

Conveyancing: Fixed fee/online quote generator

Purchase of a freehold residential property

Our fixed fees cover all of the work (based on the information provided to us by the client at the quotation stage) required to complete the purchase of your new home, including dealing with registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property you wish to buy is in Wales.

Legal Fees and Disbursements

- Legal fee starting from £250.00 plus VAT at 20% up to £1,250.00 plus VAT at 20%

Disbursements

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

- Search fees are to be confirmed as these vary between Authorities
- HM Land Registry fees vary from £20.00 to £910.00. These fees vary dependent on the purchase price of the property.
- Electronic money transfer fee – from £24.00 to £45.00 per transfer dependent on intermediary panel introducer
- ID Checks - £6.00 per person
- Land Registry Search - £3.00 per document downloaded
- Bankruptcy Search - £2.00 per name
- Stamp Duty Land Tax Fee variable dependent on value of the property. Please see below.

Factors which could increase the costs:

- If Legal Title is defective or part of the property is unregistered.
- If we discover building regulations or planning permission has not been obtained
- If crucial documents requested have not been provided
- Dealing with unregistered land
- Help to Buy ISA, Lifetime ISA
- Dealing with more than one title number/piece of land
- Freeholds with Management Company involvement
- Deed of Trust
- Leaseholds with more than one Management Company involvement
- Dealing with due diligence checks in respect of gifts from family/friends
- Transfer of Part of Land

Stamp Duty or Land Tax (England) or Land Transaction Tax (Wales)

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 located in Wales [by using the Welsh Revenue Authority's website here](#).

Stamp Duty Land Tax (England)

Residential land or property SDLT rates and thresholds

Rates if you are buying your first home

You can claim a discount (relief) so you don't pay any tax up to £300,000 and 5% on the portion from £300,001 to £500,000.

You're eligible if:

- you, and anyone else you're buying with, are first-time buyers
- you complete your purchase on or after 22 November 2017

If the price is over £500,000, you follow the rules for people who've bought a home before.

Rates if you have bought a home before

<u>Purchase Price</u>	<u>Standard rate</u>	<u>Buy-to-let/second home rate</u> <u>(from April 2016)</u>
Up to £125,000	0%	3%
£125,001 - £250,000	2%	5%
£250,001 - £925,000	5%	8%
£925,001 - £1.5m	10%	13%
over £1.5m	12%	15%

N.B. SDLT is not payable on Buy-to-let/second home's if the purchase price is less than £40,000.

Stamp Duty Land Tax (Wales)

You must pay Land Transaction Tax if you buy a property or land over a certain price in Wales.

The current Land Transaction Tax threshold is £250,000 for residential properties purchased at the main rates and £225,000 for non-residential land and properties.

There are different rules if you already own one or more residential properties and you may need to pay the higher residential rates. However, if you are replacing your main residence the higher rates may not apply.

You pay the tax when you:

- buy a freehold property
- buy a new or existing leasehold
- are transferred land or property in exchange for payment, for example, you take on a mortgage or buy a share in a house

How much you pay

How much you pay depends on whether the land or property is:

- residential
- non-residential or mixed-use

The tax rates and bands are set by the Welsh Government and approved by Welsh Parliament.

You can use the Lan Transaction Tax Calculator to work out how much tax you'll pay.

There are certain situations where you do not need to send a return to the Welsh Revenue Authority.

You do not have to pay Land Transaction Tax or file a return if:

- no money or other payment changes hands
- property is left to you in a Will and you do not make any payment for the transfer of this property to you
- property is transferred because of divorce or dissolution of a civil partnership
- you buy a freehold property for less than £40,000
- you buy a new or assigned lease of 7 years or more, as long as the premium is less than £40,000 and the annual rent is less than £1,000
- you buy a new or assigned lease of less than 7 years, as long as the amount you pay is less than the residential or non-residential LTT zero rate threshold

Please use the calculator below as per the link to calculate the most up to date Land Transaction Tax

<https://gov.wales/land-transaction-tax-calculator>

How long will my house purchase take?

How long it will take from your offer being accepted until you can move into your house will depend on a number of factors. The average process takes between 8 – 10 weeks.

It can be quicker or slower, depending on the parties in the chain.

We would also advise that a time frame can vary dependent on other variables to a purchase such as:

- Is the property a Buy to Let
- Is the property a Help to Buy
- Is the property shared ownership

The timescale provided is one to be used as a guideline and not time specific however your solicitor will be able to advise you, as the transaction progresses as to whether the time frame is achievable or likely to be adjusted.

Stages of the process

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 give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents

- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you
- Send final contract 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 (England)/Land Transaction Tax (Wales)
- Deal with application for registration at Land Registry

This is a guide explaining what conveyancing is and what is the conveyancing process when buying a home. Conveyancing involves legally transferring home ownership from the seller to the buyer. It starts when your offer on a house is accepted and finishes when you receive the keys. Understanding what it involves will help ensure there are fewer surprises along the way.

First stages

Your appointed solicitor will send you a Client Care Pack, setting out the charges and deposits required. It is essential this is returned to your Solicitor immediately.

Your Solicitor will write to your seller's Solicitor to confirm they are instructed and request a copy of the draft contract and any other details, such as the property's title and the standard forms.

Legal Work

Your Solicitor will examine the Draft Contract and supporting documents and Raise Enquiries with the seller's Solicitor. You will be expected to go through the forms the seller has completed and let the Solicitor know if you have any queries or concerns. In particular you will want to double check the tenure of your new home: is it leasehold or freehold?

Property searches.

