



**CBK**  
SOLICITORS

# Residential Conveyancing *Mortgage or Remortgage*

*Colin Brown & Kidson*  
*Wellington House*  
*5 Wellington Road*  
*Whitby*  
*North Yorkshire*  
*YO21 1BH*

**Colin Brown & Kidson**  
*Whitby's Local Law Firm*

**Tel:** 01947 603 391  
**Website:** [cbk.uk.com](http://cbk.uk.com)

# Conveyancing

There are many reasons for moving house but the one thing that everyone buying or selling a property has in common is that they want the process to be as smooth and as hassle-free as possible.

One of the most important factors in the success of your sale or purchase is having the right solicitor. Although conveyancing fees can be very similar from one solicitor to another, the service you receive can vary greatly. It's therefore important to choose a solicitor who has your best interests at heart - you have a choice about which solicitor you use and don't have to employ the one recommended by your mortgage provider.

At CBK we make buying and selling property straightforward. We'll keep the process on track, giving you clear timescales, eliminating delays and keeping you posted at every step. Our fees are easy to understand and cover any necessary legal checks and searches. Our 'no hidden costs' promise means that when you receive conveyancing costs from us you'll know exactly what they cover and won't be billed for any unexpected extras. We also give you our 'same day response' promise which is really important when you're buying or selling a home. It means you'll always know what stage the process is at and won't have to chase for updates.

We'll ensure that all your property documentation is checked and explained thoroughly and we can liaise with your lender, estate agent and other parties to ensure that there is clear and prompt communication between everyone at all times.

Whether you're buying a property or selling a house, there are lots of things to think about. By trusting Colin Brown & Kidson to handle your conveyancing, you can relax safe in the knowledge that all the legal details are taken care of.

That's why our clients recommend us to their friends and family. So whether you are buying or selling a property, for fast, friendly, local advice contact us today.

## Prices

Please note that there will be two elements to the prices as set out below:

- Fees charged by Colin Brown & Kidson Solicitors; and
- Fees payable to third parties.

Please ensure that you consider both parts to our price information.

### Fees charged by Colin Brown & Kidson Solicitors

Item	Fee*	VAT
Legal Fee*	£450.00	£90.00
Bank Telegraphic Transfer Fee	£12.00	£2.40

## Fees Payable to Third Parties (Disbursements)

Item	Average Fee**
Whitby Search Pack including environmental, water...	£173.50

Item	Actual Fee
Official Search	£3.00 per title
Bankruptcy Search	£2.00 per person
Land Registry Fee	Dependent on property value and property type as follows:

Property Price Range	Apply using the portal or Business Gateway, for transfers or surrenders which affect the whole of a registered title	Apply using the portal or Business Gateway, for registration of all leases and transfers or surrenders which affect part of a registered title
£0.00 - £80,000.00	£20.00	£40.00
£80,001.00 - £100,000.00	£40.00	£80.00
£100,001.00 - £200,000.00	£95.00	£195.00
£200,001.00 - £500,000.00	£135.00	£270.00
£500,001.00 - £1,000,000.00	£270.00	£540.00
£1,000,001.00 +	£455.00	£910.00

\* Basis of charging = fixed fee for mortgage or remortgage upto £300,000.00

\*\* The number and nature of searches that you will require may vary depending on the property and/or any mortgage lender.

## Work Included and Key Stages

The precise work and stages involved in the mortgage or remortgage of a residential property vary according to the circumstances. However, we have set out the key stages involved in a typical mortgage/remortgage transaction:

- Take your instructions and give you initial advice.
- Obtaining your title deeds.
- Checking the title of your property.
- Carrying out searches if required by your lender.
- Acting on your mortgage lender's instructions.
- Explaining the terms of your mortgage to you.
- Preparing the mortgage and other documents and obtaining your signature to them where appropriate.
- Reporting to the mortgage company and obtaining the mortgage advance.
- Completing the remortgage. This is the date when the old mortgage will be repaid and the new mortgage will commence.
- Registering the transaction with the Land Registry.
- Forwarding the title documents to the mortgage company and accounting to you for any money held on your behalf.

## Services Excluded

Our service will not include any of the following:

- Advice on the value of the property.
- Advice on the suitability of your mortgage or any other financial arrangements.
- A physical inspection of the property.
- Advice on any search result findings that identify contaminated land, fracking sites or other environmental issues.
- Advice on tax (other than SDLT) or other accounting matters.

## Approximate/Average Timescales

The length of time that it will take to complete your mortgage or remortgage will depend on a number of factors. However, the average process takes between 2-4 weeks from receipt of mortgage offer.

It can be quicker or slower depending on the parties in the chain and the efficiency of third parties involved in the mortgage or remortgage such as your lender, search providers and the relevant local authority to conduct your local search if required.

## Factors that could increase costs

In some circumstances we may increase our fees to account for additional time, work or skill required to meet your instructions. Examples include:

- If your lender makes detailed instructions requiring us to deal with matters other than those relating to the title to the property.
- If you need us to request consent from your lender an additional £295 + VAT will be charged.
- If your lender instructs another conveyancer to act for them.
- If the lender requires anything other than a simple certificate of title (a simple certificate of title is standard with most lenders) in order to send the mortgage funds to our firm.
- If there is a defect in the property title which requires remedying prior to completion
- If a trust document is required an additional £125 + VAT will be charged
- If you require a lifetime mortgage an additional £125 + VAT will be charged.
- If a Transfer of Equity is required an additional £125 + VAT will be charged.

## Our Residential Conveyancing Team

- **Richard Evans** – Solicitor & Partner
- **Michael Crossling** – Solicitor & Partner
- **Emily Bowen Evans** – Trainee Solicitor
- **Carol Jackson** – Legal Executive



Colin Brown & Kidson remains true to its local Whitby roots. Dedicated to providing individuals with expert legal advice on a range of issues, Colin Brown & Kidson aim to provide you with excellent customer service - every time.

*Whatever your legal issue, trust Colin Brown & Kidson.*

We work with you to discuss your legal issues and help you with your situation. We think that legal advice should be straightforward and in plain English. And we promise, that no matter who you are, we speak your kind of language.

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