

<i>Bank charges</i>	The bank makes a charge for the electronic transfer of money. The electronic transfer provides for the money to be treated as cleared funds in the recipient's bank on the day that it is received, eg. to pay off a mortgage, monies to purchase the property, to transfer the money into your bank account following completion.
<i>Chancel Search</i>	During the course of our investigation of Title, we will undertake a chancel repair search which may reveal that the property is within the historical boundary of a parish which continues to have a potential chancel repair liability. If this is of a concern to you, you can pay for indemnity insurance to guard yourselves and future purchasers financially against any request made for funding from the church.
<i>Drainage Search</i>	The local authority search does not reveal whether the sewerage drains into a public sewer. Further information may be obtainable from the local water company; the cost would be in the region of £50.
<i>Environmental Search</i>	We are required by lenders to make <i>all necessary searches</i> . Under relatively new regulations this includes making an environmental search which would reveal, for instance, whether there are any records which indicate whether the property is situated in an area affected by any potentially noxious substances. If you are not going to be reliant on mortgage finance you are not required to have an environmental search carried out but we would strongly recommend you do so.
<i>Land Charges Search</i>	The search is used to check that a buyer is not bankrupt. It is also used where there is an unregistered Title to check that there are no Land Charges Entries against the property being purchased, eg. mortgages.
<i>Land Registry Fee</i>	This is the fee paid to the Government to register the charge of ownership or new mortgage, the transaction has not been legally completed until registration has taken place. The amount of fee is calculated by reference to the purchase price or value of the mortgage.
<i>Land Registry Search Fee</i>	This is the fee paid to the Land Registry to obtain priority for the buyer or mortgagee and to ensure that no one else is able to mortgage or otherwise deal with the land during the priority period.
<i>Local Authority Search</i>	This search is sent to the local authority and is a standard form upon which the Council will provide all of the information in their records relating to the property eg. road changes within 200 meters, planning consents that relate to the property and policy decisions. The fees charged by the local authority and according to the authority.
<i>Office Copy Entries</i>	This is an up to date copy of the Title from the Land Registry. The copy held by you or by the lender is only a copy of the Land Registry records and may not be up to date.
<i>Postage, telephone, fax, email and photocopying</i>	These form part of the solicitor's charges and therefore carry VAT.
<i>VAT</i>	VAT is charged on the services provided and some of the disbursements, but not those relating to the Government departments.