There are things you may not know about the property just from viewing it with estate agents or even getting a survey. Your Solicitor will do a set of legal searches to ensure there are no other factors you should be aware of. Some searches will be recommended by the Solicitor for all purchases and others will be required by the mortgage lender to protect them from any liabilities that the property may have:

- **Local authority searches:** are there plans for a motorway in your new garden? How about radioactive gas? This usually takes 1-2 weeks but can take up to 6 weeks.
- **Checking the 'title register' and 'title plan' at the Land Registry** – these are the legal documents proving the seller's ownership. Both are legally required to sell.
- **Checking flood risk – this can also be done at the Land Registry** - if you are getting an Environmental Search you might not buy this one separately as the environmental search will contain much more thorough flood information and maps.
- **Water authority searches** – find out how you get your water and if any public drains on the property might affect extensions or building works.
- **Chancel repair search** – to ensure there are no potential leftover medieval liabilities on the property to help pay for church repairs. This is a necessity however, the laws around Chancel

repair changed in October 2013 so now the onus is on the Church to establish and lodge liability with the Land Registry.

- **Environmental Search** – this report is used on the vast majority of transactions and is provided by either Landmark or Groundsure. Depending which product your Solicitor usually uses, the report will give information about contaminated land at or around the property, landfill sites, former and current industry, detailed flooding predictions, radon gas hazard, ground stability issues, and some other related information.
- **Optional and location specific searches** – sometimes extra searches are required or recommended depending on the location or type of property or due to particular concerns raised by the buyer. These could include:
 - Mining searches in various parts of the UK
 - Additional Local Authority Questions such as Public Paths, Pipelines, Noise Abatement Zones, Common Land, etc.

Your Mortgage

You will need to get your **mortgage** in place. This will include ensuring you have the financing available for a mortgage deposit. Your Solicitor will receive a copy of the **Mortgage Offer** and go through the conditions.

You will need to get a **mortgage valuation**. This is carried out on behalf of the mortgage company so they know that the property provides sufficient security for the loan. You normally have to pay for it, but a mortgage company might throw it in for free to attract business

Before exchange of contracts can take place your lender will require you to get **Buildings Insurance** for your new home. You are responsible for the property as soon as contracts have been exchanged so it is in your interests to do so.

Signing Contracts

Since receiving the draft contract from the seller's Solicitor, your Solicitor will have been in correspondence with you about what is covered. Before signing the contract your Solicitor will need to ensure:

- that all enquiries have been returned and are satisfactory
- that fixtures and fittings included in the purchase are what you expected
- A completion date has been agreed between the two parties, which is usually 1 to 4 weeks after exchange of contracts
- That you have made arrangements to **transfer the deposit into your Solicitors account** so that it is cleared in time for an exchange. You may want to negotiate on the size of the deposit, which is normally 10% of the value of the property. However even if you agree to pay less than 10% you are still liable for 10% of the value of the property if you later pull out of the agreement. Therefore if you pay a 5% deposit and pull out of buying the property you will not only lose your deposit but also legally owe an additional 5% of the value of the property

Exchanging Contracts

You and the seller will agree on a date for **completion**.

Your Solicitor will **Exchange Contracts** for you. This is usually done by both Solicitors reading out the contracts over the phone to make sure the contracts are identical, and then immediately sending them to one another in the post.

If you are in a chain your Solicitor will do the same thing but will only release it if the other people in the chain are all happy to go ahead. This means if one person pulls out or delays, then everyone in the chain gets held up.

Once you have **exchanged contracts** you will be in a **legally binding contract to buy the property** with a fixed date for moving. This means that:

- If you do not complete the purchase, you will lose your deposit and owe the seller more if the deposit was less than 10%
- the seller has to sell or you can sue them

Between Exchange and Completion

Your Solicitor will lodge an interest in the property which will mean that the deeds to the property are frozen for 30 working days to allow you to pay the seller and lodge your application to the Land Registry to transfer the deeds into your name.

The seller will move out (although they may leave this to the day of completion)

You should organise the moving.

The Solicitor will send you a statement showing the final figure to pay, which will need to be cleared into your Solicitors bank account at least one day before completion.

On Completion day

Completion is normally set around midday on the specified date although in practice takes place when the seller's Solicitor confirms that they have received all the money that is due. Once this happens the seller should drop the keys at the estate agents for your collection. You can then move in.

After completion

Your Solicitor will tie up some loose ends:

- Pay Stamp Duty Land Tax (England) or Land Transaction Tax (Wales) on your behalf if applicable.
- You will receive your legal documents about 20 days after completion after your Solicitor has sent them to the Land Registry
- Notify the freeholder if the property is leasehold
- Give you a bill for their payment

You will want to collect together all your paperwork from the purchase of your new home, including the estate agent's brochure, to file away and keep safe for when you move again.

Please see Meet the Team Page for our Head of Property Chaz Thandi at

<https://d-w-s.co.uk/team/charanjit-chaz-thandi>

For a Full list of our Conveyancing Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team>

Purchase of a leasehold residential property

Our fixed fees cover all the work (based on the information provided to us by the client at the quotation stage) required to complete the purchase of your new home, including dealing with registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property is in Wales.

Conveyancer's fees and disbursements

- Legal fee starting from £425.00 plus VAT at 20% up to £1,450.00 plus VAT at 20%
- ID Checks £6.00 per person
- Land Registry Search £3.00 per document
- Bankruptcy Search £2.00 per name
- Stamp Duty Form Fee variable dependent on value of the property. Please see below.

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

Disbursements

- ID Checks £6.00 per person
- Land Registry Search £3.00 per document
- Bankruptcy Search £2.00 per name
- Stamp Duty Fee variable dependent on value of the property. Please see below.
- Bank Transfer Fees from £24.00 to £45.00 dependent on intermediary Panel Introducer

Disbursements are costs related to your matter that are payable to third parties, such as search fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. There are certain disbursements which will be set out in the individual lease relating to the Property. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply depending on the term of the lease. We will update you on the specific fees upon receipt and review of the lease from the seller's solicitors.

