

Pricing

Probate

Guardian Solicitors offer fixed fees for applications to obtain a Grant of Probate.

We offer this service where the client has ascertained the full extent of assets, liabilities and taxable gifts as at the date of death.

We can then help you through the process of completing the Inheritance Tax paperwork and preparing the application for the Grant of Probate. Under the fixed fee offering, we will deal with the following: -

- If the estate is non-taxable, we will prepare the Inheritance Tax form IHT205 and if necessary, the claim for a Transferable Nil-Rate Band on form IHT217
- If the estate is taxable or is not taxable but requires a submission to HM Revenue and Customs because a Residence Nil-Rate Band needs to be claimed or there are other circumstances which preclude the completion of a form IHT205 such as pre-death gifts totalling over £150,000 or a partial Transferable Nil-Rate Band, we will prepare form IHT400 and its supplementary pages;
- If a trust comes to an end as a result of the death, we will prepare form IHT100 for signature by the Trustees if instructed by them; and
- We will prepare the Oath for Executors for submission to the Probate Registry together with the original Will and relevant Inheritance Tax paperwork.

Our fixed fees are charged at two rates. The first is for a Junior Solicitor, the second for a Senior Solicitor or Partner.

Work undertaken	Junior Rate	Partner/Senior Rate
IHT205 + Oath -Non-taxable estate -No assets in trust	£500 + £100 VAT	£750 + £150 VAT
IHT205, IHT217 + Oath -Non-taxable estate -No assets in trust	£600 + £120 VAT	£850 + £170 VAT
IHT400 + Oath -Non-taxable estate (below £2 Million) -No assets in trust	£1,500 + £300 VAT	£3,000 + £4,000 VAT
IHT400, IHT100 + Oath -Taxable Estate (below £2 Million) - Assets in Trust	£1,750 + £350 VAT	£4,250 + £6,500 VAT

As part of our fixed fee we will: -

- Provide you with a dedicated and experienced Probate Solicitor to work on your matter
- Identify the legally appointed Executors;
- Accurately identify the type of probate application you will require
- Obtain the relevant documents required to make the application
- Complete the relevant HMRC forms
- Draft the Legal Oath for the Executors to swear
- Make the application to the Probate Court on your behalf
- Provide you with the Official Copies of the Grant (and original Grant of Probate if also required)
- The fixed fee service does not cover collecting of the assets in the estate, distributing assets, advice on the terms of the Will or assistance in implementing any of its terms, other than any incidental and brief clarification

We will also charge for the following disbursements. Disbursements are costs related to your matter that are payable to third parties, such as Court Fees. We will handle the payment of disbursements on your behalf to ensure a smoother process.

- Additional Office Copies of the Grant
- Bankruptcy search fees with the Land Charge Department of £2 each. These are carried out on the Executors at the start of the matter and on beneficiaries on each distribution. Please note that a Bankruptcy search is only valid for one month from the date of search and so if there are multiple distributions, more than one search may be required.

The time required to obtain a Grant of Probate will largely be dependent on whether a return to HM Revenue and Customs is required, the full payment of Inheritance Tax due where applicable and the receipt of interim clearance from HMRC which will be required by the Probate Registry where IHT400 is submitted.

Where form IHT205 and, where applicable, IHT217 are prepared, then a Grant of Probate can be expected to be issued within the 7 to 10 working days of submission.

Where interim HMRC clearance is required under form IHT400, this can be expected within one to two months of submission to HM Revenue and Customs although we are dependent on HMRC's ability to process the forms in an efficient and timely manner. Once interim clearance has been received, the Grant of Probate will be issued within 7 to 10 working days of submission of the paperwork to the Probate Registry.

Please note that these timeframes are only guidelines as we are dependent on third parties to produce the necessary paperwork to progress your application.

Probate

Applying for the Grant, Collecting and Distributing the Assets of the Estate

Where we are retained to deal with the full administration of the estate as opposed to obtaining a Grant on a Fixed Fee basis. Guardian Solicitors charge on an hourly basis. Our current rates are as follows: -

Fee Earner	Role	Hourly Rate
Devendra Rampersaud	Solicitor	£325 + VAT
We may also have a trainee solicitor working in the team		£125 + VAT

We make no charge for general secretarial and reception duties, but there may be occasions when a member of support staff undertakes or assists in work which would in other circumstances be undertaken by a fee earner and charged at the applicable rate set out above. In general, such work would advance the matter towards its completion and would not include general secretarial duties such as arranging appointments, taking messages or typing. In such circumstances the work involved will be charged at the rate of £50 per hour.

