



Purchase of a Property		
Costs	For information	Example (£) Based on 2 people buying a property valued at £140,000 with a mortgage
Basic Cost	Based on the purchase price of the property. See the table of ranges & costs below	£550.00
VAT	20% of basic cost	£110.00
Help to Buy ISA	£50 plus VAT is charged per ISA	£0.00
Telegraphic Transfer fee (including VAT)	For transferring funds via the bank	£24.00
Land Registry search (per title)	To check that there have been no changes to the title of the property since the start of the transaction and to place a priority on the title to ensure no changes are made until we have registered the purchase with the Land Registry	£3.00
Land Registry Fees (see Scale 1)	Registration fees	£550.00
Bankruptcy search	£2.00 is charged per person	£4.00
Other Searches	Estimated cost	£230.00
Copy document	£3.00 is charged per document – if any	£0.00
Bank charges	£12.00 is charged per transaction	£12.00
Anti-Money Laundering (AML) check	£5.40 charged per person	£10.80
Chancel Insurance	An issue dating back to medieval times. Some houses are located on land where a local parish church could make a demand for payment towards its upkeep. The insurance	£15.79

	covers the householder against this.	
TOTAL		£655.80
<p>Please note: Costs may vary dependent upon:</p> <ul style="list-style-type: none"> • the price of the property • whether the property is a new build • the number of titles included in the transaction • the number of searches required • the number of parties involved • any additional insurance required <p>We would always recommend obtaining a personalised quote by calling us on 01535 662644 and asking for a member of our Property Team</p>		

Property Sale Price	Without a Mortgage	With a Mortgage
Up to £100,000	£435.00	£500.00
£100,001 - £150,000	£485.00	£550.00
£150,001 - £200,000	£535.00	£600.00
£200,001 - £300,000	£585.00	£650.00
£300,001 - £400,000	£635.00	£700.00
£400,001 - £500,000	£685.00	£750.00
Above £500,001	0.15% of the overall sale price	
For any Leasehold property (re title fee)	Add a further £132.00 including VAT to the cost	

Land Registry Fees	Scale 1	Scale 2
Up to £80,000	£20.00	£20.00
£80,001 – £100,000	£40.00	
£100,001 – £200,000	£95.00	£30.00
£200,001 - £500,000	£135.00	£40.00
£500,001 - £1,000,000	£270.00	£60.00
Over £1,000,001	£455.00	£125.00

Stamp Duty - 1 property		Stamp Duty - 2 or more properties	
£125,001 - £250,000	2%	Up to £125,000	3%
£250,001 - £925,000	5%	£125,001 - £250,000	5%
£925,001 - £1,500,000	10%	£250,001 – £925,000	8%
Over £1,500,001	12%	£925,001 - £1,500,000	13%
		Over £1,500,001	15%