

Our Price Promise

A quote from DFA Law will cover all the work required to complete the sale or purchase of your home. Unlike some firms, the fees we quote are all inclusive and there are no hidden charges.

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, acting on a mortgage and completing the SDLT form on your behalf.

In addition to our fees you will also have to pay for the disbursements which we incur on your behalf as part of your transaction. Disbursements are things which we have to purchase or costs we incur on your behalf as part of the transaction.

Our fee and the disbursements will be clearly set out in our written quotation.

We do not pay referral fees to third parties for the introduction of work. All recommendations are based on the quality of our work and the service we provide.

Conveyancing at DFA Law

You will deal with the same person throughout the transaction and both the conveyancer handling your file and the support team will have up to date knowledge of your transaction.

Our residential property team is headed up by Partner **Mark Brown** who qualified as a solicitor in 1989 with specialism in property transactions. Mark oversees the work carried out by the Residential Property team which consists of 2 experienced case handlers, and an experienced support team consisting of a mix of paralegals and secretaries.

Alisia Hearson has worked as a Conveyancer for over 25 years and deals specifically with residential conveyancing matters.

Amy Butler has worked in Conveyancing since 2014 and is also studying to qualify as a Solicitor.

How long will it take?

In our experience, most transactions complete within an 8-12 week timescale of us receiving your written instructions.

The process can be a lot quicker in some circumstances. For example, if you are a cash purchaser and do not need a mortgage or if you are a first-time buyer with a mortgage agreed in principle purchasing a new build property.

The size of the chain (the number of transactions linked to your transaction) is a major factor in how long it will take. If you are using an estate agent, they will be able to advise you from an early stage how long the chain is in your transaction. However, we will do our best to complete your transaction as quickly as possible and in a timescale that suits you, our client.

Key stages in a purchase

- Receive completed written instructions from you
- Liaise with any lenders, brokers or agents involved in the transaction
- Review initial contract from your seller's solicitors
- Carry out searches
- Raise any necessary enquiries with other solicitors
- Report to you on any findings on the above
- Receive and review your mortgage offer and discuss the terms with you
- Arrange for you to sign final Contract and agree a completion date
- Exchange contracts and confirm completion date
- Send necessary documentation for us to receive your mortgage from your lender
- Complete the purchase
- File SDLT return on your behalf
- Deal with registration at Land Registry

Key Stages in a sale

- Receive completed written instructions from you
- Liaise with any lenders, brokers or agents involved in the transaction
- Prepare and issue initial contract to your buyer's solicitors
- Deal with any enquiries raised by your buyer's solicitors
- Arrange for you to sign final Contract and agree a completion date
- Exchange contracts and confirm completion date
- Obtain confirmation of the amount required to repay any lender
- Complete the sale

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DFA Law LLP | SRA No. 484839 | Registered No. OC334104

Property, Employment, Dispute Resolution, Corporate and Commercial - 2 Waterside Way, Northampton NN4 7XD
Family Law, Wills Tax and Estate Administration - 6 Cheyne Walk, Northampton, NN1 5PT

Our Fees for the Purchase of a Freehold Residential Property

Our typical fees for a freehold purchase are:

Purchase Price	Our Legal fees	VAT	Total
up to £125,000	£650.00	£130.00	£780.00
£125,001 - £350,000	£800.00	£160.00	£960.00
£350,001 - £500,000	£875.00	£175.00	£1,050.00
£500,001 - £800,000	£950.00	£190.00	£1,140.00
£800,000 - £1m	£1,000.00	£200.00	£1,200.00

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, acting on a mortgage and completing the SDLT form on your behalf.

For any purchase transaction outside of the example ranges left, please speak to one of our team who will be able to provide you with a fee quotation.

We do not charge you any additional fees just because you are purchasing with a normal mortgage, it is included in our quoted legal fee.

Our quoted fees assume that your purchase will not require more than one mortgage, you are not using Help to Buy and the property is not a new build property. Where any of these apply, or there is a Deed of Trust required, our legal fee will increase by £100 + VAT.

