

**Example of total costs of a freehold purchase at £200,000 and acting for a lender on a mortgage**

**GARNERS LAW fees**

(including acting for the Lender) **£ 995.00**

**ADD:**

VAT on legal fees **£ 199.00**

**Costs payable to other organisations:-**

Search fees including VAT **£ 300.00**

Bank/administration fee for funds transfer **£ 37.40**

Cost of preparation of Land Transaction Return and filing (inc VAT) **£ 72.00**

Stamp Duty Land Tax\* **£1 500.00**

Land Registry fee **£ 100.00**

File Storage/destruction fees including VAT **£ 30.00**

**Total Costs** **£3 233.40**

\*assuming not a first time buyer as no duty would currently be payable

Note: in the unlikely event your matter will exceed this cost, you will be informed of this as early as possible. Cases typically exceed the estimated fee when they become complicated and protracted, for example, a seller died after exchange of contracts