

The following only applies to remortgages.

If you choose a mortgage with 'standard legal fees paid by lender', we'll pay the basic legal costs for dealing with the new mortgage. The legal work must be carried out by a firm of solicitors which will be chosen by our solicitor panel management firm, Legal Marketing Services Ltd.

Do I need to pay anything?

Even though we pay the basic legal costs, there are other costs you might have to pay. These are:

- ▶ A telegraphic transfer fee of £30 plus VAT if the legal firm pays off an existing loan or sends you any funds
- ▶ A fee of £5 plus VAT for each electronic ID check the legal firm carry out.

If the property you're mortgaging is leasehold, you might also have to pay a £95 plus VAT leasehold supplement fee. This covers a full check of the leasehold title. You'll pay this if:

- ▶ The amount you're borrowing is over £1 million
- ▶ The landlord is a Local Authority or Housing Association
- ▶ The Loan to Value (LTV) is over 85%. LTV is worked out by dividing how much you're borrowing by how much the property is worth.

These are examples and other fees may apply.

The legal firm will also let you know if there's any work that falls outside the standard legal fees, which you'll need to pay for. The firm will get your approval carrying this work out. Here are a few examples:

Extra work	Fee, without VAT
Applying a Declaration of Trust	£195
Applying a Deed of Guarantee or Deed of Variation	£150
Arranging a change of name or address at Land Registry	£20
Buying a further interim share in a Shared Ownership Property – including the transfer, excluding disbursements	£195
Buying a related freehold title – excluding disbursements	Up to £500
Checking and approving an existing solar panel lease	£90
Checking and/or varying an estate rent charge	£195
Completing and verifying identification checks for expat customers	£40
Completing electronic ID checks – each applicant	£5
Completing leasehold title checks on a leasehold property – where a full title check is needed	£95
Completing tenement checks on a flat or tenement property - Scotland only	£75
Complying with a Land Registry Anti-Fraud Restriction	£75
Complying with a special condition in the mortgage Offer – each condition	£45

Extra work	Fee, without VAT
Complying with or removing a restriction or caution or inhibition in Scotland - not for tenancy in common	£150
Correcting a defective title – hourly rate, excluding disbursements	£150
Dealing with independent solicitors - per hour	£150
Dealing with independent solicitors - when sending money to buy a property	£40
Dealing with lease extensions and amendments – complex cases, where acting for the applicant	From £1150
Dealing with lease extensions and amendments – simple cases, where acting for the applicant	£750
Dealing with Stamp Duty Land Tax or Land Transaction Tax	£75
Dealing with Transfer of Equity, excluding disbursements	£245
Drafting a Matrimonial Separation Agreement	£50
Drafting a Matrimonial Waiver	£15
Drafting a Statutory Declaration	£50
Drafting an Assured Shorthold Tenancy	£95
First registration at Land Registry, excluding the Land Registry fee	£95
First registration in Scotland, from Sasine Register, excluding disbursements	£95
Legal firm to confirm cost for complex registrations	
Investigating bankruptcy entries per case - insolvency register check	£30
Investigating the Title to Additional Land, including separate titles	£45
Investigating unclear Land Registry priority searches	£75
Obtaining a bespoke indemnity insurance policy – not a block policy, excluding policy premium	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities – per letter	£50
Obtaining a letter of undertaking regarding searches – Scotland only	£15
Obtaining a letter of undertaking regarding title – Scotland only	£50
Obtaining and registering a Deed of Postponement	£195
Ordering documents or leases referred to in office copies – excluding disbursements	£10
Other additional work not listed here - hourly rate	£150
Paying off an existing Help to Buy Equity Loan	£75
Paying off and discharging an Islamic Finance agreement	£245
Registering a third-party transfer document – excluding disbursements	£100
Removing a personal charge – each charge	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges – each charge	£30
Reversing legal completion – excluding disbursements	up to £390
Sending a copy Title Information Document / updated Registers of Title to the applicant	£20

Continued overleaf...

Extra work	Fee, without VAT
Sending back mortgage funds to a lender when applicant delays completion	£50
Sending pre-registration deeds and documents	£10
Separating title and creation of servitude rights/burdens - Scotland only, excluding disbursements	£195
Storing title deeds – Scotland only, paid annually	£75
Telegraphic transfer – same day payment of funds sent to the applicant each transfer	£30
Telegraphic transfer – same day payment to pay off an existing loan(s)	£30
Validating a gift or loan from a third party – for each gift or loan	£50
Validating the source of a shortfall over £1000 – where the amount borrowed doesn't pay the existing loan(s)	£25

Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.