

## Remortgaging – additional fees you might need to pay

Our Society was founded over 130 years ago when a group of people came together to help each other buy homes of their own. And that's still our purpose today, although we've moved on a bit since then. Nowadays, we have a dedicated Conveyancing Service - and if you use it to remortgage your home, you'll pay a fixed, guaranteed fee.

But there may be other costs you haven't considered, such as extra work or services that aren't covered by the standard conveyancing fee. And it's only fair to let you know about these now so there are no nasty surprises down the line.

So, how do you know if you'll need to pay additional fees? Well, your conveyancer will talk with you to find out what you need. If any extra work or services are required, you'll be asked to give your consent to these first - meaning you won't be charged a penny until you've given us the go ahead.

Just to give you some idea of what type of things you may need to pay extra for, here are a few examples of the most common additional fees:

<b>Additional work</b>	<b>Additional fee (excluding VAT)</b>
Applying a Declaration of Trust	£195.00
Checking and approving an existing solar panel lease	£90.00
Completing electronic ID checks	£5.00
Completing tenement checks on a flat or tenement property (Scotland) (on non fast track cases only)	£75.00
Dealing with independent solicitors	£130.00 per hour
Dealing with independent solicitors (to send purchase monies only)	£40.00
Deed of Guarantee	£150.00
Deed of Postponement	£195.00 per deed
Drafting a Lasting Power of Attorney	£95.00
Drafting a matrimonial separation agreement	£50.00
Drafting a matrimonial waiver	£15.00
Drafting tenancy agreement or occupation contract	£95.00
First Registration at Land Registry	£95.00 plus additional Land Registry fee payable above £50 for remortgage and full fee for transactional
Forwarding a copy of title information document / updated registers of title to borrower	£20.00
Forwarding pre-registration deeds and documents (at borrower's request)	£10.00
Insolvency check / Investigating bankruptcy entries per case	£30.00
Investigating the title to additional land	£45.00
Letters of Postponement from the Ministry of Defence or Local Authorities on Right to Buy cases	£50.00 per letter
Obtaining a letter of undertaking re: search (Scotland)	£15.00
Obtaining a letter of undertaking re: title (Scotland)	£50.00
Obtaining an indemnity insurance policy	£45.00 plus policy premium
Obtaining/processing a change of name deed/marriage certificate or verifying the borrower's name or address to Land Registry	£10.00
Ordering documents or leases referred to in office copies	£10.00
Pending repossession	£150.00
Processing an overpayment received from the previous lender (where not due to the fault of the panel firm)	£25.00
Purchasing a further share in a shared ownership property	£195.00
Redeeming and discharging an Islamic finance loan	£195.00
Redeeming an existing Help to Buy mortgage	£75.00
Registering a 3rd party transfer of title	£100.00 plus any additional Land Registry fees, searches or stamp duty land tax
Removal of third and subsequent charges	£30.00 per charge
Removing a personal charge	£150.00
Returning a mortgage advance to a lender when completion delayed by the borrower	£25.00 plus TT fee
Reversing legal completion	up to £390
Review of Building Safety Certificates FRA	£15
Review of Building Safety Certificates EWS1	£15

Additional work	Additional fee (excluding VAT)
Satisfy and remove a restriction / caution / inhibition	£150.00
Satisfying a special condition in the mortgage offer	£90.00 per hour
Shared ownership leases	£195.00 plus any additional Land Registry fees, searches or stamp duty land tax
Simple Declarations of Trust	£195.00
Sourcing a shortfall over £1000	£25.00
Split off from parent title / creation of servitude rights / burdens (Scotland)	£195.00
Stamp Duty Land Tax admin fee	£75.00
Telegraphic transfer of surplus funds to the borrower	£20.83
Telegraphic transfer to redeem each existing charge	£20.83
Title deeds storage fee (Scotland)	£75.00 per annum
Transfer of Equity	£245.00 plus any additional Land Registry fees, searches or stamp duty land tax