

*William Thompson*

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S O L I C I T O R S   L L P

# **Guide to our Residential & Commercial Conveyancing Property Services**



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# Why use us for your conveyancing?

Here are Ten reasons why you should use our firm for your residential conveyancing:-

## 1. Established Residential & Commercial Property Department

We have a long established residential & commercial property department providing a personal service to buyers and sellers in all areas of the property market as well as developers, landlords, tenants and investors. It is our role as experienced property lawyers to ensure that the transaction is handled thoroughly and as quickly and efficiently as the circumstances allow.

## 2. 99% Satisfaction rating

Over 99% of our clients<sup>1</sup> are either satisfied or extremely satisfied with the service that they have received from our conveyancing department and would recommend our services to others.

## 3. Better communication

We understand that keeping you informed as your matter progresses is essential and we are happy to deal with your matter by telephone, email, SMS updates, post or by way of face to face meetings (or a mixture of all of these) whichever is convenient for you and the circumstances.

## 4. Williams Thompson App

We now also have an app which you can download at the start of your matter in order to help you provide us with the initial information we need to get your matter underway.

## 5. Fixed Legal Fees <sup>2</sup>

We offer fixed legal fees on our residential sale, purchase and remortgage conveyancing matters.

<sup>1</sup> who returned their client survey forms in the past 12 months

<sup>2</sup> The cost of the disbursements we have listed are estimates and as these costs are set by third party providers then we will notify you if there is a significant change.

## **6. Discounted Legal Fees**

We are pleased to be able to offer discounts off our quoted legal fees for existing clients.

## **7. Capped Abortive Sale Fee**

If you instruct us on a residential sale and your sale goes abortive prior to exchange of contracts then we will charge you no more than £950 plus VAT.

## **8. Dedicated Solicitor**

If you instruct our firm to act for you then one of our firm's solicitors will deal with your matter. You will have direct contact with a named solicitor for a more personal service.

## **9. Conveyancing Quality Scheme**

For ultimate peace of mind, look for a firm that is a member of the Law Society's Conveyancing Quality Scheme (CQS). We are proud to be a member of the Law Society's Conveyancing Quality Scheme and by choosing us you can be sure that we meet the high standards set by the Law Society, and that you will get a professional, high quality conveyancing service.

## **10. Lender's Panels**

As a member of the Conveyancing Quality Scheme we meet the high requirements needed to be on the majority of lender's panels which means that we can usually act for both you and your lender thereby saving you both time and money.

## Who We Are

We are a firm of Solicitors based in Christchurch.

Mr Williams and Mr Thompson were previous owners of the firm and, as tradition has it in legal firms, we have retained their names and now run the firm as a limited liability partnership under the name of "Williams Thompson Solicitors LLP".

The firm is wholly owned by our four partners, all of whom work in and have invested in the business.

Including our partners, we have six qualified Solicitors, and twelve support staff, the majority of whom have been with the firm many years.

We are a long-established Christchurch firm – and by that we mean we can trace our roots back to 1836!

That does not mean we are not up-to-date. Far from it. We have invested significantly in the latest technology to ensure that we can support our clients with the benefit of some of the latest software systems available.

Our clients come from all walks of life and we have long relationships with many of them, some going back over generations. However, we are always happy to welcome new clients to the firm and hope that we will be able to build new long term relationships with them.

Whilst many of our clients live in Christchurch and the surrounding areas, we have others who come from across the country including London. In particular, our reputation in family law attracts clients from across the Bournemouth conurbation, the New Forest and wider afield.

Our pride is the quality of our Solicitors and staff and the quality of the work and client care we can provide.

## Our Philosophy

No-one can be excellent in everything.

Recognising that, we concentrate in just three areas of law: Property, Wills & Probate and Family. It means we are experts in those three areas and can provide you with a first-class service.

It means our Solicitors and support staff have built up a detailed knowledge of their particular specialisation, and it is the quality of our Solicitors and staff that is our strength.

