

LMS Conveyancing Customer Paid – England and Wales

Key Service Benefits

24/7 online case tracking – track progress online which includes; key milestone updates; option to sign up to text/SMS updates; ability to view key documents; contact details for the law firm case handler as well as LMS; and frequently asked questions.

No move, no legal fee – if the case falls through for any reason, no legal fees will be payable. Only third party costs, such as searches, already incurred will be payable.

Independent customer service – LMS customer services team are available to answer any queries and offer independent support if any issues are experienced.

Fully managed law firms – LMS are one of the principal providers of Conveyancing Services, managing in excess of 100,000 transactions a year on behalf of our partners which includes three of the largest national mortgage lenders as well as a number of key regional providers.

Remortgage

Loan Amount	Remortgage Legal Fee All fees are subject to VAT
Up to £100,000	£199
£100,001 to £200,000	£219
£200,001 to £500,000	£229
£500,001 to £1,000,000	£239
£1,000,001 to £2,500,000	£249
Leasehold Supplement (where applicable)	£65
Telegraphic Transfer	£30

Typical disbursements for a Remortgage:

Disbursement	Description	Fee	
Land Registry Priority search	This search is a final check made by the law firm to ensure no changes have been made or are pending to the property's title.	£3	
Bankruptcy search	A search to ensure that a prospective borrower is not, or has not, in the past been made bankrupt or has writs or orders made against them.	£2 per person	
Land Registry Fee	The fee payable to Land Registry to register any change affecting the property including a change of ownership. If the law firm are not able to register the property electronically, the Land Registry fee quoted will increase.	Remortgage Amount	Fee
		Up to £100,000	£20
		£100,001 to £200,000	£30
		£200,001 to £500,000	£40
		£500,001 to £1,000,000	£60
		£1,000,001 +	£125
Land Registry Official Entries	A copy of the title register(s) from Land Registry	£3	
Local Authority Search Indemnity Insurance	For the purposes of a remortgage some lenders do not require a local authority search to be obtained and allow an indemnity policy to be put in place	£20	

In certain circumstances the law firm will need to conduct non-standard work. Please refer to the additional fee leaflet.

Additional Products

Product	Legal Fee
	All fees are subject to VAT
Capital Raising (property is unencumbered)	£149
Capital Raising with Transfer of Equity	£349
Further Advance	£129
Further Advance with Transfer of Equity	£329
Further Advance with Deed of Postponement	£219
Further Advance with Removal of Second Charge	£159
Standalone Transfer of Equity	£245

Disbursements will be confirmed by the appointed law firm.

Purchase and Sale

Property Price	Purchase Legal Fee	Sale Legal Fee
All fees are subject to VAT		
Up to £300,000	£385	£299
£300,001 to £600,000	£405	£319
£600,001 to £2,500,000	£635	£549

Additional legal fees – where applicable	
All fees are subject to VAT	
Lender administration	£95
Telegraphic Transfer	£30
Further File scanning / storage	£20
Stamp Duty Land Tax form	£75
Leasehold supplement	£195

Typical disbursements for a Purchase:

Disbursement	Description	Fee
Land Registry Official Entries	A copy of the title register(s) from Land Registry	£6

In certain circumstances the law firm will need to conduct non-standard work. Please refer to the additional fee leaflet.

Typical disbursements for a Purchase:

Disbursement	Description	Fee	
Bankruptcy search	A search to ensure that a prospective borrower is not, or has not, in the past been made bankrupt or has writs or orders made against them.	£2 per person	
Land Registry Priority search	This search is a final check made by the law firm to ensure no changes have been made or are pending to the properties title.	£3	
Land Registry Fee	<p>The fee payable to Land Registry to register any change affecting the property including a change of ownership.</p> <p>If the law firm are not able to register the property electronically, the Land Registry fee quoted will increase.</p>	Purchase Price	Fee
		£0-£80,000	£20
		£80,001-£100,000	£40
		£100,001-£200,000	£95
		£200,001-£500,000	£135
		£500,001-£1,000,000	£270
		£1,000,001+	£455
Stamp Duty Land Tax	<p>This is a tax levied on the purchase of a property. It is calculated depending on the portion of the purchase price that falls in to each rate band.</p> <p>For example a £200,000 property would have stamp duty of £1500 payable (2% of the £75,000 above £125,000)</p>	Purchase Price	Fee
		£0-£125,000	0%
		£125,001-£250,000	2%
		£250,001-£925,000	5%
		£925,001-£1,500,000	10%
		£1,500,001+	12%
SearchGuard® Bundle **	A property search bundle that includes a local authority search, drainage & water search and environmental search (incl. flood risk analysis and planning application). With the added benefit of free replacement searches if the purchase falls through.	£299	

** Free replacement searches only applies if the seller withdraws or there is an adverse mortgage valuation within six months of the original order and the new searches are ordered within 12 weeks of the original purchase being aborted.

Remortgage Additional Fees

In certain circumstances the law firm will need to conduct non-standard work on your behalf. The cost of any other additional services will be agreed between you and the law firm before work commences. Below are examples of the most common additional fees:

Additional Work	Additional Fee (excl. VAT)
Applying a declaration of trust	£195
Applying a deed of guarantee	£150
Applying a deed of variation	£150
Checking an existing tenancy agreement	£50
Checking and approving an existing solar panel lease	£90
Completing and verifying Identification checks for expat customers	£40
Completing electronic identification checks (per customer)	£10
Completing tenement checks on a flat or tenement property (Scotland)	£75
Dealing with independent solicitors (hourly rate)	£130
Dealing with independent solicitors (to send purchase monies only)	£40
Dealing with lease extensions and amendments (acting for borrower, simple case)	£750
Dealing with lease extensions and amendments (acting for borrower, complex case) (hourly rate)	£1150
Dealing with Stamp Duty Land Tax or Land Transaction Tax	£75
Dealing with transfer of equity (excluding disbursements)	£245
Drafting a matrimonial separation agreement	£50
Drafting a matrimonial waiver	£15
Drafting a statutory declaration	£50
Drafting an assured shorthold tenancy	£95
First registration at Land Registry (excluding Land Registry fee)	£95
First registration in Scotland (from Sasine Register, excluding disbursements) (Complex registrations will incur higher fees which your law firm will confirm)	£95
Forwarding a copy title information document / updated registers of title to the customer	£20
Forwarding pre-registration deeds and documents	£10
Investigating bankruptcy entries per case (insolvency register check)	£30
Investigating the title to additional land (including separate titles)	£45
Investigating unexpected unclear Land Registry priority searches	£75
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities (per letter)	£50
Obtaining a letter of undertaking regarding searches (Scotland)	£15
Obtaining a letter of undertaking regarding title (Scotland)	£50
Obtaining and registering a deed of postponement	£195
Ordering documents or leases referred to in office copies (excluding disbursements)	£10
Other additional work not listed here (hourly rate)	£130
Processing a change of name or address at Land Registry	£20
Purchasing a final share in a shared ownership property (including the transfer, excluding disbursements)	£395
Purchasing a further interim share in a shared ownership property (excluding disbursements)	£195
Purchasing related freehold title (excluding disbursements)	up to £500
Rectifying a defective title (hourly rate excluding disbursements)	£130
Redeeming and discharging an Islamic finance loan	£245
Redeeming an existing Help to Buy Equity loan	£75
Registering a third-party transfer document (excluding disbursements)	£100
Removing a personal charge (per charge)	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges (per charge)	£30
Returning a mortgage advance to a lender when completion delayed by the customer	£50
Reversing legal completion (excluding disbursements)	up to £390
Satisfying a Land Registry Anti-Fraud Restriction	£75
Satisfying a special condition in the mortgage offer (per condition)	£45

Remortgage Additional fees continued below:

Satisfying or removing a restriction or caution or inhibition (not for tenancy in common)	£150
Separating title and creation of servitude rights/burdens (Scotland) (excluding disbursements)	£195
Storing title deeds (Scotland) (per annum)	£75
Telegraphic transfer (same day payment) of surplus funds to the customer (per transfer)	£30
Telegraphic transfer (same day payment) to redeem existing loans	£30
Validating the source of a shortfall over £1000	£25

Purchase and Sale Additional Fees

In certain circumstances the law firm will need to conduct non-standard work on your behalf. The cost of any other additional services will be agreed between you and the law firm before work commences. Below are examples of the most common additional fees:

Additional Work	Fee (excl VAT)
Acting for a lender of a second charge (to register or remove the second charge, not Help to Buy)	£95
Acting in a contract race	£100
Acting in an auction situation	£175
Acting where other party is involved in probate	£75
Applying a declaration of trust	£195
Applying a deed of guarantee	£150
Applying a deed of variation	£150
Applying a grant of easement or right of way	£195
Checking an existing tenancy agreement on buy to let purchases	£50
Checking and approving an existing or new solar panel lease	£90
Completing and verifying identification checks for expat customers	£40
Completing electronic identification checks (per customer)	£10
Completing tenement checks on flats and tenement property (Scotland)	£75
Dealing with equity release or lifetime mortgage loans	£95
Dealing with independent solicitors on related sale or purchase (hourly rate)	£130
Dealing with Islamic finance loans	£195
Dealing with lease extensions and amendments	£195
Dealing with restrictive covenant breaches	£95
Dealing with sale of unregistered property	£95
Dealing with the merger of leasehold and freehold titles	£150
Dealing with unsecured loans	£30
Drafting a lasting power of attorney	£95
Drafting a statutory declaration	£50
Drafting an assured shorthold tenancy	£95
Drafting or approving a deed of covenant	£95
Drafting or approving a key undertaking / caretaker agreement	£50
Drafting or approving a licence to assign a lease	£150
First registration at Land Registry (excluding Land Registry fee)	£95
Forwarding a copy title information document / updated registers of title to the customer	£20
Forwarding pre-registration deeds and documents	£10
Handling self build stage payments (per tranche)	£50
Investigating bankruptcy entries per case (insolvency register check)	£30
Investigating flying freehold rights and obligations	£95
Investigating septic tank rights and obligations	£50
Investigating title to additional land	£75
Investigating unexpected unclear Land Registry priority searches	£50
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities (per letter)	£50
Obtaining a letter of undertaking regarding searches (Scotland)	£15
Obtaining a letter of undertaking regarding title (Scotland)	£50
Obtaining and registering a deed of postponement	£195
Other additional work not listed here (hourly rate)	£130
Purchasing a Help to Buy / Low Cost Housing Scheme property (including new build & shared ownership)	£395
Purchasing a new build property or plot of land	£150
Purchasing a shared ownership property (an initial or final share)	£195
Registering a third party transfer document (excluding disbursements)	£100
Removing a personal charge (per charge)	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges (per charge)	£30
Resolving contaminated land issues (hourly rate)	£130
Reversing legal completion (excluding disbursements)	up to £390
Satisfying a special condition in the mortgage offer (per condition)	£45
Satisfying or removing a restriction or caution or inhibition (not for tenancy in common)	£150
Separating title and creation of servitude rights/burdens (Scotland) (excluding disbursements)	£195
Storing title deeds (Scotland) (per annum)	£75
Telegraphic transfer (same day payment) of surplus funds to the customer (per transfer)	£30
Telegraphic transfer (same day payment) to redeem existing loans	£30
Transferring a share in a management company	£50
Validating a gift or loan from a third party (per gift or loan)	£50

Get in touch if you need this document in Braille, large print or audio tape

Bluestone Mortgages Limited is authorised and regulated by the Financial Conduct Authority.

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[Registered Office](#)

3rd Floor, 22 Chancery Lane, London, WC2A 1LS

www.bluestone.co.uk

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