

## The Mortgage Works (TMW)

## **England & Wales**

## **Charges for additional costs and services**

You may be charged for additional fees for additional work and services over and above the legal work in a free standard legal fee conveyancing case. Your conveyancer will discuss your needs with you and get your consent to proceed before any fees are charged. Below are examples of some of the most common additional fees:

| Additional work  | Additional fee (excluding VAT) |
|--|--------------------------------|
| Admin fee to order documents/leases referred to in office copies (plus document cost)  | £10                            |
| Checking and approving an existing solar panel lease   | £90                            |
| Completing electronic ID checks (per customer)   | £5                             |
| Dealing with independent solicitors (hourly rate)  | £130                           |
| Dealing with independent solicitors (to send purchase monies only)   | £40                            |
| Deed of guarantee  | £150                           |
| Deed of postponement   | £195                           |
| Drafting an enduring power of attorney   | £95                            |
| Drafting RX3/RX4 forms   | £50                            |
| First registration at Land Registry (plus Land Registry fee above £20)   | £95                            |
| Forwarding a register completion sheet / updated registers of title to borrower  | £20                            |
| Forwarding pre-registration deeds and documents  | £10                            |
| Freehold purchase fee (plus Land Registry fee, Stamp Duty Land Tax/Land Transaction Tax (for Welsh properties))  | £195                           |
| Investigating bankruptcy entries per case (insolvency check)   | £30                            |
| Investigating the title to additional land   | £45                            |
| Landlord or Management Companies (any notice fee payable to the Landlord or management company in accordance with the terms of the lease)  | variable fee                   |
| Leasehold supplement (complex cases that do not meet the Fast Track criteria) Leasehold extension fee (plus land registry fee, searches, Stamp Duty La nd Tax/Land Transaction Tax (for Welsh properties)) | £95<br>£350                    |
| Letters of postponement from the Ministry of Defence or local authorities on right to buy cases (per letter)   | £50                            |
| Obtaining a bespoke indemnity insurance policy (plus policy premium)   | £45                            |
| Obtaining/processing a change of name deed/marriage certificate or verifying the borrower's name or address to Land Registry   | £10                            |
| Other additional work not listed here (hourly rate)  | £130                           |
| Pending repossession   | £150                           |
| Processing an overpayment received from a previous lender not due to the fault of the panel firm   | £25                            |
| Purchasing a further share in a shared ownership property  | £195                           |
| Redeeming and discharging an Islamic finance loan  | £195                           |
| Redeeming an existing Help to Buy mortgage   | £75                            |
| Registering a 3rd party transfer of Title (plus Land Registry fees, Stamp Duty Land Tax/Land Transaction Tax (for Welsh properties))   | £100                           |
| Removal of second charges  | £0                             |
| Removal of third and subsequent charges (per charge)   | £30                            |
| Removing a personal charge   | £150                           |
| Removing a tenancy in common restriction   | £50                            |
| Returning a mortgage advance to a lender when completion delayed by borrower (plus same day payment fee)   | £25                            |
| Reversing legal completion   | up to £390                     |
| Satisfy and remove a restriction/caution   | £150                           |
| Satisfying a special condition in the mortgage offer (hourly rate)   | £90                            |
| Shared ownership leases (purchase of an additional tranche) (plus Land Registry fees, searches, Stamp Duty Land Tax/<br>Land Transaction Tax (for Welsh properties))                                       | £195                           |
| Simple declarations of trust   | £195                           |
| Sourcing a shortfall over £1000  | £25                            |
| Split off from parent title / creation of servitude rights /burdens (Scotland)   | £195                           |
| Stamp Duty Land Tax/Land Transaction Tax (for Welsh properties) admin fee  | £75                            |
| Electronic money transfer of surplus funds to the borrower (per transfer)  | £20.83                         |
| Electronic money transfer fee to redeem each existing charge (per transfer)  | £20.83                         |
| Transfer of equity (plus Land Registry fees, searches, Stamp Duty Land Tax/Land Transaction Tax (for Welsh properties))  | £245                           |