

Conveyancing Service & Pricing



**Birchall
Blackburn Law**

Always there



What is Included?

If we are acting for you in relation to a purchase, or if you are acquiring an interest in a property, this will cover:

- obtaining where applicable a draft contract, property information, leasehold information and fittings and contents forms
- checking that documentation with you and then approving it
- investigating title to the property
- carrying out all usual and necessary searches and enquiries
- reporting to you in detail on the property
- complying with the requirements of your lender (if appropriate)
- liaising with you and the other parties for exchange of contracts, and thereafter exchanging contracts
- raising requisitions on title and approving replies received from the seller's solicitors
- preparing and submitting to you a completion statement
- if there is to be a mortgage on the property, obtaining the mortgage advance from the lender in good time for completion
- preparing for and then completing the transfer or purchase
- registering your title to the property at the Land Registry
- forwarding any title deeds to any lender or to you for safekeeping.



If we are acting for you in relation to a sale, or if you are transferring an interest in a property, this will cover:

- obtaining your title deeds (if appropriate)
- preparing a contract for the sale of the property
- checking and submitting to the buyer's solicitors your completed property information forms and fittings and contents form
- liaising with you and the other parties for exchange of contracts, and thereafter exchanging contracts
- replying to requisitions on title raised by the buyer's solicitors
- preparing and submitting to you a completion statement
- if there is a mortgage on the property, obtaining a redemption statement from your bank or building society
- preparing for and then completing the sale
- redeeming the mortgages or charges of which we are aware
- unless you instruct us otherwise, paying your estate agent's fees from the proceeds of sale



If we are acting for you on a remortgage (including an equity release) this will include:

- obtaining any title deeds to the property
- investigating title to the property
- carrying out all usual and necessary searches and enquiries required by your new lender
- complying with the other requirements of your new lender
- if there is an existing mortgage on the property, obtaining a redemption statement from your bank or building society (if applicable)
- preparing and submitting to you a completion statement
- obtaining the mortgage advance from the lender in good time for completion
- preparing for and then completing the new mortgage
- redeeming the mortgages or charges of which we are aware (if applicable)
- registering the new mortgage at the Land Registry (remortgage only)
- forwarding any title deeds to the new lender or to you for safekeeping

We will not, unless you specifically request us to do so and we agree a fee with you, provide any advice in relation to the taxation consequences that might flow from your transaction.



No Completion No Fee

We operate a “No Completion No Fee” policy, which means that you will not have to pay our legal fees if your transaction does not complete. The policy applies to our professional charges only, as we will not be able to refund any payments to third parties such as for searches or land registry documents.

Please note that the policy only applies in the following scenarios:

- the party on the other side of the transaction pulls out (which includes parties up or down the chain)
- we advise you not to proceed

Note, for example, that the policy will not operate if you simply decide that you no longer wish to proceed.



Searches (Purchase or Remortgage transactions)

Our quotes are based on the assumption that you will need a local search, a drainage and water search and an environmental search. There are two basic types of search, known as “personal searches” and “official searches”. A personal search is where an agent is instructed to visit the authority and prepare a report based on the records held by them. An official search is where search information is provided directly by the authority from its own records: this method is often more expensive and the price varies between each authority. Most mortgage lenders accept both personal and official searches however a small number do insist on an official search.

If the property is within a mining area then a coal mining search will need to be undertaken and an additional search fee will be payable. Please note that if you are obtaining a mortgage then your mortgage lender will insist on this search where the property is in a mining area.

It may be necessary to order additional searches in certain locations throughout the country or in certain circumstances where your mortgage lender requires it. If such an occasion arises then we will inform you prior to undertaking the search to obtain your consent to proceed.



Leasehold Properties

There are often charges payable to the landlord in connection with the transaction. Such fees are set by the landlord or managing agent and can vary greatly but, in most cases, range between £5.00 and £200.00.

On completion of a sale or purchase there will be an apportionment of rent and service charge to reflect the period which will relate to your ownership of the property.



