



148 High Street
London
SE20 7EU
T: 020 8778 1126
F: 020 8676 9662
Web Site: www.ewings.uk.com

Service Information and Fees Property and Conveyancing

1 Introduction

As part of our professional rules, we aim to ensure that anyone wishing to use our services has the information they need to make an informed choice of legal services provider, including understanding what the costs may be.

Our Conveyancing costs information is readily available from this website. You can obtain a detailed quotation from the website by clicking on the appropriate links. This document provides a little more information about what you can expect from our conveyancing work, what is included in our costs, what isn't included and what the process entails.

2 Why instruct Ewings & Co Solicitors

From our offices located in Penge, South London, Ewings & Co Solicitors has extensive experience of helping people handle their property matters. We understand how buying and selling a property is traditionally seen as one of the most stressful times in a person's life. We therefore aim to make this as straightforward and as smooth a process as possible. We avoid legal jargon and offer our clients clear professional advice from lawyers with a wealth of experience gained over many years in the field of conveyancing.

Our approach to clients is one of friendliness and efficiency. You can be assured of receiving a quality service as our practice is accredited against the Law Society Lexcel and Conveyancing Quality Scheme standards. Our clients are made to feel welcome but also confident that their legal issues are dealt with in a manner that is both expedient and competent. We strive to create the right impression by being as available and as approachable as possible.

As a conveyancing client of Ewings & Co Solicitors, you will benefit from having the same specialist conveyancer throughout the process from start to finish, thereby avoiding the call centre experience often experienced when instructing a firm dealing in high-volume, 'conveyor-belt' conveyancing.

To assist our clients, we have set out below an indication of the likely costs involved in Conveyancing matters along with an indication of the timescales.

3 Purchase of a Property

3.1 Our Fees

The fees set out in our quotation generator vary according to the nature of the transaction. Typically, our fees for the purchase of a freehold property will usually range from £1,250.00 to £4,000.00 (£1,500.00 to £4,800.00 incl. VAT) depending on the type and complexity of the title and associated issues with the property. The higher the property value, the higher our fees will be. In addition, our fees and expenses will be higher for leasehold properties than freehold properties in order to reflect the additional work necessary. Please note that VAT will apply to our fees. VAT is currently 20%.

3.2 What is included?

'Disbursements' are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we normally anticipate will apply will be set out in your quotation. Other disbursements may apply such as on leasehold properties.

3.3 Stamp Duty Land Tax (SDLT)

Your SDLT liability depends on the purchase price of your property along with other factors such as whether you will own more than one property when your transaction concludes. You can calculate the amount you will need to pay by using [HMRC's website](#) or if the property is located in Wales [by using the Welsh Revenue Authority's website here](#).

3.4 What is not included?

We do not report on structural surveys which are outside our area of expertise.

3.5 How long will my house purchase take?

For any transaction, the timescales are subject to change depending on when your offer is accepted and factors involved such as:

- Number of parties in the chain
- Whether you have a mortgage in place
- Whether you are buying a new-build property

A typical transaction will take between 10-14 weeks. However, if any of the above apply, or there are other factors we need to take into consideration, it may increase the time by a further 4-6 weeks and additional charges may occur. We will discuss this with you at the earliest opportunity so you always have a clear picture of how long things are likely to take.

3.6 Key stages involved

The precise stages involved in the purchase of a residential property vary according to the circumstances, however, the following sets out a typical process:

- Take your instructions and give you initial advice;
- Verify the source of the funds being applied to the transaction ;
- Receive and review contract documents;
- Carry out searches;
- Approve the Contract and Transfer
- Make any necessary enquiries of seller's solicitor;
- Report our findings to you on all documents and information received;
- In transactions involving a mortgage the report will include the mortgage offer with relevant advice;
- Advise you on joint ownership (when buying jointly);
- Obtain pre-completion searches;
- Agree completion date (date from which you own the property);
- Exchange contracts and notify you that this has happened;
- Arrange for all monies needed to be received from your lender and yourself
- Complete purchase;
- Deal with the filing of the SDLT return and payment of SDLT;
- Deal with application for registration at Land Registry.

3.7 Assumptions made

When providing you with a quotation, we need to make a number of assumptions, including:

- It is a standard transaction and that no unforeseen matters arise including, for example, a defect in title which requires remedying prior to completion, or the preparation of additional documents ancillary to the main transaction;
- That the title is registered and not unregistered;
- This is the assignment of an existing lease and is not the grant of a new lease;
- The transaction is concluded in a timely manner and no unforeseen complications arise;
- All parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation;
- No indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

3.8 Factors that would typically increase the cost of the service

In addition to the property value and leasehold/freehold status, the following items will increase the costs of our service to you:

- The legal title is defective, or part of the property is unregistered;
- If you/we discover building regulations or planning permission has not been obtained
- If crucial documents we have previously requested from the client have not been provided.