Anticipated additional Disbursements*

- Notice of Transfer fee – This fee if chargeable is set out in the lease. The Fee will be available to you once the Lease has been obtained.
- Notice of Charge fee (if the property is to be mortgaged) – This fee is set out in the lease. The Fee will be available to you once the Lease has been obtained.
- Deed of Covenant fee – This fee is provided by the management company for the property and can be difficult to estimate. The Fee will be available to you once the Management Company have provided their requirements to us.
- Certificate of Compliance fee - To be confirmed upon receipt of the lease,

*These fees vary from property to property. We can give you an accurate figure once we have sight of the specific Leasehold documents.

You should also be aware that ground rent and service charge are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as this we receive this information.

Stamp Duty Land Tax (England) and Land Transaction Tax (Wales)

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 located in Wales by using the [Welsh Revenue Authority's website](#).

The precise stages involved in the purchase of a residential 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 give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer
- Send final contract to you for signature
- Draft Transfer
- Advise you on joint ownership
- Obtain pre-completion searches
- 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

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 approximately 12 weeks. It can be quicker or slower, depending on the parties in the chain.

Our fee assumes that:

- a) 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
- b) this is the assignment of an existing lease and is not the grant of a new lease
- c) the transaction is concluded in a timely manner and no unforeseen complication arise
- d) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- e) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

If you wish to use an online quote calculator for residential conveyancing

Below is list of things you may wish to consider if you use an online quote calculator for conveyancing matters. You could, if you wish, build questions to find out the following information:

- value of the property
- first-time buyer
- re-mortgage
- freehold or leasehold
- new build
- first registration of title
- whether a mortgage or not, or Islamic mortgage
- in purchase cases, whether primary residence, buy to let or second/holiday home
- multiple owners
- shared ownership scheme
- using a help to buy scheme, and whether it is an equity loan or ISA
- purchase under right to buy
- purchase at auction
- property has been repossessed

NB: This list is not intended to be exhaustive. The important point is that the information you request should generate the total cost. Please note that any disbursements (save for SDLT/LTT) should be included in the total cost quoted to consumers.

However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 2 and 4 months. In such, a situation additional charges would apply.

Please see Meet the Team Page for our Head of Property Chaz Thandi at

<https://d-w-s.co.uk/team/charanjit-chaz-thandi>

For a Full list of our Conveyancing Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team>

Sale of a Freehold Residential Property

Our fixed fees cover all the work (based on the information provided to us by the client at the quotation stage) required to complete the sale of your property.

Conveyancer's fees and disbursements

- Legal fee starting from £250.00 plus VAT at 20% up to £1,250.00 plus VAT at 20%

Disbursements

- ID Checks £6.00 per person
- Land Registry Office Copy Entries £6.00
- ID Checks £6.00 per person
- Bank Transfer Fee from £24.00 to £45.00 transfer dependent on intermediary panel introduction

Disbursements are costs related to your matter that are payable to third parties. We handle the payment of the disbursements on your behalf to ensure a smoother process. There are certain disbursements which will be set out in the individual lease relating to the Property.

Stages of the Sale Transaction:

Initial Instructions from you

Along with sending to you initial instruction forms we will ask you to complete a number of standard forms, including the Sale details form, Property Information Form and Fittings and Contents Form, and send to us any relevant documents connected with the property such as deeds packs, certificates, guarantees and warranties

Contact with your mortgage lender

We will apply to your current mortgage lender for the title deeds to the property and ask them for a statement showing the amount left to repay.

Obtain documents from the Land Registry

We will obtain up to date electronic deeds (Official Copies) from the Land Registry which will cost around £6 to £20 and will be deducted on completion or if the matter does not complete, we will request this sum from you.

Preparation of draft Contract

Once these are received, we prepare the draft Contract for the sale and send this along with the Official Copies, property forms and copies of any relevant documents to the Buyer's solicitors.

Enquiries raised by Buyer's Solicitor

At this point the Buyer's solicitors will carry out any searches requested by the Buyer and review the paperwork sent by us. If they have any queries about the property or any of the paperwork, they will get in touch with us, we may need to refer to you at this point.

Searches can take up to 12 working days to be returned and this length of time can vary depending on the local authority's workload.

Agree a completion date

Once we have replied to all enquiries raised by the Buyer's solicitors, we will arrange for you to sign the paperwork and a completion date is agreed between all parties in the transaction. The Buyer will transfer the deposit to their solicitor and at that point we will be ready to exchange contracts.

Exchange of Contracts

On exchange of contracts the transaction (and completion date) becomes legally binding. We will receive the deposit from the Buyer's solicitor and request a final redemption statement from your lender.

Completion

Completion is the 'moving day' and the balance of the sale price is transferred to us by the Buyer's solicitor. You must ensure you vacate the property and the keys are left with the estate agent, who will hold them until we have received the funds from the Buyer's solicitors. We will repay your existing mortgage and settle all fees from the sale proceeds, the balance will then be sent to you

FAQs

How long does it take?

Every transaction is different and unfortunately there is no exact timescale, although on average a transaction takes between 8 and 10 weeks from when you accept the buyer's offer. It really does depend on how long the chain is, mortgage funding and if there are any problems with the title.

What if I did not obtain planning permission/building regulations approval for the alterations at the property?

If permission should have been sort from the planning department or building control for works carried out at the property, such as the erection of the conservatory then depending on when the works were carried out there are options available to allow the transaction to proceed.

