**Residential conveyancing**

Noted below are details of our charging rates for a residential sale and purchase.

**RESIDENTIAL SALE**

Our charges for a sale will depend on the price of the property and whether or not you have a mortgage (\*). Please see our table of charges below:-

|  |  |  |
| --- | --- | --- |
|  | **WITHOUT MORTGAGE** | **WITH MORTGAGE** |
| **Price of Property**  | Our Fees | VAT | **TOTAL** | Our Fees | VAT | **TOTAL** |
| **Up to £70,000.00** | £410.00 | £82.00 | **£492.00** | £460.00 | £92.00 | **£552.00** |
| **Up to £80,000.00** | £430.00 | £86.00 | **£516.00** | £490.00 | £98.00 | **£588.00** |
| **Up to £90.000.00** | £450.00 | £90.00 | **£540.00** | £500.00 | £100.00 | **£600.00** |
| **Up to £100,000.00** | £475.00 | £95.00 | **£570.00** | £525.00 | £105.00 | **£630.00** |
| **Up to £110,000.00** | £500.00 | £100.00 | **£600.00** | £550.00 | £110.00 | **£660.00** |
| **Up to £120,000.00** | £525.00 | £105.00 | **£630.00** | £575.00 | £115.00 | **£690.00** |
| **Up to £130,000.00** | £550.00 | £110.00 | **£660.00** | £600.00 | £120.00 | **£720.00** |
| **Up to £140,000.00** | £575.00 | £115.00 | **£690.00** | £625.00 | £125.00 | **£750.00** |
| **Up to £150,000.00** | £600.00 | £120.00 | **£720.00** | £650.00 | £130.00 | **£780.00** |
| **Up to £160,000.00** | £625.00 | £125.00 | **£750.00** | £675.00 | £135.00 | **£810.00** |
| **Up to £170,000.00** | £650.00 | £130.00 | **£780.00** | £700.00 | £140.00 | **£840.00** |
| **Up to £200,000.00** | £700.00 | £140.00 | **£840.00** | £750.00 | £150.00 | **£900.00** |
| **Up to £250,000.00** | £770.00 | £154.00 | **£924.00** | £820.00 | £164.00 | **£984.00** |
| **Up to £300,000.00** | £890.00 | £178.00 | **£1,068.00** | £940.00 | £188.00 | **£1,128.00** |
| **Up to £350,000.00** | £1,010.00 | £202.00 | **£1,212.00** | £1,060.00 | £212.00 | **£1,272.00** |
| **Up to £500,000.00** | £1,250.00 | £250.00 | **£1,500.00** | £1,300.00 | £260.00 | **£1,560.00** |
| **£500,000.00 and above** | 0.25% of the value of the property |

In addition to the charges above, if your sale involves any of the following, additional costs will be payable as follows:-

* Leasehold Property - £350.00 plus VAT (£420.00).
* New Build Property - £350.00 plus VAT (£420.00).
* Additional Mortgages - £50.00 plus VAT (£60.00).
* Help to Buy Mortgage - £250.00 plus VAT (£300.00).

**Disbursements**

Disbursements on a sale include (but are not limited to):-

Telegraphic transfer fee - £25.00 plus VAT (£30.00) to redeem any current mortgage or send the net sale proceeds to your bank account on completion. You will also have the option of a cheque (which is free of charge).

Land Registry Documents - £6.00

**RESIDENTIAL PURCHASE**

Our charges for a purchase will depend on the price of the property and whether or not you are obtaining a mortgage (\*). Please see our table of charges below:-

|  |  |  |
| --- | --- | --- |
|  | **WITHOUT MORTGAGE** | **WITH MORTGAGE** |
| **Price of Property**  | Our Fees | VAT | **TOTAL** | Our Fees | VAT | **TOTAL** |
| **Up to £70,000.00** | £410.00 | £82.00 | **£492.00** | £460.00 | £92.00 | **£552.00** |
| **Up to £80,000.00** | £430.00 | £86.00 | **£516.00** | £490.00 | £98.00 | **£588.00** |
| **Up to £90.000.00** | £450.00 | £90.00 | **£540.00** | £500.00 | £100.00 | **£600.00** |
| **Up to £100,000.00** | £475.00 | £95.00 | **£570.00** | £525.00 | £105.00 | **£630.00** |
| **Up to £110,000.00** | £500.00 | £100.00 | **£600.00** | £550.00 | £110.00 | **£660.00** |
| **Up to £120,000.00** | £525.00 | £105.00 | **£630.00** | £575.00 | £115.00 | **£690.00** |
| **Up to £130,000.00** | £550.00 | £110.00 | **£660.00** | £600.00 | £120.00 | **£720.00** |
| **Up to £140,000.00** | £575.00 | £115.00 | **£690.00** | £625.00 | £125.00 | **£750.00** |
| **Up to £150,000.00** | £600.00 | £120.00 | **£720.00** | £650.00 | £130.00 | **£780.00** |
| **Up to £160,000.00** | £625.00 | £125.00 | **£750.00** | £675.00 | £135.00 | **£810.00** |
| **Up to £170,000.00** | £650.00 | £130.00 | **£780.00** | £700.00 | £140.00 | **£840.00** |
| **Up to £200,000.00** | £700.00 | £140.00 | **£840.00** | £750.00 | £150.00 | **£900.00** |
| **Up to £250,000.00** | £770.00 | £154.00 | **£924.00** | £820.00 | £164.00 | **£984.00** |
| **Up to £300,000.00** | £890.00 | £178.00 | **£1,068.00** | £940.00 | £188.00 | **£1,128.00** |
| **Up to £350,000.00** | £1,010.00 | £202.00 | **£1,212.00** | £1,060.00 | £212.00 | **£1,272.00** |
| **Up to £500,000.00** | £1,250.00 | £250.00 | **£1,500.00** | £1,300.00 | £260.00 | **£1,560.00** |
| **£500,000.00 and above** | 0.25% of the value of the property |