We anticipate that applying for a Grant of Probate and winding up the estate will take between 20 and 40 hours work at our hourly rate. Total costs would be estimated at between £3,000 - £9,200 (plus VAT).

The Probate Team profiles can be found on our Meet the Team section of our website.

Residential Conveyancing

Purchase - Freehold Residential Property

Our fees cover all 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 Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property is in Wales.

a) Legal fees as follows:

From £1000.00 for properties valued up to £200,000

From £1100.00 for properties valued between £201,000 to £500,000

From £1200.00 for properties valued between £501,001 to £700,000

From £1300.00 for properties valued between £701,000 - £1,000,000

TBA for Properties valued above £1,00,001

As above with the following additional cost:

Additional Fee for Leasehold Properties £150.00

Post completion fees £100.00

New Build (start from) £2,500.00

AML Search fee (per person) £6.00

TT Fees (per TT) £35.00

Re-mortgage (from) £425.00

Mortgage and Transfer of Equity £675.00

Equity Release £1,250.00

Transfer of Equity (from) £495.00

Removing Charge £350.00

Consent to Mortgage £250.00

Lease Extension (from) £1,350.00

Declaration of Trust £450.00

VAT is payable at the current rate of 20% on our fees.

We do not pay referral fees to third parties (e.g. estate agents or mortgage brokers).

Stamp Duty Land Tax

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website.

Who will deal with your purchase?

Our residential conveyancing team will deal with your purchase. There is our the team who may work on your matter including our support staff . Regardless of who works on your matter they will be supervised by Priya Karia, Solicitor.

Priya Karia

Priya is head of our team and has over 10 years' experience in dealing with all types of residential/ commercial conveyancing transactions.

You can view Priya's profile on the Meet the Team section of our website.

Vicky Sinclair

Vicky has worked in Potters Bar for 14 years and qualified as a Licenced Conveyancer in 2010.

You can view Vicky's profile on the Meet the Team section of our website.

David Buchanan

David is responsible for Property Team in the North West.

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 several factors. The average process takes between 10 - 12 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 mortgage in principle, it could take 6-8 weeks.

The precise stages involved in the purchase of a residential property vary according to the circumstances. However, below are some of the key stages of the purchase:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you
- Send final contract to you for signature
- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase

- Deal with payment of Stamp Duty/Land Tax
- Deal with application for registration at Land Registry

***Our fee assumes that:**

- a. this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the title to the property is unregistered or the preparation of additional documents ancillary to the main transaction
- b. the transaction is concluded in a timely manner and no unforeseen complication arise
- c. all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- d. no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.
- e. Planning permission and/or building regulations consent has not been obtained for works undertaken to the property.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as search fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply.

- HM Land Registry fee for obtaining copies of your deeds £6.00 - £24.00
- If you do not hold Planning Permission or Building Control Documents we may have to obtain these from the relevant local authority who may charge for these documents
- HM Land Registry fee: A fee is payable to the Land Registry depending on the value of the property as follows: -

£20.00 for properties valued up to £80,000

£40.00 for properties valued between £80,001 to £100,000

£100.00 for properties valued between £100,001 to £200,000

£150.00 for properties valued between £200,001 to £500,000

£295.00 for properties valued between £500,001 to 1,000,000

£500.00 for properties valued £1,000,001 and over

These fees are on the basis the application can be made via the Land Registry Portal. If a paper application is to be made the fees will differ. These fees assume there is a transfer of the whole title, for transfers of part, the fees are doubled.

- Search fees: From £350.00 depending on the location of the property
- VAT is payable at the current rate of 20% on the search fees paid

If your property is a leasehold flat the following further disbursements may apply:

- Notice of Charge Fee – This fee if chargeable is set out in the lease.
- Certificate of Compliance fee – to be confirmed upon receipt of the lease.

These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents.

Who will deal with your mortgage or remortgage?