In each of our three areas of work, both the law and practice change frequently. Due to our specialisations, you can be confident that you will get the best, up-to-date advice. It also enables us to concentrate our investment on these three areas. As a result, we have some of the latest software and support programmes to enhance the services we provide.

If you ask us to act for you, your matter will be either dealt with or supervised by a fully qualified Solicitor.

Also, please note that we do not pay (or receive) commissions. Accordingly, if you have been recommended to us, it is a genuine recommendation based on our reputation for good quality work (and not because of a payment being made, which unfortunately is now common in some areas of work).

Finally, we are a long established firm. We mention this only to distinguish ourselves from the many "here today, gone tomorrow" businesses that now proliferate on the internet and elsewhere.

**If you use our services, we hope it will be the start of a long and mutually beneficial relationship.**

## Our Team

Our team has over 30 years of collective experience in delivering high quality work in all matters relating to residential conveyancing. Regardless of who works on your matter, they will be supervised by Stephen Bowden, Partner and Head of Property.

### Stephen Bowden – Partner

Stephen is the head of our Property Department and has over 16 years' experience in conveyancing. Stephen is a highly respected property lawyer. His knowledge and practical approach has earned him a loyal client following. Both individuals and families come to him as solicitor when any property matters arise. Stephen is often recommended by local estate agents and he is first choice solicitor for many local business owners. Stephen also has a following of property developers who know they can rely on his thorough and practical approach.

Stephen obtained an LLB degree in Law from Brunel University in 1998 and then spent time in a multinational company before completing his legal practice course at Bournemouth University and qualified as a solicitor in 2008.



### Amanda Bartlett – Solicitor

Amanda's expertise covers a wide range of property related work. Her friendly and professional approach to dealing with clients has resulted in her establishing a good reputation and loyal following of satisfied clients.

Having obtained an LLB honours degree in law and criminology, Amanda completed her legal practice course at the Guildford College of Law and qualified as a solicitor in 2010. Amanda specialises in residential conveyancing dealing with the buying and selling of flats and houses and is equally at home in dealing with commercial leases and all other property related work.

# Residential Sale and Purchase

We can act for you in connection with your sale and/or purchase of a residential property.

We aim to guide you through the conveyancing process to ensure that the transaction is handled thoroughly and as quickly and efficiently as the circumstances allow.

## What we do for you on a Sale

The following matters will usually be dealt with in relation to your sale.

### Initial Enquiries

- Taking Instructions from you; and
- obtaining title to your property; and
- collating information which will be required by your buyer's; and
- preparing the draft contract and submitting the draft contract to the buyer's solicitor or conveyancer; and
- dealing with additional enquiries raised by the buyer and arranging for you to sign the contract.

### Exchange of Contracts

- Organise exchange of contracts and receive deposit from the buyer's solicitor; and
- obtain redemption statement from your lender (if a mortgage); and
- approve the Transfer document and arrange for you to sign the Transfer.

### Completion

- Complete the sale and authorise the estate agents to release the keys; and
- Use the proceeds of sale to pay off the mortgage (if any); and
- pay the Estate Agents commission account; and
- account to you for the net proceeds of sale.

### How long will my house sale take?

Typically a sale can take between 4 – 20 weeks but the exact timescale will depend on the requirements of the various parties to the sale

## What we do for you on a Purchase

The following matters will usually be dealt with in relation to your purchase.

### Initial Enquiries

- Taking Instructions from you; and
- reviewing the title to your property; and
- reviewing and approving the draft contract; and
- submitting searches and appropriate additional enquiries to the seller's solicitor or conveyancer; and
- reporting to you on the title to the property and arranging for you to sign the contract; and
- reporting to you on joint ownership if there are two or more buyers.
- If you are having a mortgage then we will also report to you on the mortgage and arrange for you to sign the mortgage deed. We are also usually required to ensure that the lender's requirements are met and this includes making sure that the property has buildings insurance in accordance with the lender's requirements from exchange of contracts.

