

The Mortgage Works Conveyancing Service

Free standard legal fee service on Limited Company Purchase

What do you get with our Conveyancing Service?

You can track the progress of your cases online 24/7 - see what stage your case is at and what's next.

We'll pay your legal fee – we'll pay the professional legal fee and most disbursements.

What is included in our Free Standard Legal Service?

The Mortgage Works will pay for nearly all the legal fees for your purchase including the professional fee and the following standard disbursements:

All customers: ID checks, Companies House Winding Up and Companies House Registration Fee.

Properties in England & Wales: Land Registry Search (OS1), Bankruptcy Search, Land Registry Registration Fee, Local Search, Drains & Water Search and Groundsure Homebuyers Report.

Properties in Scotland: Advance Notice, Scottish Registration of Mortgage and Registers of Scotland Transfer Document.

Sometimes the conveyancer will need to carry out work that's not covered by the standard fee. You'll need to pay for this if it's needed on your purchase. You can see the additional fees below which will be payable depending on the property and jurisdiction.

| Additional legal fees | |
|--|--------------|
| First registration at Land Registry/Registers of Scotland | variable fee |
| Landlord or Management Companies (any notice fee payable to the Landlord or management company in accordance with the terms of the lease) (Not applicable in Scotland) | variable fee |
| Coal Mining Report* (Not applicable in Scotland) | £40 + VAT |
| Mining Report (Non coal)* (Not applicable in Scotland) | £45 + VAT |
| Energy & Infrastructure Report* (Not applicable in Scotland) | £32 + VAT |
| *Bundled Search Package (If you are required to have more than one of the reports above conducted on your property, you can purchase a bundled search package) | £79 + VAT |
| Indemnity Insurance Policies | variable fee |

Frequently asked questions

How long will my purchase take to complete?

The conveyancer will complete the purchase as soon as they can and will communicate with you around your preferred completion date. Limited Company transactions do take a little longer than a standard transaction due to additional work required, including the requirement for you to take independent legal advice on your personal guarantee(s).

When will you start the searches on the Property?

Due to the costs involved we have asked our conveyancer not to request any searches until they are in receipt of the Mortgage Offer. We appreciate this may not suit your circumstances if searches are delayed in your area or you require a quick completion. Therefore, if you wish to accelerate searches being instructed you can pay the conveyancer upfront. The conveyancer will refund these back to you but only once you complete on your Mortgage with TMW. If the application doesn't proceed to completion, then the search fees will not be refunded and TMW will not pay for these. This is not applicable for Scotland.

I don't want to complete straight away, should I return my documents now?

You need to send your documents straight away. You can always ask them to work towards a later completion date.

Why do I have to provide evidence of identification and proof of funds to the conveyancer?

The conveyancer needs to complete extra identification checks to meet money laundering regulations. These regulations are there to protect you and us from mortgage fraud.

Do I need to visit my conveyancer during the process?

You will not need to visit the conveyancer we appoint as all queries will be dealt with by telephone, post and email, however you will still need to visit an independent conveyancer to take advice on any personal guarantees we require you give.

Does this cover the cost of the Independent Legal Advice in respect of providing a personal guarantee?

No. Any Independent Legal Advice will need to be paid for by the applicant.

Do I need to pay for a Lease Extension?

If you are purchasing a leasehold property and we deem this unsuitable for lending because of the remaining term on the lease, you will be able to discuss with your appointed conveyancer the option to pay for a Lease Extension if the seller is unwilling to pay for this.

How do I contact the conveyancer?

England and Wales - O'Neill Patient

Telephone – 0161 694 3000

Email – info@oneillpatient.co.uk

Scotland – Your Conveyancer

Telephone – 0344 576 7755

Email - enquiries@yourconveyancer.co.uk