Our residential conveyancing team will deal with your purchase. There is our the team who may work on your matter including our support staff. Regardless of who works on your matter they will be supervised by Priya Karia, Solicitor, and Head of Residential Conveyancing.

Purchase - Leasehold Residential Property

Our fees cover all 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 Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property is in Wales.

Stamp Duty Land Tax

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website.

Our residential conveyancing team will deal with your purchase. There is our t he team who may work on your matter including our support staff. Regardless of who works on your matter they will be supervised by Priya Karia, Solicitor and Head of Residential Conveyancing.

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 several factors. The average process takes between 10 – 12 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 mortgage in principle, it could take 4-6 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 3 and 4 months. In such, a situation additional charges would apply.

The precise stages involved in the purchase of a residential leasehold property vary according to the circumstances. However, below are some of the key stages of the purchase:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer
- Send final contract to you for signature
- Draft Transfer
- Advise you on joint ownership
- Obtain pre-completion searches
- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase
- Deal with payment of Stamp Duty/Land Tax
- Deal with application for registration at Land Registry

***Our fee assumes that:**

- a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the title to the property is unregistered or the preparation of additional documents ancillary to the main transaction
- b) this is the assignment of an existing lease and is not the grant of a new lease
- c) the transaction is concluded in a timely manner and no unforeseen complication arise

- d) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- e) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.
- f) Planning permission and/or building regulations consent has not been obtained for works undertaken to the property.

Mortgage or Remortgage - Residential Property

Our fees cover all the work* required to complete the mortgage or Remortgage of your home, including dealing with registration at the Land Registry.

Conveyancer's fees and disbursements

- a) Legal fees - (from) £425.00
- b) Electronic money transfer fee £35.00
- c) VAT is payable at the current rate of 20% on our fees referred to at points (a) & (b).

We do not pay referral fees to third parties (e.g. estate agents or mortgage brokers).

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as search fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply.

- HM Land Registry fee for obtaining copies of your deeds £6.00 - £24.00
- If you do not hold Planning Permission or Building Control Documents we may have to obtain these from the relevant local authority who may charge for these documents
- HM Land Registry fee: A fee is payable to the Land Registry depending on the value of the property as follows: -

£20.00 for properties valued up to £100,000

£30.00 for properties valued between £100,001 to £200,000

£45.00 for properties valued between £200,001 to £500,000

£65.00 for properties valued between £500,001 to £1,000,000

£140.00 for properties valued between £1,000,001 and over

These fees are on the basis the application can be made via the Land Registry Portal. If a paper application is to be made the fees will differ. These fees assume there is a transfer of the whole title, for transfers of part, the fees are doubled.

- Search fees: From £250-£350 on average depending on the location of the property
- VAT is payable at the current rate of 20% on the search fees paid

If your property is a leasehold flat the following further disbursements may apply:

- Notice of Charge Fee – This fee if chargeable is set out in the lease.
- Certificate of Compliance fee – to be confirmed upon receipt of the lease.

These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents.

Who will deal with your mortgage or remortgage?

Our residential conveyancing team will deal with your purchase. There is our the team who may work on your matter including our support staff. Regardless of who works on your matter they will be supervised by Priya Karia, Solicitor, and Head of Residential Conveyancing.

How long will my mortgage or remortgage take?

How long it will take from your mortgage offer being approved until you can complete your new mortgage will depend on several factors. The average process takes between 4-6 weeks. It can be quicker or slower, depending on the parties involved in the transaction.

The precise stages involved in the mortgage or remortgage of a residential property vary according to the circumstances. However, below are some of the key stages to the mortgage or remortgage:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on mortgage documents
- Carry out searches
- Obtain further planning documentation if required
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you
- Send mortgage deed to you for signature
- Agree completion date (date from which your new mortgage will take effect)
- Arrange for all monies needed to be received from lender and you
- Complete mortgage or remortgage
- Deal with application for registration at Land Registry

***Our fee assumes that:**

- a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the title to the property is unregistered or the preparation of additional documents ancillary to the main transaction

- b) the transaction is concluded in a timely manner and no unforeseen complication arise
- c) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- d) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.
- e) Planning permission and/or building regulations consent has not been obtained for works undertaken to the property.

Sale - Freehold Residential Property

Our fees cover all the work* required to complete the sale of your home, including paying your estate agent and redeeming your existing mortgage with your mortgage lender.

