

Fee Assisted Legals - Additional fees you might have to pay

Our Fee Assisted Legals Remortgage Product means we will instruct Gorvins Residential LLP (Gorvins) to act on our behalf and we will pay the Standard Legal Costs associated with your remortgage. Standard Legal Costs will include Gorvins basic conveyancing fees, the Land Registry registration fee relating to the registration of our charge and other minor disbursements (for example bankruptcy searches and redeeming the current principal legal charge over the property) which are required to be undertaken prior to or in order to complete the transaction. You may be required to pay additional fees for other services you request (for example transfer of equity or 100% staircasing) that may be necessary to complete your remortgage. You will need to instruct Gorvins and agree any additional fees with them. Examples of these charges are set out below (these may be subject to change).

Additional work	Additional fee (excluding VAT)
Checking an existing solar panel lease	£90
Dealing with independent solicitors	£130 hourly rate (hourly rate)
Dealing with independent solicitors (to send purchase monies only)	£40
Applying for a Deed of postponement	£295
Dealing with a restriction (complying/removing)	£200
First registration at Land Registry (excluding Land Registry fee)	£95
Forwarding pre-registration deeds and documents	£20
Investigating the title to additional land	£100
Landlord or Management Companies	Variable cost - Any notice fee payable to the Landlord or management company in accordance with the terms of leases.
Obtaining a letter of postponement from the Ministry of Defence or local authorities	£150 per letter
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£50
Completing Electronic ID Checks (per customer not covered under the main agreement clause 6.2)	£20 per check
Liaising with your current lender if you are in arrears with your current mortgage	£150
Processing an overpayment received from a previous lender not due to the fault of the firm	£25
Redeeming and discharging an Islamic finance loan	£300
Repayment of Help to Buy charge	£200 to redeem and £300 to postpone
Redemption of second and subsequent charges	£50 per change
Redeeming and removing a personal second or subsequent charge	£250
Applying for a declaration of trust	£195
A telegraphic transfer fee - where the select panel member is required to redeem an existing loan or send any surplus funds to the customer.	£42 (£35 + VAT)
Dealing with Transfer of Equity (excluding disbursements)	£295
Other additional work not listed here	£150 hourly rate (pro rata'd)