- 1) If the works were carried out over 12 months ago and the Buyer's solicitor/ lender may accept an indemnity policy for lack of consent. An indemnity policy is an insurance which protects the Buyer in the event the council was to take enforcement action.

The price of the policy varies depending on the value of the property, the works carried out and what consent was lacking. All policies are subject to an arrangement fee in the sum of £50.00 plus VAT currently at 20% and both the policy premium and arrangement fee will be deducted from the sale proceeds on completion.

- 2) Retrospective consent can be applied for directly at the council for a fee and further works may be required in order to obtain the consent. Depending on the council's availability this process can take a few weeks to be rectified so you should always see if the first option (indemnity policy) is available.

Note: an indemnity policy is not available if the council has been put on notice of the works carried out without consent.

When can I book removals?

Until contracts have been exchanged the transaction is not legally binding and any party can withdraw without any penalty. We would therefore always advise you not to make any arrangements until we have exchanged contracts as you may incur costs should completion be delayed or not take place.

It is also on this day when you should be safe to redirect your post, if required.

Why does completion have to take place on a weekday?

On the day of completion funds are transferred between each solicitor by CHAPS payments (same day transfer), the banks do not offer this facility at the weekend.

Completion day checklist

Take final meter readings

Remove all belongings not detailed on the fixture and fittings form as being left

Make good any damage caused in removing these items

Vacate the property by lunchtime

Leave all keys (including window keys) at the estate agents

Please see Meet the Team Page for our Head of Property Chaz Thandi at

<https://d-w-s.co.uk/team/charanjit-chaz-thandi>

For a Full list of our Conveyancing Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team>

Sale of a Leasehold Residential Property

Our fixed fees cover all the work (based on the information provided to us by the client at the quotation stage) required to complete the sale of your property.

Conveyancer's fees and disbursements

- Legal fee starting from £395.00 plus VAT at 20% up to £1,250.00 plus VAT at 20%

Disbursements

- ID Checks £6.00 per person
- Land Registry Office Copy Entries £6.00
- ID Checks £6.00 per person
- Bank Transfer Fee from £24.00 to £45.00 per transfer dependent on intermediary panel introducer

Disbursements are costs related to your matter that are payable to third parties. We handle the payment of the disbursements on your behalf to ensure a smoother process. There are certain disbursements which will be set out in the individual lease relating to the Property.

Additional Fees:

- Management Pack obtained from the Management Company – Variable
- Estate Agents Fees - Variable

Initial Instructions from you

Along with sending to you initial instruction forms we will ask you to complete a number of standard forms, including the Sale details form, Property Information Form and Fittings and Contents Form, and send to us any relevant documents connected with the property such as deeds packs, certificates, guarantees and warranties

Contact with your landlord/management company (leasehold properties only)

We will write to your landlord/management company and request they provide us with their leasehold pack which is required by the Buyer's solicitors. There is usually a fee for this information charged by the landlord and as the Seller you are obliged to meet any costs. Once we know of the cost we will be in touch with you.

Contact with your mortgage lender

We will apply to your current mortgage lender for the title deeds to the property and ask them for a statement showing the amount left to repay.

Obtain documents from the Land Registry

We will obtain up to date electronic deeds (Official Copies) from the Land Registry which will cost around £6 to £20 and will be deducted on completion or if the matter does not complete we will request this sum from you.

Preparation of draft Contract

Once these are received we prepare the draft Contract for the sale and send this along with the Official Copies, property forms and copies of any relevant documents to the Buyer's solicitors.

Enquiries raised by Buyer's Solicitor

At this point the Buyer's solicitors will carry out any searches requested by the Buyer and review the paperwork sent by us. If they have any queries about the property or any of the paperwork they will get in touch with us, we may need to refer to you at this point.

Searches can take up to 12 working days to be returned and this length of time can vary depending on the local authority's workload.

Agree a completion date

Once we have replied to all enquiries raised by the Buyer's solicitors we will arrange for you to sign the paperwork and a completion date is agreed between all parties in the transaction. The Buyer will transfer the deposit to their solicitor and at that point we will be ready to exchange contracts.

Exchange of Contracts

On exchange of contracts the transaction (and completion date) becomes legally binding. We will receive the deposit from the Buyer's solicitor and request a final redemption statement from your lender.

Completion

Completion is the 'moving day' and the balance of the sale price is transferred to us by the Buyer's solicitor. You must ensure you vacate the property and the keys are left with the estate agent, who will hold them until we have received the funds from the Buyer's solicitors. We will repay your existing mortgage and settle all fees from the sale proceeds, the balance will then be sent to you

FAQs

How long does it take?

Every transaction is different and unfortunately there is no exact timescale, although on average a Leasehold transaction takes between 10 to 12 weeks from when you accept the buyer's offer. It really does depend on how long the chain is, mortgage funding and if there are any problems with the title.

What if I did not obtain planning permission/building regulations approval for the alterations at the property?

If permission should have been sort from the planning department or building control for works carried out at the property, such as the erection of the conservatory then depending on when the works were carried out there are options available to allow the transaction to proceed.

- 1) If the works were carried out over 12 months ago and the Buyer's solicitor/ lender may accept an indemnity policy for lack of consent. An indemnity policy is an insurance which protects the Buyer in the event the council was to take enforcement action.

The price of the policy varies depending on the value of the property, the works carried out and what consent was lacking. All policies are subject to an arrangement fee in the sum of £50.00 plus VAT currently at 20% and both the policy premium and arrangement fee will be deducted from the sale proceeds on completion.

- 2) Retrospective consent can be applied for directly at the council for a fee and further works may be required in order to obtain the consent. Depending on the council's availability this process can take a few weeks to be rectified so you should always see if the first option (indemnity policy) is available.