4 Sale of a Property

4.1 Our Fees

The fees set out in our quotation generator vary according to the nature of the transaction. Typically, our fees for dealing with a sale transaction will fall within a range of £1,250.00 to £4,000.00 (£1,500 to £4,800 incl. VAT). The higher the property value, the higher our fees will be. In addition, our fees and expenses will be higher for leasehold properties than freehold properties in order to reflect the additional work necessary. Please note that VAT will apply to our fees. VAT is currently 20%.

4.2 What is included?

'Disbursements' are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we normally anticipate will apply will be set out in your quotation. Other disbursements may apply such as on leasehold properties.

Included in our service will be:

- Obtaining a mortgage redemption statement and redeeming the mortgage on completion;
- Settling the Estate Agents Invoice on completion.

4.3 How long will my house sale take?

How long it will take from the offer being accepted until the transaction is completed depends on a number of factors - some of which are outside of our control. The average process takes between 12-16 weeks. It can be quicker or slower, depending on the parties in the chain. For example, if you have a first time buyer, it would normally reduce the time taken. However, if you are selling a leasehold property that requires an extension of the lease, this can take significantly longer, typically between 3 and 6 months. In such, a situation additional charges would also apply.

4.4 Key stages involved

The precise stages involved in the sale of a residential property vary according to the circumstances, however, the following sets out a typical process:

- Take instructions and give initial advice;
- Obtain official copies of the Land Registry title;
- Supply the protocol documents to be completed by the client;
- Draft the contract and collate the documents for the contract pack;
- Send the contract pack to the buyer's conveyancer;
- Forward enquiries raised by the buyer to the client;
- Answer legal enquiries raised by the buyer;
- Obtain existing mortgage redemption statements;
- If required obtain indemnity Insurance quotation;

- Approve the transfer document;
- Obtain agents invoice;
- Draft completion statement and send to client;
- Send the transfer document and contract to client for signature;
- Agree completion date;
- Exchange contracts;
- Complete the sale;
- Redeem existing mortgage(s);
- Settle estate agents' invoice;
- Forward the transfer to buyer's solicitor;
- Forward completion funds to client's nominated account.

5 Remortgage of a Property

5.1 Our Fees

We will normally undertake remortgage transactions under a fixed fee arrangement. Typically, our fixed fees for dealing with these transactions will generally be in the region of £600.00 to £1,500.00 (£720 to £1,800 incl. VAT). The fees will be set out in our quotation generator. Please note that VAT will apply to our fees. VAT is currently 20%.

5.2 What is included?

'Disbursements' are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we normally anticipate will apply will be set out in your quotation. Other disbursements may apply depending especially on leasehold properties.

5.3 How long will my remortgage take?

A typical remortgage takes between 6 and 8 weeks, however, it can be longer if there are any complications such as an application being rejected. The process may also take longer if you switch lenders compared with getting a new deal with your current mortgage company.

5.4 Key stages involved

The precise stages involved in the remortgage of a residential property vary according to the circumstances, however, the following sets out a typical process:

- Taking your instructions and giving initial advice based on the information you have provided;
- Requesting the Title Deeds and Redemption Statement;
- Obtaining Official Copies of the Title;
- Checking the Title;
- Checking Official Copies;
- Leasehold properties will require the lease to be checked and enquiries made if relevant;
- Searches;

- Checking the mortgage offer;
- Preparing for completion;
- Requesting final redemption statement;
- Requesting the mortgage advance;
- Completion;
- Registration.

6 Transfers of Equity

6.1 Our Fees

We will normally undertake Transfer transactions under a fixed fee arrangement. The fees will be set out in our quotation generator Please note that VAT will apply to our fees. VAT is currently 20%.

6.2 What is included?

‘Disbursements’ are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we normally anticipate will apply will be set out in your quotation. Other disbursements may apply such as on leasehold properties.

6.3 What is not included?

Our service does not include advising you on separation or balance transfers to the outgoing party.

6.4 How long will my transfer of equity take?

A typical transfer takes between 8 and 12 weeks, however, it can be longer if there are particular complexities.

6.5 Key stages involved

The precise stages involved in the transfer of a residential property vary according to the circumstances, however, the following sets out a typical process:

- Taking clients instructions;
- Contacting party going on/off the property;
- Obtaining official copies of the title;
- Drafting the transfer deed;
- Sending the transfer deed to the parties;
- Dealing with SDLT;
- Drafting Land registry application forms;
- Submitting the Land Registry application.

7 Our team

Our Conveyancing Team comprises:

Nick Cleere
Solicitor and Head of Conveyancing Team

Nick qualified as a solicitor in 2015. Nick attended the University of Leeds reading Law & Accounting. Nick initially started his legal career in Manchester before moving to London. Nick joined Ewings & Co in 2018 and specialised in conveyancing.

Nick typically handles residential conveyancing focusing on sales and purchases. Nick has experience in dealing with transfers of equity, new build developments, remortgages, new leases and informal lease extensions where terms have been agreed between the Landlord/Tenant.

Martin Kirvan
Consultant Solicitor

Martin qualified as a solicitor in 1981, and has been a practising for over 40 years. Previously he was the senior partner of a 5 partner firm that employed over 30 staff.

He now works for Ewings & Co as a consultant specialising in commercial conveyancing and commercial and residential property disputes.