over £400,001.00	£1,000.00	£200.00	£1,200.00

The above fees are subject to VAT at the prevailing rate currently set at 20%.

Potential Additional Costs

We understand that in certain transactions, complications can arise which could not be anticipated at the time our estimate was given and, in those circumstances, additional legal fees and disbursements may arise. If it becomes necessary, due to the complexity of the transaction or unforeseen circumstances arise, we will obtain your consent before incurring any additional costs.

Examples of such potential additional costs are:

Additional fees	**Legal Fee**	**VAT**	**Total**
Expedited service	£200.00	£40.00	£240.00
Unregistered Title	£250.00	£50.00	£300.00
Leasehold Property	£300.00	£60.00	£360.00
Shared Ownership/Shared Equity	£250.00	£50.00	£300.00
New Build Property	£400.00	£80.00	£480.00
Help to Buy	£200.00	£40.00	£240.00
Help to Buy ISA	£50 per ISA	£10.00	£60.00
Dealing with multiple charges	£50 per additional charge	£10.00	£60.00
Defective Title Issues	£250.00	£50.00	£300.00
Preparing a Declaration of Trust	£300.00	£60.00	£360.00
Dealing with third party Gifts	£200.00	£40.00	£240.00
Lease Extension	£250.00	£50.00	£300.00
Obtaining Legal Indemnity Policies	£50.00	£10.00	£60.00
Auction Packs	£200.00	£40.00	£240.00
Statutory Declaration	£80.00	£16.00	£96.00
SDLT/LTT Submission Fee	£50.00	£10.00	£60.00

The above fees are subject to VAT at the prevailing rate currently set at 20%.

Charges for Bank Transfers and ID checks

We make a professional charge for transferring funds by electronic transfer for each payment.
Lawyer Checker search, if applicable, in the event of unknown Lawyer involvement.
Anti-money laundering identity check for clients or donors in the UK for each person.
Anti-money laundering identity check for overseas clients or donors for each person.

Additional fees	**Fee**	**VAT**	**Total**
Telegraphic Transfer Fee	£50.00	£10.00	£60.00
Anti Money Laundering ID check	£30.00	£6.00	£36.00

The above fees are subject to VAT at the prevailing rate currently set at 20%.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry and search fees. We handle the payment on your behalf to ensure a smoother transaction. Examples of disbursements are:

Disbursement	Type of Transaction	Charge + VAT @ 20%
Land Registry Office Copies and documents	Freehold & Leasehold	£30.00 - £50.00 (plus VAT)
Search Fees (will vary according to Property nature and location)	Freehold & Leasehold	£200.00 - £400.00
Land Registry Searches	Freehold & Leasehold	£8.80 (inc VAT)
Bankruptcy Searches	Freehold & Leasehold	£7.80 (inc VAT)
Stamp Duty Land Tax / Land Transaction Tax	Freehold & Leasehold	See link below for calculations
Land Registry Fees	Freehold & Leasehold	See link below for calculations
Notice of Transfer Fee	Leasehold	£50.00 - £150
Deed of Covenant Fee	Leasehold	£50.00 - £150.00
Notice of Charge Fee	Leasehold	£50.00 - £150.00
Certificate of Compliance Fee	Leasehold	£50.00 - £150.00
Management Pack	Leasehold	£200.00 - £400.00
LMS Panel Fee	If Lender on LMS Panel	£25

The fees payable in respect of a leasehold property vary according to the terms of each individual lease. The list above is not exhaustive and the fees on occasion can be significantly more than the ranges quoted above. We will be able to update you on the specific fees payable in respect of your particular transaction upon receipt and review of the lease from the solicitor acting on behalf of the seller.

It is also important to be aware that ground rent and/or service charge are likely to apply throughout your period of ownership of a leasehold property and again we will be able to advise you once we are in receipt of the contract documentation.

SDLT (England): https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/
LTT (Wales): https://beta.gov.wales/land-transaction-tax-calculator
Land Registry Fees: https://www.gov.uk/guidance/hm-land-registry-registration-services-fees

You should be able to calculate an estimated total based on the above information, but we would be very happy to discuss your transaction with you should you have any question or queries. Please also note that Gwyn James Solicitors offer a wide range of preferential rates and discounts on property transactions throughout the year. Please contact our Property Team for details.

How long will my house purchase take?

How long it will take between your offer being accepted until you can move into your new home will depend on several factors. On average, the process can take between 6 – 12 weeks however please note that this is an estimate only. The following circumstances can affect the timescale:

- Number of parties in the transaction chain
- New build property
- Leasehold property that requires a lease extension
- Defective title
- Mortgage provider

You will be notified if any unforeseen circumstances arise which affect the estimated timescale.

Stages of the process

The precise stages involved in the sale and purchase of a residential property vary according to the circumstances. Please see below the key stages in involved in buying and selling your home.

1. Sale

The work will, typically, consist of the following:

- Taking your instructions and giving initial advice
- Draft sale contract and issue to the buyer's solicitor
- Liaise with any existing mortgage lender and request redemption statement
- Respond to enquiries raised by the buyer's solicitor, seeking information from you only if necessary
- Send agreed contract and transfer deed to you for signature
- Agree completion date (date from which you will no longer own the property)
- Take your authority and exchange contracts (date from which transaction becomes legally binding)
- Obtain up to date redemption statement and provide you with final completion statement
- Complete sale, repaying any existing mortgage and discharging any estate agent invoice
- Balance paid to you.

2. Purchase

The work will, typically, consist of the following:

- Taking your initial instructions and giving initial advice
- Liaise with your mortgage lender and/or broker to ensure finances are in place
- Receive and advise you on the contract documentation
- Carry out searches
- Obtain any further planning documentation if required
- Make any necessary enquiries of the seller's solicitor
- Provide you will a full report on all documentation and information received and send agreed contract and transfer for signature
- Go through condition of mortgage offer with you and send mortgage deed for signature
- Agree completion date (date from which you own the property)
- Take your authority and exchange contracts (date from which transaction becomes legally binding)
- Arrange for all monies need to be received from you and your lender
- Complete purchase
- Deal with the payment of Stamp Duty Land Tax/Land Transaction Tax
- Deal with application for registration at Land Registry

Our Team

The Property Team at Gwyn James Solicitors are specialists in the area of Residential Conveyancing, and they are dedicated in providing you with a high level of expertise and customer service. The Team is supervised by Leanne Evans, Head of Property services, and supported by an experienced group of lawyers, secretarial and administrative staff.

Our team members, their experience and their qualifications can be seen in more detail on the **Our Team** page of our website.

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