

# The Mortgage Works (TMW)

## Scotland

### Charges for additional costs and services

You may be charged for additional fees for additional work and services over and above the legal work in a free standard legal fee conveyancing case. Your conveyancer will discuss your needs with you and get your consent to proceed before any fees are charged. Below are examples of some of the most common additional fees:

Additional work	Additional fee (excluding VAT)
Admin fee to order documents/leases referred to in office copies (plus document cost)	£10
Checking and approving an existing solar panel lease	£90
Completing electronic ID checks (per customer)	£5
Completing tenement checks on a flat or tenement property (on non fast track cases only)	£75
Dealing with independent solicitors (hourly rate)	£130
Dealing with independent solicitors (to send purchase monies only)	£40
Deed of guarantee	£150
Deed of Postponement from the Ministry of Defence or Local Authorities on Right to Buy cases	£50 per letter
Deed of postponement	£195
Environmental search upgrade	£95
First registration at Land Register	£95 (plus outlays)
First registration at Land Register in additional to fee above (complex cases)	£130 per hour
Forwarding a register completion sheet / updated registers of title to borrower	£20
Forwarding pre-registration deeds and documents	£10
Investigating bankruptcy entries per case (insolvency check)	£30
Investigating the title to additional land	£45
Letters of postponement from the Ministry of Defence or local authorities on right to buy cases (per letter)	£50
Obtaining a letter of undertaking re search	£15
Obtaining a bespoke indemnity insurance policy (plus policy premium)	£45
Obtaining/processing a change of name deed/marriage certificate or verifying the borrower's name or address to Land Registry	£10
Other additional work not listed here (hourly rate)	£130
Pending repossession	£150
Processing an overpayment received from a previous lender not due to the fault of the panel firm	£25
Purchasing a further share in a shared ownership property	£195
Redeeming and discharging an Islamic finance loan	£195
Registering a 3rd party transfer of Title (plus Land Registry fees, searches, stamp duty land tax)	£100
Removal of third and subsequent charges (per charge)	£30
Removing a personal charge	£150
Returning a mortgage advance to a lender when completion delayed by borrower (plus same day payment fee)	£25
Reversing legal completion	up to £390
Satisfy & remove an inhibition	£150
Satisfying a special condition in the mortgage offer (hourly rate)	£90
Shared ownership leases (purchase of an additional tranche) (plus Land Registry fees, searches, stamp duty land tax)	£195
Sourcing a shortfall over £1000	£25
Split off from parent title / creation of servitude rights / burdens	£195
Land and Buildings Transaction Tax admin fee	£75
Electronic money transfer of surplus funds to the borrower (per transfer)	£20.83
Electronic money transfer fee to redeem each existing charge (per transfer)	£20.83
Transfer of equity (plus Land Registry fees, searches, stamp duty land tax)	£245