Note: an indemnity policy is not available if the council has been put on notice of the works carried out without consent.

When can I book removals?

Until contracts have been exchanged the transaction is not legally binding and any party can withdraw without any penalty. We would therefore always advise you not to make any arrangements until we have exchanged contracts as you may incur costs should completion be delayed or not take place.

It is also on this day when you should be safe to redirect your post, if required.

Why does completion have to take place on a weekday?

On the day of completion funds are transferred between each solicitor by CHAPS payments (same day transfer), the banks do not offer this facility at the weekend.

Completion day checklist

Take final meter readings

Remove all belongings not detailed on the fixture and fittings form as being left

Make good any damage caused in removing these items

Vacate the property by lunchtime

Leave all keys (including window keys) at the estate agents

Please see Meet the Team Page for our Head of Property Chaz Thandi at

<https://d-w-s.co.uk/team/charanjit-chaz-thandi>

For a Full list of our Conveyancing Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team>

Immigration

With regards to Immigration, please find following information below:

We offer fixed-fee for the following services:

- "Applying for a visa to join family in the UK" - £750.00+VAT currently at 20%
- Spouse visas- £750.00+VAT currently at 20%
- "Settling in the UK" -£850.00+VAT currently at 20%
- "Proof of residence for EU citizens" -£500.00+VAT currently at 2-%
- "Applying to become British citizen" - £1000.00+VAT currently at 20%
- Applying for a child to be registered as British citizen-£800.00+VAT currently at 20%
- Student Visas- £700.00+VAT currently at 20%
- Visit Visas- £550.00+VAT currently at 20%
- Working Visas - £1300.00+VAT currently at 20%

Home Office current fees can be checked using the following website:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/741718/Gov.UK_Table_13-09-18.PDF

Please note the Home Office regularly changes the application fees and therefore, we will update you on the current price once we receive your instructions.

Disbursements would be the Immigration Health Surcharge Fee and the Home Office Application Fee. We cannot provide an estimate of these disbursements as the cost of the Immigration Health Surcharge varies depending on the type of application you are making and therefore, the fee can be checked using the Home Office calculator.

<https://www.immigration-health-surcharge.service.gov.uk/checker/type>

We are unable to give you an exact time in which your matter will be concluded. The time taken varies depending upon your case and the complexity of the matter. Information on the Home Office current processing times can be checked on: <https://www.gov.uk/visa-processing-times>

Once we are aware of your particular application we will be able to provide to you the full disbursements payable.

We will normally be able to submit the application within 2-4 weeks of you providing full instructions and documentation to us, but we will let you know at the earliest opportunity if it is likely to take longer than this as it all depends on the complexity of your matter.

Any fees stated are an estimate based on the facts above. The vast majority of matters proceed at the figures quoted. You will understand that if substantial additional work has to be carried out or if unforeseen circumstances arise, we have to reserve the right to charge an additional fee. However please be reassured we will notify you in advance.

We do not deal with any other application at this point. (ancestry visas and other categories, such as applications on the basis of long residence).

All quoted fees include:

- considering documents
- when necessary, helping you to obtain further evidence
- attending on the client
- taking their instructions and providing advice
- preparing and submitting the application
- advising the client on timelines and the outcome of their application

The fees do not include:

- submitting Notice of Appeal to the First-Tier Immigration Tribunal and dealing with the Appeal- if such situation arise, we will provide you with a range of options available to you and the costs of representation, including barrister's costs, if needed.
- attending interview at the Home Office-a fixed fee for attending the interview will be discussed with you before incurred.
- preparing fast tracked application- our fixed fee is likely to be revised if you wish to prepare a fast tracked application. The fee will be discussed with you before it is incurred
- interpreters fees- if the interpreter is needed, we will provide you with a range of options with regards to the available interpreters and the costs will be discussed and agreed with you before they are incurred

Please see Meet the Team Page for our Team Member Katarzyna Sulikowska at

<https://d-w-s.co.uk/about-us/meet-the-team/kararzyna-sulikowska>

Employment Tribunal – Range of Costs

Glossary of Terms

Form ET1	The Claim Form outlining your case and the nature of the dispute.
Form ET3	The response Form when a claim has been made against you.
Particulars of Claim	Document that sets out the factual detail of your claim, and the legal basis for it.
Making an Unless Order	If you do not comply with an Order made by the Employment Tribunal you risk losing part (or all) of your claim/response.
Interlocutory Applications	A provisional decision given during the course of a legal action.

For Members of the Public

The team – Austin Ogbata, Rebecca Layton, Robert Kerr (Consultant)

Fixed fee initial meeting – 1hr: £185.00 to £250.00 plus VAT currently at 20%

If the meeting exceeds 1hr: additional time of 30 minutes can be purchased at a rate of between £92.50 and £125.00 plus VAT currently at 20% per 30 minutes.

If instructions follow, indicative guide prices start from:

For a Simple Case (Such as a monetary claim/breach of contract/unlawful deductions/holiday pay/redundancy pay)

About 30 hours x hourly rate of £185 to £250.00 plus VAT currently at 20% plus 1 day hearing.

Breakdown (5 hrs ET1, 4 hrs liaise with Acas, 5 hrs disclosure, 4 hrs other interlocutory matters, 5 hrs witness statement, 1 hrs prepping witness, 5 hrs prep for hearing, 1 hour correspondence, 8 hrs hearing)

Disbursements:

Barrister: From £1750.00 plus VAT currently at 20%

Travel to hearing: Mileage @ £0.45p per mile or train.