In addition to our fees you will also have to pay for the disbursements which we incur on your behalf as part of your transaction. In a purchase the typical disbursements are:

Searches: In most purchase transactions it is necessary to obtain various searches from the local council and drainage and environmental searches. These are often simply referred to as search fees.

These fees vary between local authorities and range between £219.29 + VAT and £290.24 + VAT. Once we know the location of your intended property purchase we will be able to provide you with an exact figure.

Land Registry Fees: This is a fee charged by the Land Registry for registering your new property in your name and recording any legal charges on the property, such as a mortgage. The fees charged by the Land Registry are based on the purchase price of the property and some examples are shown below. Please note that if the property you are purchasing is a first registration, such as a new build, then Land Registry fees increase and in most cases are doubled.

Purchase Price	Land Registry fee
up to £80,000	£20
£80,001 to £100,000	£40
£100,001 to £200,000	£95
£200,001 to £500,000	£135
£500,001 to £1,000,000	£270
£1,000,001 and over	£455

We do not charge you any additional fees for dealing with the registration at the land registry, it is included in our quoted legal fee.

Stamp Duty Land Tax (SDLT): SDLT is a tax you have to pay to HM Revenue & Customs if the ownership of land or property is transferred to you in exchange for any payment or consideration.

The amount of the SDLT you will have to pay is calculated as a percentage of the purchase price and that percentage varies from 3% to 10%. The rules are complex and there are a number of factors that determine the amount of SDLT you will have to pay.

You can calculate the amount you will need to pay by using [HMRC's website](#).

We do not charge you any additional fees for filing the Stamp Duty Land Tax return on your behalf, it is included in our quoted legal fee.

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Our Fees for the Purchase of a Leasehold Residential Property

Our typical fees are:

Purchase Price	Our Legal fees	VAT	Total
up to £125,000	£800.00	£160.00	£960.00
£125,001 - £350,000	£950.00	£190.00	£1,040.00
£350,001 to £500,000	£1,000.00	£200.00	£1,200.00
£500,001 - £800,000	£1,100.00	£220.00	£1,320.00
£800,000 - £1m	£1,200.00	£240.00	£1,440.00

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, acting on a mortgage and completing the SDLT form on your behalf.

For any Leasehold Purchase outside of the example ranges left, please speak to one of our team who will be able to provide you with a fee quotation.

Our quoted fees assume that your purchase will not require more than one mortgage, you are not using Help to Buy and the property is not a new build property. Where any of these apply, or there is a Deed of Trust required, our legal fee will increase by £100 + VAT.

Our fees assume that your matter is a standard transaction and no unforeseen matters arise, such as (but not limited to) a defect in the lease which requires remedying.

The disbursements to be incurred will be the same as for a freehold purchase but in addition there are additional fees payable to the landlord and/or managing agents such as a Notice fees, Deed of Covenant or Certificate of Compliance fees. The fees vary from property to property, but typically range from £100 - £350 + VAT. We will be able to provide you with an accurate

figure for this once you have instructed us and we are able to contact the relevant parties.

Ground Rent and Service Charges are likely to apply throughout your ownership of the property and we will advise you on these charges as soon as we receive the information.

The key stages in a leasehold purchase are similar to that of a freehold purchase but typically, a leasehold purchase is more complex and can take slightly longer depending on things such as the involvement of the landlord and managing agents and how quickly they provide relevant information. From our experience, we would estimate a completion timescale of 8-14 weeks for a standard Leasehold Purchase transaction from the time of us receiving your written instructions.

Our Fees for the Sale of a Leasehold Residential Property

Our typical fees are:

Leasehold Sale Price	Our Legal fees	VAT	Total
up to £125,000	£700.00	£140.00	£840.00
£125,001 - £350,000	£800.00	£160.00	£960.00
£350,001 to £500,000	£950.00	£190.00	£1,040.00
£500,001 - £800,000	£1,000.00	£200.00	£1,200.00
£800,000 - £1m	£1,200.00	£240.00	£1,440.00

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, redeeming your existing first mortgage.