### Exchange of Contracts

- Organise exchange of contracts and paying the deposit which we will ask from you before exchange of contract to the seller's solicitor; and
- requesting the drawdown of your mortgage advance; and
- approving the Transfer document and arranging for you to sign the Transfer; and
- carrying out pre completion checks; and
- submitting pre completion searches and providing you with a statement of account so that you can arrange to let us have the balance of the funds required in readiness for completion.

### Completion

- Complete the purchase; and
- attending to submission of the Stamp Duty Land Tax (or Land Transaction Tax if in Wales) return; and
- registration of the purchase (and mortgage) at the Land Registry.

### How long will my house purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 4-20 weeks.

It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a mortgage in principle, it could take 6-12 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 2 and 5 months. In such, a situation additional charges would apply.

# Our fees in dealing with your Sale and Purchase

## Our basic conveyancer's fees and disbursements for all sales

Legal fee <sup>4</sup>	£1,795 plus VAT
Electronic money transfer fee	£35 plus VAT
Office Copy Entries <sup>5</sup>	£6 plus VAT per title
VAT payable	£367.20
<b>Estimated total:</b>	<b>£2,203.20<sup>6</sup></b>

## Our basic conveyancer's fees and disbursements for all purchases

Legal fee <sup>7</sup>	£1,795 plus VAT
Electronic money transfer fee	£35 plus VAT
Search fees <sup>8</sup>	£400
SDLT Compass Calculation fee	£50 plus VAT
HM Land Registry fee <sup>9</sup>	£150
Land Registry Searches	£7 plus VAT
VAT payable	£377.40
Stamp Duty Land Tax	(see section below)
<b>Estimated total:</b>	<b>£2,814.40<sup>10</sup></b>

- <sup>4</sup> Our basic legal fee is for a freehold property with a sale price of up to and including £200,000. If the sale property price exceeds £200,000 then an additional £100 plus VAT will be payable for each £100,000 or part £100,000 that the sale price exceeds £200,000.
- <sup>5</sup> Office Copy Entries are charged at £6 per title plus VAT. If there are any referred to documents in the title which need to be obtained from the Land Registry (i.e. transfer documents or lease documents) then these can cost from £3 - £10 plus VAT each
- <sup>6</sup> Our fees cover all of the work required to complete the sale of your property subject to the assumptions at the end of this guide and subject to any additional fees that may be payable as detailed in the following pages
- <sup>7</sup> Our basic legal fee is for a freehold property with a purchase price of up to and including £200,000. If the purchase property price exceeds £200,000 then an additional £100 plus VAT will be payable for each £100,000 or part £100,000 that the purchase price exceeds £200,000.
- <sup>8</sup> This is an estimated amount - Search fees include the cost of a Local Authority Search, Drainage and Water Search and Environmental Search – the cost of the pack can vary from £250 - £400 depending on the location of the Property
- <sup>9</sup> The HM Land Registry fee payable will depend on the price of the Property and whether the application can be submitted electronically – you can see the costs here <https://www.gov.uk/guidance/hm-land-registry-registration-services-fees>
- <sup>10</sup> Our fees cover all of the work required to complete the purchase of your property including dealing with registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property you wish to buy is in Wales but does not include the actual amount of tax payable and is subject to the assumptions at the end of this guide and subject to any additional fees that may be payable as detailed on the following pages

## What we do for you on a Remortgage

We aim to guide you through the conveyancing process to ensure that the transaction is handled thoroughly and as quickly and efficiently as the circumstances allow.

The following matters will usually be dealt with in relation to your remortgage.

### Initial Enquiries

- Taking Instructions from you; and
- reviewing the title to your property; and
- submitting searches; and
- reporting to you on the mortgage and arrange for you to sign the mortgage deed. We are also usually required to ensure that the lender's requirements are met and this includes making sure that the property has buildings insurance in accordance with the lender's requirements; and
- carrying out pre completion checks; and
- submitting pre completion searches and providing you with a statement of account so that you can arrange to let us have the balance of the funds required in readiness for completion (if any).

### Completion

- Complete the remortgage;
- and registration of the mortgage at the Land Registry.

#### How long will my remortgage take?

How long it will take from your offer being accepted and will depend on a number of factors. The average process takes between 2 – 6 weeks.