Medium Complexity Case (such as unfair dismissal)

About 42 hours x hourly rate of £185.00 to £250.00 plus VAT currently at 20% plus 2 day hearing.

Breakdown - (7 hrs ET1, 5 hrs liaise with Acas, 7 hrs disclosure, 5 hrs other interlocutory matters, 7 hrs witness statement, 2 hrs prepping witness, 8 hrs prep for hearing, 1 hour correspondence with Tribunal office, 16 hrs hearing)

Disbursements:

Barrister: From £2225.00 plus VAT currently at 20% (plus refresher fee)

Travel to hearing: Mileage @ £0.45p per mile or train, plus overnight accommodation if required.

High Complexity (such unfair constructive dismissal, unlawful discrimination/ Transfer of Undertaking Regulations) requiring a hearing exceeding 2 days.

About 62 hours x hourly rate of £250.00 plus VAT currently at 20% plus preliminary hearing (8 hrs ET1, 5 hrs liaise with ACAS, 10 hrs disclosure, 6 hrs other interlocutory matters, 8 hrs preliminary hearing, 12 hrs witness statement, 1 hour prepping witness, 12 hours prep for hearing, 16 hrs hearing)

Disbursements:

Barrister: From £2750.00 plus VAT currently at 20% (plus refresher fees)

Travel to hearing: Mileage @ £0.45 per mile or train, plus overnight accommodation if required.

Please note that these are guide prices.

There are factors that could make a case more complex and increase the costs of a case.

- You do not provide us with all relevant information and documentation
- There are several Respondents that could be liable to pay you compensation
- There are unforeseen developments, such as a case being adjourned, or part heard
- If it is necessary to make (or defend) applications to amend claims or to provide further information about an existing claim
- Defending a costs application
- Complex preliminary issues such as whether a claim has been issued within the relevant time limit, whether discrimination has occurred, whether an individual is disabled
- The number of witnesses and documents
- Allegations of discrimination which are linked to the dismissal.

This is not an exhaustive List

For Business

The team – Austin Ogbata, Robert Kerr (Consultant) Fixed fee initial meeting – 1 hr: £250.00 plus VAT currently at 20%

If the meeting exceeds 1hr: additional time of 30 minutes can be purchased at a rate of £125.00 plus VAT currently at 20% per 30 minutes.

If instructions follow, indicative guide prices start from:

Simple Case (Such as a monetary claim/breach of contract/unlawful deductions/holiday pay/redundancy pay)

About 42 hours plus 1 day hearing (excluding the preparation costs of the Employment Tribunal Bundles which will require additional hours)

Disbursements:

Barrister: From £2000.00 plus VAT currently at 20%

Travel to hearing: Mileage @ £0.45p per mile or train.

Medium Complexity Case (Such as unfair dismissal)

About 57 hours plus 2 day hearing. (excluding the preparation costs of the Employment Tribunal Bundles which will require additional hours)

Disbursements:

Barrister: From £2500.00 plus VAT currently at 20% (plus refresher fee)

Travel to hearing: Mileage @ £0.45p per mile or train, plus overnight accommodation if required.

High Complexity (Such unfair constructive dismissal, unlawful discrimination/ TUPE)

About 74 hours including preliminary hearing (where discrimination and a 2 day hearing) (excluding preparation of the Employment Tribunal Bundles which will require additional hours)

Disbursements:

Barrister: From £2950.00 plus VAT currently at 20% (plus refresher fees)

Travel to hearing: Mileage @ £0.45 per mile or train, plus overnight accommodation if required.

Please note that these are guide prices.

There are factors that could make a case more complex and increase the costs of a case. Factors that could make a case more complex and increase the cost of a case.

- Defending Claims that are brought by litigants in person
- There are additional parties should be joined to the legal proceedings
- If it is necessary to make or defend applications to amend claims or to provide further information about a response to a claim
- There are unforeseen developments, such as a case being adjourned, or part heard
- Complex preliminary issues such as whether a claim has been issued within the relevant time limit, whether discrimination has occurred, whether an individual is disabled
- Whether medical evidence is necessary, and if so, the procedure and timescales for that evidence to be obtained
- The number of witnesses and documents
- Allegations of discrimination which are linked to the dismissal.
- The Respondent having responsibility to prepare the bundle documentation for a preliminary or final hearing

This is not an exhaustive List

For a Full list of our Employment Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team/Austin-Ogbata>

<https://d-w-s.co.uk/about-us/meet-the-team/Rebecca-Layton>

Debt Recovery – Range of Fixed Fees

These costs apply where your claim is in relation to an unpaid invoice which is not disputed and enforcement action is not needed. If the other party disputes your claim at any point, we will discuss any further work required and provide you with revised advice if necessary, which could be on a fixed fee, or an hourly rate if more extensive work is needed.

Stage 1 – Fixed fee initial consultation meeting: 1 hour

Hourly Rate of £125.00 - £250.00 plus VAT currently at 20% (depending on the complexity of the matter and the fee earner conducting the meeting).

If the meeting exceeds 1hr: additional time can be purchased in blocks of 30 minutes according to the rate charged for the initial meeting.

For example if the charge for the initial consultation meeting amounted to £250.00 plus VAT currently at 20% then the charge for an additional 30 minutes would cost £125.00 plus VAT currently at 20%.

Meeting includes obtaining instructions, understanding the issues and recommending an appropriate course of action and strategy. You will be expected to attend the meeting with a synopsis and chronology of relevant events, including file of papers duly organized, details of the debtor, the level of debt to be recovered, schedule of payments received and attempts made to recover the debt supported by evidence. You will also be requested to provide details of the debt to be recovered through a questionnaire.

Stage 2 – Letter of Claim

Business to Business

A simple Letter of Claim (based purely on what you instruct us to be the amount outstanding without consideration of the merits).

