## The mortgage works

## The Mortgage Works (TMW)

## **Scotland**

## 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 - all fees are subject to VAT  |
|--|---|
| Admin fee to order documents/leases referred to in office copies   | £10 plus document cost  |
| Applying a Declaration of Trust  | £195  |
| Checking and approving an existing solar panel lease   | £90   |
| Completing biometric identification checks   | £10 per applicant   |
| Completing electronic identification checks  | £6 per applicant  |
| Completing tenement property (Scotland) (on non fast-track cases only)   | £75   |
| Dealing with independent solicitors  | £130 per hour   |
| Dealing with independent solicitors (to send purchase monies only)   | £40   |
| Deed of Guarantee  | £150  |
| Deed of Postponement   | £195 per deed   |
| Drafting an Enduring Power of Attorney   | £95   |
| Drafting a matrimonial separation agreement  | £50   |
| Drafting a matrimonial waiver  | £15   |
| Drafting Assured Shorthold Tenancy   | £95   |
| Drafting RX3/RX4 forms   | £50   |
| First Registration at Land Registry  | £125 plus additional Land<br>Registry fee payable above £50<br>for remortgage and full fee for<br>transactional                 |
| Forwarding a copy of title information document / updated registers of title to borrower                                     | £20   |
| Forwarding pre-registration deeds and documents (at borrowers request)   | £10   |
| Freehold purchase fee  | £195 plus Land Registry fees, searches, stamp duty land tax   |
| Insolvency check / Investigating bankruptcy entries per case   | £30   |
| Investigating the title to additional land   | £45   |
| Landlord or Management companies   | Variable cost - Any notice fee payable to the landlord or management company in accordance with the terms of the lease/transfer |
| Leasehold extension  | £350  |
| Leasehold supplement (where full check is required)  | £165  |
| Letters of Postponement from the Ministry of Defence or Local Authorities on Right to Buy cases                              | £50 per letter  |
| Obtaining a letter of undertaking re: search (Scotland)  | £15   |
| Obtaining a letter of undertaking re: title (Scotland)   | £50   |
| Obtaining an indemnity insurance policy  | £45 plus policy premium   |
| Obtaining/processing a change of name deed/marriage certificate or verifying the borrower's name or address to Land Registry | £10   |
| Pending repossession   | £150  |
| Processing an overpayment received from the 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  | £100 plus any additional Land<br>Registry fees, searches or stamp<br>duty land tax  |

| Additional work  | Additional fee - all fees are subject to VAT                                       |
|--|--|
| Removing a tenancy in common restriction   | £50  |
| Removal of third and subsequent charges  | £30 per charge   |
| Removing a personal charge   | £150   |
| Returning a mortgage advance to a lender when completion delayed by the borrower | £25 plus Telegraphic transfer fee  |
| Reversing legal completion   | up to £390   |
| Review of Building Safety Certificates FRA                                       | £15  |
| Review of Building Safety Certificates EWS1                                      | £15  |
| Satisfy and remove a restriction/caution/inhibition                              | £150   |
| Satisfying a special condition in the mortgage offer                             | £90 per hour   |
| Shared ownership leases  | £195 plus any additional Land<br>Registry fees, searches or stamp<br>duty land tax |
| Simple Declarations of Trust   | £195   |
| Sourcing a shortfall over £1,000   | £25  |
| Split off from parent title/creation of servitude rights/burdens (Scotland)      | £195   |
| Stamp Duty Land Tax admin fee  | £75  |
| Telegraphic transfer of surplus funds to the borrower                            | £20.83   |
| Telegraphic transfer to redeem each existing charge                              | £20.83   |
| Title deeds storage fee (Scotland)   | £75 per year   |
| Transfer of Equity   | £265 plus any additional Land<br>Registry fees, searches or stamp<br>duty land tax |