It can be quicker or slower depending on a number of factors.

# Our fees in dealing with your Remortgage

## Our basic conveyancer's fees and disbursements for all remortgages

Legal fee <sup>3</sup>	£950 plus VAT
Search Indemnity insurance <sup>4</sup>	£28
HM Land Registry fee <sup>5</sup>	£150
Official Search and Bankruptcy	£7 plus VAT
Electronic money transfer fee	£35 plus VAT
VAT payable	£198.40
<b>Estimated total:</b>	<b>£1,368.40</b>

Our fees cover all of the work required to complete the remortgage of your property including the legal work to redeem one existing mortgage and dealing with registration at the Land Registry.

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<sup>3</sup> Our basic legal fee is for a freehold property with a property value of up to and including £200,000 – additional costs may be payable as set out on the following pages

<sup>4</sup> Estimated amount – the exact amount will be confirmed on instruction

<sup>5</sup> The HM Land Registry fee payable will depend on the price of the Property and whether the application can be submitted electronically – you can see the costs here <https://www.gov.uk/guidance/hm-land-registry-registration-services-fees>

## Additional Legal Fees that may be payable<sup>6</sup>

The following additional fees may be payable in addition to the basic fees set out above.

### On all matters

- Our basic legal fee is for a property with a price up to £200,000. If the property price or value exceeds £200,000 then an additional £100 plus VAT will be payable for each £100,000 or part £100,000 that the purchase price or value exceeds £200,000.
- dealing with a title which is not registered at the Land Registry (known as an unregistered title) - £395 plus VAT.
- If the Property is new build or involves a transfer of part - £495 plus VAT.
- If the Property is part of a shared ownership scheme then we charge an additional £495 plus VAT
- If the Property is being sold pursuant to a court order - £plus VAT.
- If an indemnity policy is required then we charge - £75 plus VAT.
- If a Statutory Declaration or Statement of Truth is required - £95 plus VAT
- Additional fees will be payable if the property is leasehold (see following pages)

### On a sale

- dealing with the discharge of a mortgage - £295 plus VAT per mortgage.

### On a purchase or remortgage

- In dealing with a new legal charge or mortgage from a high street lender then an additional fee of £295 plus VAT per legal charge or mortgage.
- If you using a help to buy ISA scheme then we charge an additional £50 plus VAT
- If you are purchasing under a right to buy scheme then we charge an additional £75 plus VAT
- If you are purchasing at auction then we charge an additional £295 plus VAT
- If you require a Declaration of Trust to help regulate your ownership of the Property then our firm's fees start from £295 plus VAT depending on your specific requirements.
- If you are purchasing a property which is being purchased with an existing tenant then we charge an additional £395 plus VAT

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<sup>6</sup> Our additional legal fees are chargeable in addition to our standard legal fee.

# Additional costs if the Property is leasehold

If the property that you are selling or buying is leasehold then the following additional costs will apply:-

## On a sale

We charge an additional £495 plus VAT when acting for you in connection with the sale of a leasehold property.

### Leasehold Disbursements

Sales Pack - This fee is usually payable to the freeholder, management company or managing agents for a pack of information which is provided to the buyer's solicitor. Often the fee is between £100 - £450 but it can be more depending on the contents of the pack.

## On a purchase or remortgage

We charge an additional £495 plus VAT when acting for you in connection with the purchase of a leasehold property.

We charge a further £395 plus VAT when acting for you in connection with the grant of a new lease.

### Leasehold Disbursements

There are certain disbursements which will be set out in the individual lease relating to the Property. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply depending on the term of the lease. We will update you on the specific fees upon receipt and review of the lease from the seller's solicitors.

- Notice of Transfer fee – This fee if chargeable is set out in the lease and is usually payable to the freeholder, management company or managing agents. Often the fee is between £25 - £150.
- Notice of Charge fee (if the property is to be mortgaged) – This fee if chargeable is set out in the lease and is usually payable to the freeholder, management company or managing agents. Often the fee is between £25 and £150.
- Deed of Covenant fee – This fee is provided by the freeholder, management company or managing agent for the property and can be difficult to estimate. Often it is between £50 and £150.
- Certificate of Compliance fee - To be confirmed upon receipt of the lease, as can range between £50 – £150.
- Share/Membership Certificate – if you are taking an interest in a management company then there may be an additional fee payable. Often it is between £50 and £150.