- £185.00 plus VAT currently at 20%

A Letter of Claim that requires more consideration because the issues are not straightforward, or involves complex or technical analysis, and requires much more detail to substantiate the claim.

- £350.00 - £1000.00 plus VAT currently at 20%

Business to Individual which includes sole traders

- £350.00 to £1000 plus VAT currently at 20%

In all instances, the Letter of Claim will direct the debtor to liaise with you direct to make arrangements for payment of the debt.

After sending the Letter of Claim

If the debtor contacts this firm instead of you, such that we are required to discuss the debt with the debtor, and report to you thereafter:

- Hourly rate of £125.00 to £250.00 plus VAT currently at 20%

Stage 3 – Issue of Court proceedings

- Pre – Sue report (recommended) if required by you - £250.00 plus VAT currently at 20%. Our time to prepare the pre-issue report £250.00 plus VAT currently at 20%
- To prepare particulars of claim on a simple debt claim, calculate interest, obtain your approval, issuing the claim, and to confirm that the claim has been issued:-

£750.00 plus VAT currently at 20% plus the current prescribed court fee which depends on the value of the claim.

In appropriate circumstances (where the claim is more complex), it may be necessary for the firm to instruct a barrister to prepare the claim. This will increase the costs. You will be informed of the barrister's charges before any work is undertaken.

Note: This tranche of work excludes any further work that will be required if the claim is defended.

Further work is likely to include reviewing the defence (and any counterclaim/documentation) submitted by the debtor, obtaining detailed instructions from you with a view to preparing a reply to a defence and defence to a counterclaim, and liaising with the court and the debtor/debtor's legal representative.

The Charges involved at this stage will depend upon the level of work that is required (A barrister's opinion/conference may also be required).

We will endeavour to work to fixed fees, where possible to do so.

- Once a reply to the defence or defence to a counterclaim has been filed at the court, any further work will be conducted on a time basis.

Stage 4 – Entering Judgment

- Where no Acknowledgement of Service or Defence is received, applying to the court with updated interest and costs to enter Judgment. Thereafter updating you, and writing to the debtor to demand payment.

Hourly Rate £250.00 plus VAT currently at 20%

Issuing a Statutory Demand against an Individual or a Company

- Fixed fee initial consultation meeting - £125.00 - £250.00 plus VAT currently at 20%
- Consideration of papers - £250.00 plus VAT currently at 20%
- Preparation and drafting the Statutory Demand - £750.00 plus VAT currently at 20%

Additional fees that will be required

- Process server charge of £150.00 - £250.00 plus VAT currently at 20% (for 1 address only).
- After one attempt to serve the Statutory Demand any further work will be conducted on a timed hourly rate basis, to include dealing with any abortive service, substituted service, negotiating with the debtor/the debtor's legal representative, dealing with any correspondence to oppose the statutory demand, or any subsequent application to set aside the Statutory Demand or to restrain the presentation of a winding up petition.

Issuing a Winding up or Bankruptcy Petition against an Individual or Company

- Fixed fee meeting - £125.00 - £250.00 plus VAT currently at 20%
- Consideration of papers - £250.00 plus VAT currently at 20%
- Preparation and drafting the Petition - £875.00 plus VAT currently at 20%

Additional fees that will be required

- Process server fee - £150.00-£250.00 plus VAT currently at 20%
- Insolvency searches (for winding up/bankruptcy) prior to issue - £65.00 plus VAT currently at 20%
- Winding up Petition: Court fee - £280.00 PLUS Official Receiver Petition Deposit of £1660.00
- Bankruptcy Petition: Court fee - £280.00 PLUS Court Petition Deposit £990.00

Post Issue of Winding Up Petition/Bankruptcy Petition – timed hourly rate basis

- Includes brief to a barrister (and conference if necessary), preparation for hearing: – Witness statement in support of petition, drafting certificate of compliance, list of appearances, cost schedules, negotiation with opponent, correspondence with the court and other relevant parties.
- Dealing with a contested petition including pursuing or defending an application to restrain the presentation/advertisement of a winding up petition.

Disbursements

- Winding Up petition – Advertisement in London Gazette - £95.00 plus VAT currently at 20%
- Solicitor/Counsel attendance at hearing (if required) – from £875.00 plus VAT (minimum, but up to approximately £2500.00 plus VAT currently at 20%) in complex matters requiring a full day's attendance at court).

For a Full list of our Debt Recovery Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team/Austin-Ogbata>

<https://d-w-s.co.uk/about-us/meet-the-team/Rebecca-Layton>

<https://d-w-s.co.uk/about-us/meet-the-team/Daniel-Pritchard>

Probate

Applying for the Grant, collecting and distributing the Assets

We endeavour to offer a fixed fee and the prices we quote are listed below. Disbursements are costs related to your matter that are payable to third parties, such as court fees. We handle the payment of the disbursements on your behalf to ensure a smoother process..

1. Obtaining the Grant

This work includes, obtaining details of the assets and liabilities, preparing Oath and form IHT 205. Attending upon the Executors swearing the Oath and submitting the paperwork including the original Will to the Probate Registry. Receiving the Grant.

Our fixed costs start from £500.00 plus VAT to £10,000.00 plus VAT currently at 20%.

The fees are based on the complexity of the case. Those cases where a short inheritance tax form can be completed and include one property, two bank accounts and up to four beneficiaries who have mental capacity and are over the age of 18 would for example attract the starting fee.

More complex matters include those with a greater number of assets or multiple beneficiaries.

The most complex matters might include foreign or business element as well as multiple assets and beneficiaries.

Disbursements include: - Probate Court fees £155.00

Commissioners fees £5.00 for each signature.