Conveyancer's fees and disbursements are set out above.

Disbursements

Disbursements are costs related to your matter that are payable to third parties. We handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply.

- HM Land Registry fees for obtaining copies of your deeds: £10.00-£24.00
- Obtaining copy planning and/or building regulations documents - £10.00-£20.00
- Fees for duplicate Gas Safe/FENSA/NICEIC/CIGA certificates - £6.00-£42.00

How long will my house sale take?

How long it will take from an offer being accepted until you can move out of your house will depend on several factors. The average process takes between 10 - 12 weeks. It can be quicker or slower, depending on the parties in the chain.

The precise stages involved in the sale of a residential property vary according to the circumstances. However, below are some of the key stages of the sale:

- Take your instructions and give you initial advice
- Check the amount outstanding on any mortgage and contact the mortgage lender if necessary.
- Prepare contract documents
- Obtain copy Land Registry title documents
- Forward completed sale questionnaire and fixture & fittings questionnaire to buyer's solicitor
- Reply to any enquiries raised by the buyer's solicitor
- Give you advice on all documents and information received
- Send final contract to you for signature
- Agree completion date (date from which you sell the property)
- Exchange contracts and notify you that this has happened

- Arrange for figures to be obtained from your estate agent for their commission and your mortgage lender to redeem your mortgage
- Complete sale.
- Forward title documents to buyer's solicitor.

***Our fee assumes that:**

- a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the title to the property is unregistered or the preparation of additional documents ancillary to the main transaction
- b) the transaction is concluded in a timely manner and no unforeseen complication arise
- c) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- d) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.
- e) Planning permission and/or building regulations consent has not been obtained for works undertaken to the property.

Sale - Leasehold Residential Property

Our fees cover all the work* required to complete the sale of your new home, including paying your estate agent and redeeming your existing mortgage with your mortgage lender.

Conveyancer's fees and disbursements as set out above

Disbursements are costs related to your matter that are payable to third parties, we handle the payment of the disbursements on your behalf to ensure a smoother process. The disbursements which we anticipate will apply are set out separately below. This list is not exhaustive and other disbursements may apply depending on the term of the lease. We will update you on the specific fees upon receipt and review of the lease from the seller's solicitors.

- HM Land Registry fee for obtaining copies of your deeds: £6.00-£24.00
- Obtaining copy planning and/or building regulation documents - £10.00-£20.00 – this is dependent on the local authority
- Fees for duplicate Gas Safe/FENSA/NICEIC/CIGA certificates - £6.00-£42.00:

Anticipated Disbursements

- Management pack fee - £200-300.00. This may be required from both the Landlord and the Managing Agent and we can only advise you once we have spoken to the landlord and or Management Company.
- This fee varies from property to property and can on occasion be significantly more than the range given above. We can give you an accurate figure once we have sight of your specific documents.

How long will my house sale take?

How long it will take from your offer being accepted until you can move out of your house will depend on several factors. The average process takes between 10 - 12 weeks. It can be quicker or slower, depending on the parties in the chain.

The precise stages involved in the sale of a residential leasehold property vary according to the circumstances. However, below are some of the key stages of the sale:

- Take your instructions and give you initial advice
- Check the amount outstanding on any mortgage and contact the mortgage lender if necessary.
- Prepare contract documents
- Obtain copy Land Registry title documents
- Forward completed sale questionnaire and fixture & fittings questionnaire to buyer's solicitor.
- Obtain leasehold packs from the Freeholder/management company.
- Reply to any enquiries raised by the buyer's solicitor
- Give you advice on all documents and information received
- Send final contract to you for signature
- Agree completion date (date from which you sell the property)
- Exchange contracts and notify you that this has happened
- Arrange for figures to be obtained from your estate agent for their commission and your mortgage lender to redeem your mortgage
- Complete sale.
- Forward title documents to buyer's solicitor.

***Our fee assumes that:**

- b) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the title to the property is unregistered or the preparation of additional documents ancillary to the main transaction
- c) this is the assignment of an existing lease and is not the grant of a new lease
- d) the transaction is concluded in a timely manner and no unforeseen complication arise
- e) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation
- f) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.
- g) Planning permission and/or building regulations consent has not been obtained for works undertaken to the property.