For any Leasehold sale transaction outside of the example ranges above, please speak to one of our team who will be able to provide you with a fee quotation.

Typically there are few disbursements when selling a leasehold property. As we do not charge you any additional fees for things such as redeeming a mortgage, disbursements will often be limited to obtaining an official copy of your title from the Land registry which is usually £6 and a further £3 for a copy of your lease.

As the seller of a Leasehold Property you will be responsible for the cost of third party disbursements such as a Management Information Pack, which is provided by the managing agents or their solicitors. Fees for this vary from property to property but are usually between £125 - £350 + VAT. We will be able to provide you with an accurate figure for this once you have instructed us and we are able to contact the relevant parties.

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Our Fees for the Sale of a Freehold Residential Property

Our typical fees are:

Sale Price	Our Legal fees	VAT	Total
up to £125,000	£600.00	£120.00	£720.00
£125,001 - £350,000	£700.00	£140.00	£840.00
£350,001 - £500,000	£850.00	£170.00	£1,020.00
£500,001 - £800,000	£900.00	£180.00	£1,080.00
£800,000 - £1m	£1,000.00	£200.00	£1,200.00

For any freehold sale transaction outside of the example ranges above, please speak to one of our team who will be able to provide you with a fee quotation.

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, redeeming your existing first mortgage.

We do not charge you any additional fees for redeeming your existing first mortgage.

Typically there are less disbursements when selling a freehold property and will often be limited to obtaining an official copy of your title from the Land registry which is usually £6.

Our Fees for a Remortgage

The price you are quoted is a Fixed Fee and includes the various elements that other firms may charge you separately for such as identity checks, bank transfer fees, redeeming your existing first mortgage.

Our typical fees for a remortgage are:

Remortgage amount	Our Legal fees	VAT	Total
up to £1,000,000	£450.00	£90.00	£540.00

We do not charge you any additional fees for redeeming your existing first mortgage.

For any remortgage transaction outside of the example ranges above, please speak to one of our team who will be able to provide you with a fee quotation.

Typically, the disbursements to be incurred in a remortgage are obtaining an official copy of your title from the Land registry which is usually £6 and carrying out searches which will typically be between £219.29 + VAT to £290.24 + VAT. Whether there will need to be any searches carried out will vary from lender to lender.

It will also be necessary to register your new mortgage at the Land Registry. The fees charged by the Land Registry are based on the amount of the mortgage and are:

Amount of mortgage	Land Registry fee
up to £100,000	£20
£100,001 to £200,000	£30
£200,001 to £500,000	£40
£500,001 to £1million	£60
£1,000,001 and over	£125

If your property is leasehold there may be additional fees payable to your landlord and/or managing agent such as a Notice fees, Deed of Covenant or Certificate of Compliance fees. The fees vary from property to property, but typically range from £100 - £350 + VAT. We will be able to provide you with an accurate figure for this once you have instructed us and we are able to contact the relevant parties.

A remortgage will typically be quicker to complete than a purchase transaction and an average transaction should take no more than 8 weeks from us receiving your written instructions.

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Indemnity Policies

From time to time we assist clients with the arranging of an insurance indemnity policy to cover a defect in the legal title to the property. Typically, this occurs where there are missing planning consents or building regulation approvals. The cost of these policies tends to be associated to the value of the property and start from around £35 but can be as much as £650 for policies that cover things such as where there is no legal right of way or a breach of a covenant. The premium payable is a one-off premium and generally provides cover indefinitely for you, your lender and any future owners of the property.

Should it prove necessary for you to purchase such insurance we will be able to provide an accurate cost at the time. It is normal that the seller would bear the cost of the policy if requested to do so by the purchaser or their solicitors.

Please note we do not advise on a product; the insurer provides the policy from the information we provide to them. We are an insurance intermediary, as opposed to an insurer, and we are not able to manufacture products.

Note. The fee and price information and rates of tax payable is correct as at the 1 December 2018 but may be subject to change for transactions instructed after that date.

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