2. Collecting and distributing the Assets Fixed Fees as follows:

a) Freehold property.

To transfer into the names of the Executors/Administrators prior to sale.

Our costs £200 plus VAT currently at 20%

b) Investments.

Corresponding with e.g. Banks and Building Societies, completing claim/ withdrawal forms and receiving payments from each institution we deal with.

Our costs £250 plus VAT currently at 20%

c) Unoccupied property for sale.

Corresponding with utilities, local authorities, insurance companies etc. Our costs £300.00 plus VAT currently at 20%

d) Department for Works and Pensions

Corresponding with the Department regarding benefits relevant to the estate. Our costs £200.00 plus VAT currently at 20%

e) London Gazette.

Placing forms of notice with the Gazette and local paper to protect Executors/Administrators from unknown creditors. Our costs £200.00 plus VAT currently at 20% Disbursements include fee payable to London Gazette £301.00.

f) Distributing estate according to the Will.

This includes the payment of monies to beneficiaries, both individuals and charities and obtaining forms of receipt.

Our costs £200 plus VAT currently at 20%

g) Preparing final accounts

Preparing Estate Accounts and submitting to Executors/Administrators for approval.

Our costs £200.00 plus VAT currently at 20%

Potential additional costs.

- If there is no Will, or the estate consists of shareholdings (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. Other factors that can increase the costs include but not limited to:

- High value personal belongings
- Foreign Assets
- Lifetime Gifts
- Missing Beneficiaries
- Disputes amongst executors and beneficiaries
- Shares
- Pension

- If there is inheritance tax payable and a full account needs to be submitted to HMRC a separate quote will be provided to you once we have more information.

It is important that you provide to us as much information as possible that is available at the outset in order that we may provide to you a realistic indication of fees.

How long will this take?

On average, estates that fall within the low to medium complexity range are dealt with within 4 to 6 months. Typically, obtaining the grant of probate takes 6 to 8 weeks. Collecting assets then follows, which can take between 4 to 8 weeks. Once this has been done, we can distribute the assets, which normally takes 2 to 4 weeks. The most complex cases can of course take longer.

As part of our fixed fee we will:

- Provide you with a dedicated and experienced probate solicitor to work on your matter.
- Identify the legally appointed Executors or Administrators and Beneficiaries.
- Accurately identify the type of Probate application you will require.
- Obtain the relevant documents required to make the application.
- Complete the Probate application and the relevant HMRC forms.
- Draft a legal Oath for you to swear.
- Make the application to the Probate Court on your behalf.

- Obtain the Probate and securely send two copies to you.
- Collect and distribute all assets in the estate.

Website information

<https://Gov.UK.Inheritance> For information on Inheritance tax, rates and reliefs.

For a Full list of our Probate Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team/Jonathan-Green>

<https://d-w-s.co.uk/about-us/meet-the-team/Colin-Snaith>

Licensing

We offer the services below on a fixed basis (Prices start from):

- Transfer of an existing premises Licence for retail shop – £395.00 plus VAT currently at 20%
- Transfer of an existing Premises Licence for Public House (or similar outlet) - £450.00 plus VAT currently at 20%
- Transfer of a late night entertainment Licence £395.00 plus VAT currently at 20%
- Transfer of an existing Gaming Licence - £395.00 plus VAT currently at 20%
- Application for a one off licensed event - £995.00 plus VAT currently at 20%
- Application for a new Premises Licence – £695.00 plus VAT currently at 20%
- Application for a new late night entertainment Licence – £695.00 plus VAT currently at 20%
- Application for a new Gaming Licence – £695.00 plus VAT currently at 20%

Other types of licensing services are offered and are dealt with on an hourly rate basis of £140.00 plus VAT currently at 20%.

Such applications include the variation of conditions to an existing licence. All information that you should consider before applying for a premises licence (or associated licensing), can be found at <https://www.gov.uk/guidance/alcohol-licensing>

Disbursements would be the Local Authority fee for processing the application. The cost of the application fee varies on the rateable value of the property. Details of the rateable value for your property can be found at <https://www.gov.uk/correct-your-business-rates>

We are unable to give you an exact time in which your matter will be concluded. The time taken varies depending upon your case and the complexity of the matter.

We will normally be able to submit the application within 1-2 weeks of you providing full instructions and documentation to us, but we will let you know at the earliest opportunity if it is likely to take longer than this as it all depends on the complexity of your matter.

Any fees stated are an estimate based on the facts above. The vast majority of matters proceed at the figures quoted. You will understand that if substantial additional work has to be carried out or if unforeseen circumstances arise, we have to reserve the right to charge an additional fee. However please be reassured we will notify you in advance.

All quoted fees include:

- considering documents
- helping you to obtain further evidence (so far as we are able)
- attending on the client
- taking their instructions and providing advice
- preparing and submitting the application
- advising the client on timelines and the outcome of their application

The fees do not include, and payable as disbursement where applicable to each case.

- Submitting Notice of Appeal to an objection to the application, we will provide you with a range of options available to you and the costs of representation, including barrister's costs, if needed.
- The costs of advertising your application in the Local Paper
- attending interview at the Local Authority or Police station.

- Assisting you with obtaining your own Personal Licence.
- The cost of the application fee itself.
- Interpreters fees- if the interpreter is needed, we will provide you with a range of options with regards to the available interpreters and the costs will be discussed and agreed with you before they are incurred
- The drafting or preparation of floor plans for new applications to the Local Authority, highlighting the layout of the property.

For the name of our Licensing Team please look at the Meet the Team Page at

<https://d-w-s.co.uk/about-us/meet-the-team/Lorna-Hegarty>