

## Our fees

We pride ourselves on providing you with the transparency you need to make a fully informed decision. Your quote shows the fees and outlays that will be chargeable in all circumstances. Charges for legally required anti-money laundering and compliance checks for all new clients are shown below, followed by a list of fees that may apply depending on the circumstances of your purchase.

If you are unsure of any of the terminology used, or if you would like any clarification about your quote, please contact us and we will be happy to explain.

### Anti-Money Laundering and Compliance Charges

AML Compliance	Cost	VAT
Fee - Electronic Identification and Verification Search (if not completed in the last 12 months) (per client).	£20	£4
Anti-Money Laundering Compliance Fee (per client).	£50	£10
UK Gifter fee (per Gifter) - Cost for additional work where you are receiving funds from someone in the UK.	£100	£20
Overseas Gifter fee (per Gifter) - Cost for additional work where you are receiving funds from someone outside the UK.	£150	£30

### Supplementary Charges

The following charges might apply to your case depending on the circumstances of your transaction. In some cases, it will not become apparent until we have started working on your file that these charges apply.

Please review this table and let us know if you have any questions before we start work on your transaction.

Supplement	Description	Cost	VAT
IT/Case Management Fee	Including access to ongoing case management client portal, data storage of case file and standard IT costs.	£30	£6
Mortgage Lender Portal Administration Fee	Uploading and updating information required by mortgage lender portals, applicable subject to lender.	£25	£5
Alterations - Checking Alterations Documentation	Undertaking work to check for validity (for buyer), or to obtain (for seller) alterations documents.	£95	£19
Factored Property	Liaising with Factor for property on behalf of seller including obtaining apportionment of costs	£75	£15
Title Indemnity - Arranging Title Indemnity Policy on behalf of Client	If title issue may prevent or delay a sale or purchase, Indemnity Policy may allow it to proceed. This fee does not include the cost of the insurance policy	£95	£19
Liaising with Your Solicitor	Liaising with separate solicitor acting for you e.g. if using different firm for purchase and sale	£95	£19
Help to Buy ISA	Liaising with ISA provider and Bonus Application Fee per Help to Buy Scheme Rules. Fee per ISA.	£50	£10

Lifetime ISA	Liaising with ISA provider and Bonus Application Fee per Lifetime Scheme Rules. Fee per ISA.	£75	£15
Forces Help to Buy	Liaising with solicitors acting for Government and additional administration and paperwork.	£250	£50
First Registration/Property Not in Land Register	Work involved in applying to enter property into Land Register for the first time for buyer or obtaining additional reports and ensuring burdens present for seller	£150	£30
Adverse Entries in Personal Search	Taking required steps for transaction to proceed if search reveals adverse entries against client e.g. advising how to liaise with creditors	£150	£30
Executry Purchase / Continuing Welfare Power of Attorney	Ensuring adequate links in title in place in executry purchase / Adequate paperwork in place in executry or for attorney	£125	£25
Shared Equity Purchase	Liaising with various additional parties and additional legal paperwork. For New Build properties, the price is £250.00	£350	£70
Dealing with Defective Title	Defective title can prevent a sale or purchase. Remedial legal work varies widely and will be quoted in advance where possible	£Varies	£Varies
Taking Instructions from Multiple Parties	Taking separate instructions from two or more individuals on a purchase	£95	£19
Cladding or Smoke Alarm Issues	Final fee dependent on work required	£Varies	£Varies
Unreasonable Missive Delays or Unusually Complex Missives	Non-standard, protracted contract negotiations with solicitor acting for your seller or buyer	£95	£19
Incorrect/late mortgage offer	Additional work generated by incorrect/late mortgage offer (within 10 days of date of entry)	£100	£20
Delay of date of entry	Additional work caused by delay of date of entry	£100	£20
Mortgage Lender Solicitor (Residential)	Dealing with solicitor representing lender	From £600 +VAT	
Mortgage Lender Solicitor (New Build)	Dealing with solicitor representing lender	From £750 +VAT	
International bank transfer fee	International bank transfer fee	£50	£10
Retention administration fee	Fee for holding funds for work required to be carried out after settlement	From £250 +VAT	
Specialised lending fee	Chargeable for dealing with a non-standard mortgage	£150	£30
Company fee	Where the transaction involves a company	£150	£30
Copy title fee	New or copy of title sheet required	£10	£2
Company AML fee	Additional work involved in carrying out Due Diligence on a company	£100	£20
Matrimonial home consent fee	Liaising with any spouse not on title to the property	£50	£10
Discharge of mortgage security	Work involved in relation to the discharging of any subsequent mortgage security	£95 plus VAT, per security	

Discharge of shared equity security	Work involved in relation to the discharging of any shared equity security	£200 plus VAT, per security
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## Outlays

Outlays are costs that we pay for you.

In a standard purchase these would include what we pay to Registers of Scotland to register your title deeds (the `disposition`), and the deed you sign in favour of your mortgage lender to secure the loan funds (the `standard security`) payable.

Name	Description	Cost
Registration of Disposition (to Registers of Scotland)	This is an Outlay that is paid on your behalf to Registers of Scotland to register the Disposition, the legal document that transfers ownership of the property from the previous owner to you.	Varies, based on the Land Register of Scotland fees noted here: <a href="https://kb.ros.gov.uk/fees/registration-fee">https://kb.ros.gov.uk/fees/registration-fee</a>
Registration of Standard Security (to Registers of Scotland)	This is an Outlay that is paid on your behalf to Registers of Scotland to the Standard Security that your lender requires to exist on your property as a condition of your mortgage. This is a legally-required part of purchasing a property with a mortgage.	£80
Advance Notice	This is an Outlay that is paid on your behalf to Registers of Scotland to register the Standard Security that your lender requires to exist on your property as a condition of your mortgage. This ensures that no other party can register a Disposition or Standard Security before your solicitor completes their registration of your title and mortgage security.	£20
Legal Report (to First Scottish Searching Services)	This is the legally-required search that a housebuilder will require prior to completion of the sale of the property to you.	£55
Registration of Ranking Agreement - Shared Equity	Registration dues for registration of ranking agreement relative to standard security in favour of Scottish Ministers. This will be applicable if you are purchasing a property with a government scheme.	£80
Registration of Shared Equity Agreement	Registration dues for registration of shared equity agreement with Scottish Ministers. This will be applicable if you are purchasing a property with a government scheme.	£20
Registration of Shared Equity Standard Security	Registration dues for registration of shared equity standard security in favour of Scottish Ministers. This is an Outlay that is paid on your behalf to Registers of Scotland for the Standard Security that Scottish Ministers require to have over your property as a condition under the government scheme you purchased under.	£80
Register of Charges Search	This is typically required in cases involving a corporate entity such as a limited company	£72

## Disclaimers

If, as part of the purchase transaction, we discover there is a transfer of title or repayment of government interest involved, other fees and outlays may apply.

We recommend that with any major change in your circumstances, such as buying or selling a property, you review your current will and Power of Attorney provision. If you require these reviewed or updated or you don't currently have a will or Power of Attorney in place please contact us and we will be happy to help.