

Mortgage pricing information

Our fees cover all of the work required to complete the mortgage of your home including completion of your mortgage and dealing with registration at the Land Registry.

Conveyancer's fees

Our fee estimate will range between £900 - £1,150 plus VAT for a freehold property.

Our fee estimate will range between £1,200 - £1,350 plus VAT for a leasehold property.

If the matter becomes protracted/time consuming then the legal fees will need to be increased accordingly.

Telegraphic Transfer Fees are charged at £35 plus VAT.

Disbursements & additional costs

Search Fees	£400.00 (approximately depending on the location of the property and size)
Land Registry Fees	https://www.gov.uk/guidance/hm-land-registry-registration-services-fees
Official Searches	£3 plus VAT
Bankruptcy Searches	£2 per person plus VAT
Index Map Search	£4 plus VAT

Disbursements are costs relating 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.

How long will my mortgage take?

This will depend on a number of factors to include but not limited to, title to the property, receipt of search results, duly completed property information and mortgage offer. The average process takes between 4 - 6 weeks.

Conveyancing Process for mortgaging your property

- Obtaining Official Copies of your Title
- Checking the Title/Official Copies
- Commissioning Searches and checking results received
- Checking the Mortgage Offer and reporting to you accordingly
- Preparing for Completion
- Carrying Out Final Searches
- Requesting the Mortgage Advance
- Completion of the mortgage
- Registration

Leasehold Properties

In addition to be above, if the property is leasehold, we will need to check the Lease and we will need to raise certain enquiries with the landlord/managing agent to check such things as whether the service charges and rent are paid up to date, who you need to serve notice of charge on etc.