

Purchasing a Freehold Property

Our fees cover all of the work required to complete the purchase of your new home, including dealing with registration at the Land Registry and dealing with the payment of Land Transaction Tax (Land Tax) if the property is in Wales or Stamp Duty Land Tax (Stamp Duty) if the property is in England.

Why Choose Francis & Buck?

- All matters are overseen by a qualified solicitor, keeping you in safe hands.
- We are specialists in conveyancing with over 30 years' experience and with a wealth of local knowledge and an excellent reputation.
- We offer a direct and personal service. No call centres, just easily contactable, friendly faces, on the phone or in person.
- We always have you in mind so that whether you are speaking to an assistant or partner we aim to ensure that you receive the highest possible service throughout your transaction.

For more information on our solicitors and support staff please click [here](#).

Average Conveyancing Fees

(please note that this is not a quote and is simply an illustration). To receive a fully personalised quote please complete our [online quote form](#) or call 029 2034 4995.

Purchase price	Average Conveyancing Fee
Up to £150,000	£495.00 plus VAT
£150,001 - £250,000	£550.00 plus VAT
£250,001 - £350,000	£595.00 plus VAT
£350,001 - £450,000	£675.00 plus VAT
£450,001 - £500,000	£795.00 plus VAT
£500,001 - £600,000	£875.00 plus VAT
£600,001 - £800,000	£1100.00 plus VAT
£800,001+	0.125% of purchase price plus VAT

Breakdown of costs not included in the above:

- ID Check £4.50 plus VAT (*if we act for you on a sale and a purchase, we will only charge this once*)
- Lawyer Check (if the solicitor on the other side is not known to us) £12.00
- Stamp Duty/Land Tax Admin Fee £50.00 plus VAT
- Conveyancing Searches £220.00* plus VAT (*this is an average and could be higher or lower depending on where you are purchasing)
- Obtaining Official Copy of Title Deed £15.00
- Same-Day Bank Transfer Fee (CHAPS) £35.00 plus VAT
- Land Registry and Bankruptcy Searches £10.00 plus VAT
- Contribution to Professional Indemnity Insurance £50.00 plus VAT

Subtotal of standard costs not included in our Conveyancing Fee: £385.00 plus VAT **(Please note that this is not a quote but is simply an illustration. To receive a fully personalised quote please complete our online quote form or call 029 2034 4995.)**

Disbursements/Third Party Costs

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

If required, these costs are not included in our Conveyancing Fee.

- Land Registry Fee (*average cost, dependent on purchase price*)
- Stamp Duty/Land Tax – This depends on the purchase price of your property, and whether you own or have an interest in another. You can calculate the amount you will need to pay by using the Welsh Revenue Authority's website or the HMRC's website or if the property is located in England.

Example of Estimated Total*

For example, if you are looking to purchase a property in Cardiff for £495,000, **the estimated total** (including required disbursements/third party) would be around: **£18,410.00 including VAT.**

*There are a range of factors that could increase the cost of our service. For example:

- *If legal title is defective or part of the property is unregistered.*
- *If we discover building regulations or planning permission has not been obtained.*

- *If crucial documents we have requested from you or a third party have not been provided.*
- *New Build properties / developer engrossment fees*
- *Help to Buy Wales Equity Loan.*

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How long will my house purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes around 8-10 weeks.

It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a Help to Buy mortgage in principle, it could take 10-12 weeks.

Key stages of the process

The precise stages involved in the **purchase of a freehold residential property** vary according to the circumstances. However, below we have suggested some common key stages:

1. Take your instructions and send out initial paperwork
2. Check finances are in place to fund purchase and contact lenders if needed
3. Receive and advise on contract documents
4. Carry out searches
5. Obtain further planning documentation if required
6. Make any necessary enquiries of seller's solicitor
7. Give you advice on all documents and information received
8. Go through conditions of mortgage offer with you
9. Advise on joint ownership
10. Send final contract to you for signature
11. Agree completion date (date from which you own the property)
12. Finalise and agree financial statements
13. Exchange contracts
14. Arrange for all monies needed to be received from lender and you
15. Obtain pre-completion searches
16. Complete purchase
17. Deal with payment of Stamp Duty/Land Tax
18. Deal with application for registration at Land Registry

19. Once registered at Land Registry we will send details to you and any lender

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Please be aware that our pricing is subject to revision.