Time Scales

We cannot predict at the outset how long the transaction will take since every transaction is different, and can be affected by a wide range of factors which are often out of our control. These can include complications in the legal title, a long chain of sellers and buyers or late arrangement of a mortgage.

However, on average, a straightforward freehold property transfer takes about 6 to 8 weeks from the issuing of the contract pack, and a straightforward freehold property remortgage can take up to about 4 weeks, provided that there are no complications.



Assumptions

Our quote is provided on the understanding that:

- if the property is leasehold, you advised us when requesting the quote
- you told us when requesting the quote if there is a mortgage, and there is only one mortgage and it is a standard mortgage from a high street lender
- the property is or will be your home and is not a new-build property
- the transaction is a standard residential transaction which will progress at usual timescales
- the title to the property is registered at the Land Registry, is not defective and does not require altering, rectifying or upgrading
- there is only one property (one registered title) and the transaction involves all of it
- you are not using the Government Help to Buy Scheme, Right to Buy Scheme, the Long Service Advance of Pay Scheme or the Forces Help to Buy Scheme.
- where the property is leasehold, there are no unusual obligations, such as the requirement to obtain a license to assign
- the search results reveal no unusual adverse entries
- if there is a mortgage, there are no guarantors or additional borrowers
- only one same day bank transfer is required
- none of the parties are acting with a grant of probate or power of attorney
- where you are purchasing a property, you are buying directly from the registered owner of the property
- we will not need to deal with any other legal representative, other than the conveyancer acting for the other side on a sale or purchase
- the property is not a shared ownership property
- the property does not have a septic tank or solar panels
- there is not (or will not be) anyone else residing at the property other than the registered owners
- we will not be required to deal with a restriction, caution or notice registered against the property
- there is no requirement for a retention to be held for any period of time following completion of the transaction
- you are resident in the UK and a UK national
- we only deal with properties in England or Wales

If any of the above assumptions are not accurate, then we can still deal with your conveyancing but a different quote must be requested and additional fees and/or additional expenses may be payable, unless you have already notified us, in which case we will already have taken it into account when preparing the quote. If any the above changes during the course of the transaction then we will most likely need to charge extra for the additional work involved.



Who will be dealing with your transaction?

Once your file has been opened by our specialist Client Services team, your transaction will be handled by one of our highly experienced conveyancing teams. You will be given an experienced individual conveyancer, who will be supported by their own dedicated assistant, meaning that you will deal with the same people until completion of your transaction.

Management team and team leaders

Andrea Fairweather joined the firm in 2006 and has worked in the conveyancing department since qualifying as a solicitor in 2010. She is now a partner of the firm, as well as the Conveyancing Training Manager, and she also heads up the Post Completion department.

Hayley Carter-Steele is qualified as a Licensed Conveyancer and received her first employed Licence on 26th August 2010. She joined Birchall Blackburn Law in July 2012, and is based at our Morecambe office

Johnathon Wright has been working in conveyancing for the past 12 years, during which time he took time out to study for a BSc (Hons) Building Surveying. He has been working at Birchall Blackburn for the past 5 years and mainly deals with limited company and more technical purchase transactions.

Luisa Ruehle has worked in conveyancing for 13 years, starting as an office junior and working her way up within both remortgage and sale and purchase departments. She has worked at Birchall Blackburn for 6 years and is currently studying to qualify as a Licensed Conveyancer.

Rachel Buckley joined Birchall Blackburn Law 23 years ago, and has 18 years experience in residential property. For the past 16 years she has also specialised in equity release transactions.

Selena Mannion is a qualified solicitor and is now the team leader in the equity release department, having previously worked in the conveyancing department on sale and purchase transactions. She has over 6 years conveyancing experience and has worked at Birchall Blackburn for two and a half years.

Chris Walsh began his conveyancing career in 2003 and joined Birchall Blackburn Law in 2010 as a fee earner at our Leyland office, before moving to the Southport office in 2013. In 2015 he became Conveyancing Manager of the Southport office, as well as part of the management team for the firm's Conveyancing Department.