\*These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents.

You should also be aware that ground rent and service charge are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as this we receive this information.

# Other Considerations

## Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as Office Copy Entries, Land Registry Fees and searches. We handle the payment of the disbursements on your behalf to ensure a smoother process.

## Discounted Legal Fees<sup>7</sup>

Existing client discount

If you have previously instructed our firm then depending on the nature and complexity of your matter we may offer a discount off our legal fees of £100 plus VAT.

## Capped Abortive Sale Fee<sup>8</sup>

If you instruct us on a sale and your sale goes abortive prior to exchange of contracts then we will charge you no more than £950 plus VAT.

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<sup>7</sup> Our discounts must be confirmed with our firm and their applicability will depend on your specific requirements

<sup>8</sup> Our capped abortive sale fee is subject to the sale going abortive through no fault of your own prior to exchange of contracts. If you choose to withdraw from your sale then we reserve the right to charge our standard legal fee.

## Other Considerations (Contd)

### Stamp Duty or Land Tax (on purchase)

This depends on the purchase price of your property.

You can calculate the amount you will need to pay by using [HMRC's website](https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/) (<https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/>) or if the property is located in Wales [by using the Welsh Revenue Authority's website here](https://beta.gov.wales/land-transaction-tax-calculator). (<https://beta.gov.wales/land-transaction-tax-calculator>).

Please note that if any of the buyer's are non-UK residents or the property is an additional residential property then additional Stamp Duty Land Tax may apply.

There are certain reliefs and exemptions which may apply including First Time Buyer Relief, Granny Annex or Multiple Dwellings Relief and Mixed use Relief.

Given the complexity of Stamp Duty Land Tax then we would recommend that you speak to an accountant if you have any concerns arising the taxation implications arising from your purchase.

## Assumptions

Our fees quoted above for a sale, purchase and remortgage assume that:

- a. it is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the preparation of additional documents ancillary to the main transaction; and
- b. if it is a leasehold matter that it involves the assignment of an existing lease and is not the grant of a new lease; and
- c. the transaction is concluded in a timely manner and no unforeseen complication arises; and
- d. all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation; and
- e. no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

## What we do for you on a Transfer of Equity

We aim to guide you through the conveyancing process to ensure that the transaction is handled thoroughly and as quickly and efficiently as the circumstances allow.

The following matters will usually be dealt with in relation to your transfer of equity.

### Initial Enquiries

- Taking Instructions from you; and
- reviewing the title to your property; and
- preparing the documentation to transfer the property; and
- liaising with the other party to obtain approval to the documentation; and
- submitting searches; and
- reporting to you on the mortgage and arrange for you to sign the mortgage deed. We are also usually required to ensure that the lender's requirements are met and this includes making sure that the property has buildings insurance in accordance with the lender's requirements; and
- carrying out any pre completion checks; and
- submitting pre completion searches and providing you with a statement of account so that you can arrange to let us have the balance of the funds required in readiness for completion (if any).

### Completion

- Complete the transfer of equity;
- and registration of the transfer (and mortgage) at the Land Registry.

#### How long will my transfer of equity take?

How long it will take will depend on a number of factors. The average process takes between 2 – 6 weeks.

It can be quicker or slower depending on a number of factors.

# Our fees in dealing with your Transfer of Equity

## Our basic conveyancer's fees and disbursements for all transfers of equity

Legal fee <sup>9</sup>	starting from £1,250 plus VAT (price on application)
HM Land Registry fee <sup>10</sup>	£40
Official Copy Entries	£6 plus VAT per title
Official Search and Bankruptcy	£5 plus VAT
Electronic money transfer fee	£35 plus VAT

We reserve the right to charge an hourly rate of £250 plus VAT per hour for dealing with transfers of equity subject to a minimum charge of £1,250 plus VAT and disbursements. We will advise you if an hourly rate is to apply once we have considered your requirements.

