E. J. WINTER & SON LLP

SOLICITORS

FOUNDED IN 1927

LET US GUIDE YOU THROUGH THE NEW BUILD CONVEYANCING PROCESS

We take this opportunity of enclosing an estimate of the costs and disbursements associated with your purchase. If you would like to instruct us please –

1. **Complete and return the attached information forms (Purchase Information Form and Cyber Crime Policy Form);**

2. **Forward £600.00 payable to 'E J Winter & Son LLP' on account of the initial costs and your searches (cheque, bankers draft, cash or bank transfer only);**

3. **Inform your mortgage lender (if any) and any interested parties of our details. If they ask for a contact name please give them Rebecca Allen as the contact.**

Please feel free to call us (0118 952 2780) Monday to Friday 9am – 5:30pm to discuss your purchase and any questions you have (or email us at team@ejwinter.co.uk). We are happy to provide a personalised quote with stamp duty fully explained.

We will treat your purchase like it is our own. Other reasons to use us include –

- New Build Conveyancing experts – Only use a firm who specialises in New Homes
- **NO PURCHASE NO ADDITIONAL LEGAL FEES** (over the initial deposit paid)
- Guaranteed Legal Report with Contracts to sign within 48 hours of receipt of the same from the Developers Solicitors saving you valuable time and ensuring you hit the deadline set
- Dedicated New Homes team with direct dials and emails to them
- No waiting for the post – e signatures and email used where possible
- Cheaper legal fees because the process is streamlined and we know the development
- **No waiting for searches and free second search pack should you pull out**

Instruct us today.









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A full list of the members of E J WINTER & SON LLP is available for inspection from any of our offices. **Service by email or fax is not accepted**

Estimate of Costs & Disbursements – Purchase

Fixed Costs

	£
E J WINTER & SON Legal Fees	899.00
Vat @ 20%	179.80
Search Pack (incs local search, drainage and enviro)	301.80
Bank Transfer Fee (inc vat @ 20%)*	48.00
Land Registry Fee	7.00
Total	**1,435.60**

Variable Costs Applicable in Every Case

Stamp Duty

Stamp duty is charged at different rates depending on the price of the property, the nature of the purchaser and their individual circumstances. For general guidance see https://www.gov.uk/stamp-duty-land-tax/overview

A stamp duty calculator for most situations (not full market election) can be found at **https://www.tax.service.gov.uk**

By instructing us you are confirming you are aware of the stamp duty payable. We are able to provide a full quote with stamp duty calculated if you call us to discuss. Stamp duty can change during a transaction even after exchange of contracts. In this regard note that stamp duty is paid at the date of completion and the estimate provided is for the applicable rules today. No liability is accepted should the stamp duty increase later.

Further stamp duty is now a very complicated tax to calculate and since we do not give any tax advice we cannot assist with any reliefs or concessions that may apply to your individual circumstances. We can however recommend a stamp duty tax advisor should you need this assistance who would be happy to assist for any additional fee.

Land Registration Fee

This is the charge to register the property in your name on completion. The fee is based on your purchase price as follows –

£80,001 - £100,000	=	**£95**
£100,001 - £200,000	=	**£230**
£200,001 - £500,000	=	**£330**
£500,001 - £1m	**=**	**£655**
Over £1m	**=**	**£1105**

Bankruptcy Search

The search is charged at **£6** per name and is our standard practice to undertake.

ID Checks

These are professional fees for the time involved and charged at **£40** plus vat per ID check.

Miscellaneous Costs applicable in some cases

Stamp Duty Return	If you wish us to complete your tax return for stamp duty there is an additional legal fee of £150 plus vat.
New Build Properties	Where you are purchasing a new build property the developer's Solicitors may make a charge for preparing the paperwork and this is known as an Engrossment Fee. We will not know the amount of this until we receive the contract but will explain the same in our report to you. Often these charges range from £50 - £250 plus vat. This is not a professional fee from us but instead a separate fee from the developers Solicitors and should also be explained to you by the developer on reservation. Furthermore on some occasions (but rarely) you may be purchasing a property with a separate garage or carport which is on a lease distinct to the property transfer or lease itself. In this scenario there will be two Land Registration Fees (the second normally circa £45) since there will be two different applications for us to make. To cover our additional time for this work we also make a charge of £299 plus vat for the same.