In addition to the charges above, if your purchase involves any of the following, additional costs will be payable as follows:-

* Leasehold Property - £350.00 plus VAT (£420.00).
* New Build Property - £350.00 plus VAT (£420.00).
* Additional Mortgages - £50.00 plus VAT (£60.00).
* Help to Buy Mortgage - £250.00 plus VAT (£300.00).
* Help to Buy ISA - £50.00 plus VAT (£60.00) per ISA.
* If you are purchasing with someone else, you may require a Declaration of Trust which costs from £150 plus VAT (£180.00) based on the complexity.

**Disbursements**

Disbursements on a purchase include (but are not limited to):-

Bleasdale & Co Solicitors Limited will charge a telegraphic transfer fee of £25.00 plus VAT (£30.00) to send the purchase monies to your seller's solicitor on completion.

**Searches**

Pre-completion searches – one person with a mortgage - £5.00 plus VAT (£6.00), two people with a mortgage - £7.00 plus VAT (£8.40), no mortgage- £3.00 plus VAT (£3.60).

Local Search - £138.00 (Copeland Borough Council) £108.00 (Allerdale Borough Council) (inclusive of VAT)

United Utilities Drainage Search - £54.59 (inclusive of VAT)

Enviro All-in-One Search - £115.57 (inclusive of VAT)

SIM Search - £4.00 plus VAT (£4.80)

**Land Registration Fee**

This fee is based on the value of the property and the table below shows the fees (\*\*):

|  |  |
| --- | --- |
| Up to and including £80,000 - £20.00  | Up to and including £500,000 - £135.00  |
| Up to and including £100,000 - £40.00  | Up to 1 Million - £270.00 |
| Up to and including £200,000 - £95.00  | Over 1 Million - £455.00 |

\*\* If the property is unregistered or is a new build subject to a transfer of part, the fees above will increase and you will be advised of the new fee prior to completion (on a completion statement). Information regarding the fees payable to the Land Registry are available on their website - http://landregistry.data.gov.uk/fees-calculator.html

**Stamp Duty**

Some purchases are also subject to stamp duty which is calculated via HMRC's website - https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/#/intro . The amount of stamp duty payable will depend on different factors which include whether you are a first time buyer, whether you will own more than one property on completion etc. An actual figure for stamp duty will be provided in our costs letter when we are in receipt of all the information required to calculate this figure.

A full breakdown of the costs will be sent to you at the commencement of the transaction and if any additional costs are required, we will advise as soon as possible.

\*Our professional costs shown for both sales and purchases are on the basis that your transaction is straightforward and:

1. the property is currently held under a single freehold title at the Land Registry with no title defects;
2. one contract is submitted to one purchaser;
3. the sale will be on the basis of an unconditional contract and the property is sold with vacant possession;
4. completion takes place on the date agreed in the contract;
5. does not involves complications with the title (e.g. a possessory title, or problems with rights of way), complicated chains, leasehold properties, problems with planning permission/buildings regulations consents, dealing with indemnity insurance policies, excessive communications, certain new build properties, matrimonial conveyances, complicated unregistered land, problems/complications with negative equity and mortgages, drafting statutory declarations for defects in title.
6. does not involve additional correspondence that can sometimes be necessary with sales of properties that arise as a result of a relationship breakdown.  Usually with a  sale of a property we would send out single letters to our client(s), however, as you can appreciate with sales that arise as a result of a relationship breakdown we may have to send out separate correspondence and take separate instructions  from any co-owners resulting in additional correspondence/time being spent on this matter. Please note that in matrimonial sales, where additional correspondence is required/additional time is spent it is likely that the costs quote above will be exceeded.

If it becomes apparent that there are any of the above circumstances or unforeseen circumstances in connection with your transaction, we may have to increase our charges, but if that is the case, we shall inform you before we incur additional costs.