Dawn Jones has worked in conveyancing for 26 years, working her way up from assistant to fee earner and then team leader. She has been a team leader for sixteen years in total, and at Birchall Blackburn for the last three years. She is a Fellow of the Chartered Institute of Legal Executives and has held this qualification for sixteen years. She has always worked in the area of conveyancing dealing with sale and purchases and re mortgages.

Jane Lockwood is the head of the Specialist Property team, with experience in complex residential property transactions as well as commercial property, development land and other land transactions. She started with Birchall Blackburn Law in 2002, having gained a 2.1(Hons) LLB Degree and completed the Legal Practice Course. She completed her training contract and qualified as a solicitor in February 2007, and was appointed as a partner of the firm in 2016.

Lisa Golland has worked for Birchall Blackburn Law for 20 years. Since qualifying as a Legal Executive in 2008 she has worked in residential conveyancing, assisting also with Equity Release transactions.

Natalie Dickinson is a solicitor within the residential conveyancing department at the Preston office, and also holds a leadership and management qualification. She has worked in conveyancing for 7 years and at Birchall Blackburn for 4 years.

Stephanie Maydew has worked in conveyancing for 12 years and for Birchall Blackburn Law for 5 years. She is a Licenced Conveyancer and deals mainly with limited company, leasehold, new build, shared ownership and right to buy purchases.

Stacey Ashe joined Birchall Blackburn in 2007 and qualified as a Solicitor in 2011. Her background is in Property and Private Client work and for some years she ran her own caseload. She has been in her current role as head of Client Services since 2013.

Tammy Jones joined the firm in 1998 and has over 20 years conveyancing experience. After qualifying as a solicitor in 2011 she is also now a partner of the firm.



Additional Work & Additional Charges

We endeavour to provide the most comprehensive quote possible at the outset based on the information provided and we do not raise any additional charges as a matter of course.

During the course of some transactions unexpected matters may arise which make the process much more complex and require additional work. If any such issues arise we will inform you as soon as we are aware and if the additional work results in an alteration to the original quote then we will inform you of the cost and obtain your authority to proceed prior to us doing so, to ensure that there are no unexpected charges when the matter reaches completion.

The most common situations that arise are set out in the following table.

Declaration of Trust	If two or more joint owners wish to specify in detail the terms upon which they own a property – this is our basic charge for a simple Declaration of Trust	£250 + VAT
Deed of covenant	If you are required to sign a deed to covenant that you will comply with obligations which apply to your property e.g. within a lease, this is our fee for drafting and/or approving the deed	£75 + VAT
Gift (sometimes referred to as a gifted deposit)	If you are receiving a gift of money or property	£95 + VAT
Indemnity insurance	If a standard indemnity insurance policy is required, this is our charge for approving and arranging each policy	£50 + VAT
Leasehold enquiries	If there is a landlord, management company or managing agent from whom leasehold property enquiries or other information must be obtained or whose consent is required to a transfer of the property	£75 + VAT
Lender (special requirements)	Some lenders have particular requirements that we have to meet and which are outside of our normal expectations – to deal with these special requirements we make an additional charge of up to the amount shown here. As soon as we know that your lender has a special requirement we will notify you of the applicable additional charge. NB: standard mainstream lenders such as Natwest, Barclays, Lloyds do not have special requirements.	£250 + VAT
Help to Buy or Lifetime ISA	If you instruct us to make an application on your behalf for a Help to Buy ISA or Lifetime ISA bonus	£50 + VAT

If any of these instances are applicable and we did not know about this when we provided our quote at the outset we will charge an additional fixed fee for each instance.

Please also note that the figures listed above includes our charges for dealing with that particular issue, but there may be additional charges payable to third parties.

For more information about conveyancing contact:

0800 614 722

enquiries@birchallblackburn.co.uk

www.birchallblackburn.co.uk



B **Birchall
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We have offices in: Chester, Chorley, Leyland,
Manchester, Morecambe, Preston and Southport.

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