

# HomeBuyer Plus

## What you need to know

Our HomeBuyer Plus solution includes the cost of the standard legal fees of buying your new home.

This means you won't have to pay:

- The basic survey fee on properties up to a value of £2.5 million (Standard Valuation for Mortgage Purposes fee).
- The legal fees associated with your house purchase (this covers the professional fees of the conveyancer).
- The Telegraphic Transfer fee for sending the funds to the seller's conveyancer on completion to purchase your house.

The HomeBuyer Plus solution is **only available** when you use one of our appointed panel conveyancers to act for you and us on your house purchase. Once you have made your mortgage application, LMS, which manages our appointed conveyancers, will call you.

You may have to make additional payments for your house purchase and these should be paid direct to the conveyancer.

### Fees you have to pay

The typical additional payments (excluding Stamp Duty and fees relating to searches particular to your property) you will have to pay in a standard house purchase transaction depend on where you are buying your house and are as shown in the following tables.

These fees are for indication purposes only, and the conveyancer will confirm the exact additional costs to you once they receive the full details of your house purchase.

### England and Wales

|                                   |   |
|-----------------------------------|---|
| Bankruptcy search (per purchaser) | £2  |
| Land Registry Search (OS1)        | £4  |
| Stamp Duty Land Tax Form          | £75 + VAT   |
| Land Registration Fee (average)   | £280 (variable based on the purchase price of the property) |

If the Home Information Pack for the property you are buying is no longer up to date, the conveyancer will advise you of options available.

### Scotland

If you are buying your house in Scotland and you need urgent assistance to submit your offer, please call your appointed conveyancer direct on **0844 576 7811\***.

|  |  |
|--|--|
| Registration dues of security              | £30 per case   |
| Stamp Duty Land Tax Form                   | £75 + VAT  |
| Registration dues of disposition (average) | £225 per case (variable based on the purchase price of the property) |

### Northern Ireland

These fees are applicable if the property is registered at Land Registry. Similar costs apply if the title to the property is registered at the Registry of Deeds.

|  |   |
|--|---|
| Registration fee (average)                             | £300 (variable based on the purchase price of the property) |
| Enforcement of Judgement Office Search (per purchaser) | £8  |
| Bankruptcy Search (per purchaser)                      | £20   |
| Registration Fee for charge deed                       | £70   |
| Stamp Duty Land Tax Form                               | £75 + VAT   |
| Priority Search  | £25   |

Additional costs will also apply for any additional work and services you require outside of a standard house purchase transaction. The conveyancer will explain some of the more common additional costs to you at the beginning and will highlight these to you again if they become necessary during the transaction.



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## Frequently Asked Questions

### What if I need a conveyancer to help me sell my home?

You can instruct one of our panel conveyancers to also act for you for your sale, but you will be responsible for all the conveyancing costs and disbursements associated with your sale. We will not contribute to any of these costs for your sale. The conveyancer will advise you of the typical costs at the beginning.

### What if I want to use my own conveyancer?

If you want to use your own conveyancer, then you cannot choose the HomeBuyer Plus solution and we will not pay the cost of your standard legal fees. However, you do have the option to choose an alternative product that offers a free valuation and £250 cashback on completion, which you can put towards your legal costs.

This statement is made in compliance with The Solicitors Regulation Authority's Code of Conduct 2007.

### What if I want to change my mortgage product with you?

You can choose an alternative mortgage product from us or you may choose not to proceed with us.

If you change to another one of our mortgage products after your application has been accepted, you will have to pay the Pre-completion Product Change Fee of £199. In addition, you may lose any non-refundable booking fees you might have paid when you originally applied for the product. You may also have to pay our valuation fee if you don't choose one of our alternative mortgage products that also offers this for free.

If you choose not to proceed with us, you will need to cancel your mortgage application. This will mean you will lose any non-refundable booking fees you might have already paid and we will not contribute to any of your legal costs associated with your house purchase.

In either case, you can choose to continue using the conveyancer who may have already started the legal work for your house purchase. However, you will then be responsible for all the costs and disbursements associated with your purchase, which you will need to pay directly to the conveyancer.

### What if I cancel before completing my house purchase?

You will be responsible for paying all disbursements already incurred directly to the conveyancer. This will all be clearly outlined in your introductory letters from LMS and the conveyancer.

### Do I have to repay the HomeBuyer Plus solution benefit package?

Yes, if you redeem your mortgage on or before the end date of the benefit package, you will need to repay a maximum of £400 for the purchase legal work. The repayment of the benefit will be in addition to any product early repayment charge which may also apply.

### What if I have any questions?

For any queries, please contact our helpline at LMS on **0845 075 7425**.

## YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

**\*Calls could cost up to 10 pence plus up to 6 pence per minute depending on your BT call plan. Mobile and other providers' charges may vary.**

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