Provisos

Note that a Bank Transfer Fee is not a disbursement but a professional fee by us for the time involved in arranging the electronic transfer of funds. Further, the Stamp Duty Land Tax fee is a professional fee by us for the time involved in completing a return to the Inland Revenue - this is required whether or not stamp duty is payable. The Due Diligence fee is also a professional fee by us for the time involved in undertaking the required money laundering and associated procedures.

PURCHASE INFORMATION FORM BARRATT HOMES DISCOUNTED QUOTE

Your Correspondence Address	
Your Full Names (including middle names)	1. Mr/Mrs/Ms 2. Mr/Mrs/Ms 3. Mr/Mrs/Ms
Telephone Numbers	Home: Work: Mobile:
E-mail (Maximum two)	
Address of property being purchased (**including Plot Number**)	
Purchase Price	
Are you taking a mortgage (if yes please supply lenders name)?	**Yes** or **No**
National Insurance Number for any one purchaser	
Estimated Build Completion date for the property	
Would you prefer to be contacted by email or post (where possible)?	**POST** or **EMAIL**
An address will be stored by the Land Registry (and relevant third parties) to communicate with you if required – what address would you like this to be?	**Existing Correspondence Address** or **Property being Purchased** or **Other** (detail)

Please bank transfer the initial £600.00 to –
E J WINTER & SON LLP CLIENT ACCOUNT Natwest 13 Market Place Reading
Sort Code 60-17-21 Account Number 00837121
Reference :- PNK/Your Surname & Property Address

E J WINTER & SON LLP CYBER CRIME POLICY

WARNING: Cyber crime is becoming more prevalent. In an attempt to counter this we will never provide our bank account details in the body of an email, nor will our bank account details change in the course of a transaction. Before transferring money to us please call to confirm you are using the correct bank details since no liability is accepted if you send funds to an incorrect account.

In order to ensure your money is safely looked after we ask that you provide us with one bank account that will be used throughout your transaction. Any funds that need to be returned to you will only be returned to this account or via a cheque to you. We also require that you send to us a copy of a recent bank statement for this account (within the last 3 months) showing the same detail.

Account Name (including all account holders)	
Sort Code	
Account Number	
Bank Name	
Bank Address	

NB:- Please remember to send this back with a bank statement issued within the last 3 months for this account.

We ask that you note the following –

- We will not change our bank details during the course of your matter. Any calls or emails to say we have will be fraudulent and must be reported to us immediately (via the telephone or in person).

- Before sending any funds to us please call our offices on a number you are sure is us and confirm with a member of staff our bank details. These should be the same as previously provided but if not please do not send any funds and attend our offices in Reading to meet with a Partner of this firm as a matter of urgency.

- Funds will only be returned to the details you provide above. If you send us funds from another account and require these to be returned you will need to attend our offices with your ID as we cannot return the funds to you without following enhanced procedures.

- We recommend that you make a trial first payment to us of £1 and then call us to ensure this has been received before sending any further funds. It is important to call us on a number you are sure is us and not simply email in since your email could be compromised.

- Banks only check that a sort code and account number is correct – they do not cross check the payee (account holders name) and you cannot rely upon the account name being correct as being evidence that the sort code/account number is correct.

- Fraudsters are impersonating everyone including solicitors, clients, estate agents, mortgage brokers, mortgage lenders and banks. Email accounts can be compromised (including your own without your knowledge) and it is fundamental that your cross check everything with us. No liability is accepted should you send money to the wrong account.