<sup>9</sup> Our basic legal fee is for a freehold property with a property value of up to and including £400,000 – additional costs may be payable as set out on pages 5, 6 and 7

<sup>10</sup> The HM Land Registry fee payable will depend on the price of the Property and whether the application can be submitted electronically – you can see the costs here <https://www.gov.uk/guidance/hm-land-registry-registration-services-fees>

## Other residential property services

### Lease extensions

We can assist you as a flat owner, freeholder holder or management company in dealing with a lease extension.

We can either assist you in dealing with a lease extension which has been negotiated between the parties or where you need to use the statutory procedure to claim a lease extension.

Our basic legal fee for dealing with a lease extension start from £1,250 plus VAT where the property value is up to and including £300,000. Additional costs may be payable as set out on pages 5, 6 and 7 above.

We reserve the right to charge an hourly rate of £250 plus VAT per hour for dealing with lease extensions subject to a minimum charge of £1,250 plus VAT and disbursements. We will advise you if an hourly rate is to apply once we have considered your requirements.

### Declarations of Trust

We can assist in the preparation of a document to regulate ownership of a property.

Our basic legal fee for dealing with a declaration of trust starts from £750 plus VAT where the property value is up to and including £300,000 and we are not being instructed on other matters. Additional costs may be payable as set out on pages 5, 6 and 7 above.

We reserve the right to charge an hourly rate of £250 plus VAT per hour for dealing with declarations of trust subject to a minimum charge of £750 plus VAT and disbursements. We will advise you if an hourly rate is to apply once we have considered your requirements.

### Equity Release

We can assist in dealing with the legal aspects of equity release.

Our basic legal fee for dealing with equity release start from £950 plus VAT and disbursements.

## Commercial Services that we offer

Here at Williams Thompson Solicitors we also act for a range of commercial clients in respect of their commercial property needs. We offer the following services:-

## Commercial Conveyancing

We can assist you or your company in dealing with the sale or purchase of commercial premises.

We regularly act for clients in the acquisition of freehold and leasehold premises for a range of uses including retail, distribution and leisure.

Our fees typically start from £1,500 plus VAT and disbursements. Our legal fees for dealing with commercial work are subject to your specific requirements. We are willing to work towards a fixed fee quotation where this is appropriate and subject to your requirements.

## Commercial Financing

We can assist you or your company in dealing with the legal aspects of the refinancing of commercial premises.

Our fees typically start from £1,500 plus VAT and disbursements. Our legal fees for dealing with commercial work are subject to your specific requirements. We are willing to work towards a fixed fee quotation where this is appropriate and subject to your requirements.

## Commercial Development

We can assist you or your company in dealing with the acquisition of development sites and the subsequent sale of plots.

We regularly act for clients in the acquisition of sites in order to develop up to 10 properties.

Our legal fees for dealing with commercial work are subject to your specific requirements. We are willing to work towards a fixed fee quotation where this is appropriate and subject to your requirements.

## Commercial Leases

We can assist you or your company as a Landlord in dealing with the grant of a lease of commercial premises to a Tenant.

We can also assist you or your company as a Tenant in dealing with the taking of a lease of commercial premises from a Landlord.

We regularly act for a range of clients from local small businesses to national retailers in connection with granting and taking commercial leases.

Our legal fees for dealing with commercial work are subject to your specific requirements. We are willing to work towards a fixed fee quotation where this is appropriate and subject to your requirements.

## Hourly rates on Commercial Conveyancing Fees

Due to the complexity of commercial conveyancing transactions then it is not always possible to agree a fixed fee at the outset. Therefore, in certain situations we reserve the right to charge an hourly rate of £250 plus VAT per hour for dealing with all or part of your work where it is not possible to identify all of the potential work and costs at the outset. If we do propose to charge an hourly rate then we will explain this to you before we start work at an hourly rate and agree regular milestones for reviewing the time spent on your matter and the fees incurred.