



# Price Guide

2025-2026 edition

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# Introduction

SCJ Solicitors is a firm of solicitors based in Caernarfon, North Wales. In practise since 2014, we strive to offer our clients legal services that are unbeaten in terms of results, service levels and friendliness of approach.

This document outlines the services we offer and the prices we charge, in accordance with SRA price transparency rules, as well as information about who will manage your case matter and what type of service you can approximately expect to receive when you instruct us to deal with your legal matter.

This price guide is provided to comply with SRA rules around the transparency of our pricing so that a potential client can make an informed choice about which legal provider to use and have an accurate estimate as to how much any legal services they utilise from our firm will likely cost them. However, by virtue of the practice of law being fairly unpredictable and any commercial discounts we may make on a case by case basis, a price transparency document can only go so far and we encourage any persons wishing to utilise SCJ Solicitors to act for them in their legal matters to contact us to discuss costs and other aspects of their matter.

## Contact information

Address: SCJ Solicitors  
37 High Street  
Caernarfon  
Gwynedd  
LL55 1RH

Phone number: 01286 677 897

Email address: [enquiries@scjsolicitors.co.uk](mailto:enquiries@scjsolicitors.co.uk)

## Regulatory information

SCJ Solicitors is regulated by the Solicitors Regulation Authority and its regulated number is 613541. You can find out more information about how we are regulated by visiting <http://www.sra.org.uk>.

SCJ Solicitors is a member of the Conveyancing Quality Scheme operated by the Law Society. This ensures that we handle your conveyancing matter according to industry best standards.

## Who will handle and work on your legal matter

SCJ Solicitors is a firm comprising of a sole practitioner and therefore all matters will be handled by Samantha Harbridge-Jones, the principal solicitor of the firm. Samantha has been a solicitor since 2006 and has a large amount of legal experience in a broad number of legal areas including litigation, divorce, conveyancing, will and probate matters. Samantha has worked for a number of different legal firms before opening her own firm, SCJ Solicitors, in 2014.

Samantha is assisted by her 7 legal assistants who have a broad range of experience in the legal sector and are vetted for before hire and receive extensive in situ training to deal with your legal matter safely and efficiently.

Samantha also offers a number of commercial legal services to the commercial sector such as property investors, developers and other commercial interests such as other law firms. If you are a commercial client, please contact the firm to discuss bespoke pricing tailored to your requirements as a commercial entity, as they are not covered by this document or the SRA price transparency rules.

## Referral fees

Referral fees are payments made by a law firm to a third party who then refers clients to them or recommends the law firms services to the potential client. SCJ Solicitors does not accept or offer referral fees or payments in any capacity for any of our services.

## VAT

VAT is payable on our fees. It is charged at the standard rate of 20%.

Vat may be payable on some disbursements and third-party costs. We will indicate whether this is the case next to the specific disbursement fee.

HM Courts fees do not incur VAT.

## Information and Data service third party costs

Our firm uses various data and information service providers that streamline the process of acquiring, completing and submission of forms or data to various government agencies and services, for example the Land Registry and similar. We do this as these services offer a streamlined way of working with our case management software that speeds up efficiency. These providers add a surcharge for this service and as a result of this, certain third-party disbursements for the submission or obtaining of documents or information may appear more expensive than they would be if submitted or requested directly to and from the relevant agency. Where this is the case, we have identified the additional expense.

SCJ Solicitors currently utilises InfoTrack and the TM Group for these services.

## Land Registry and HM Court fees and disbursements

Land Registry and HM Courts fees and disbursements are third party costs that you will have to pay for certain legal services. Their prices are subject to occasional change and may do so before we have a chance to update this document. The most up to date figures for their fees for the relevant services should be checked at the following websites.

### **Land Registry fees**

For all matters relating to land, conveyancing, mortgages and remortgages

<https://www.gov.uk/guidance/hm-land-registry-registration-services-fees>

### **HM Courts (Civil) fees**

For all matters relating to litigation, debts and setting aside

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50/civil-court-fees-ex50>

### **HM Courts (Family) fees**

For all matters relating to divorce and financial remedy

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50/family-court-fees-ex50>

### **All HM Courts fees**

A full breakdown of all charges and costs levied by HM Courts can be obtained here

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-full-list-ex50a>

## Commercial services

SCJ Solicitors offers several commercial services available to commercial entities (Known as “Business to Business” services) that are not covered under the scope of the SRA Price Transparency Rules and are priced in a bespoke manner. They are not included in this document. Anyone seeking price information for such services should contact the firm directly.

## What legal services do we offer

SCJ Solicitors offers a broad range of legal services to the public. They are as follows.

- Residential property purchases
- Residential property sales
- Litigation
- Debt recovery and setting aside
- Wills
- Probate
- Divorce
- Court of Protection

These services, their prices and their expected time scales are explained in more depth on the next few pages. If there is a term or phrase you don't understand, there is a glossary at the back of this document that explains what it means.

## Legal services we do not offer

SCJ solicitors **does not** provide any legal services in the following areas of law:

- Motoring offences
- Criminal offences
- Employment
- Medical or Dental Negligence (Of any kind)
- Licensing
- Immigration
- Private Prosecution
- Personal Injury
- Accident claims & compensation

## Legal Aid

All services offered by our firm are offered on a standard commercial basis and are paid for by you, the client. We do not provide any of our services under the Legal Aid scheme.

## Court of Protection Service: Supported Deputyship application

If a family member, friend or other loved one has lost the capacity to make their own decisions, choosing to apply for financial deputyship with the Court of Protection can be confusing. Our fixed fee service for £1'500 plus VAT, lets our firm take control of this process for you.

The basis for our charges is as follows. The Court of Protection Service includes:

- Completing the application and supplemental forms regarding the protected person and the proposed deputy
- Lodging the application with the Court of Protection
- Advising you and responding to the Court at each stage
- Assistance with setting up a surety bond
- Checking the Deputyship order and advising on any restrictions or conditions

The Court of Protection Service **does not** include:

- Collecting in information regarding the protected person's income and assets
- Disbursements
- The registration fee
- The security bond premium
- Medical fees for the assessment of capacity.
- Administration of the Deputyship after the order has been made
- Involvement in any dispute between the applicant and any third party
- Home visits
- Personal service of documents upon the protected person

We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Court of Protection Service: Supported Deputyship application

The following disbursements and additional fees may apply to the Court of Protection service: Supported Deputyship application. Not all disbursements or additional fees will be incurred and some or all will not apply to your specific circumstances.

### Disbursements and additional fees that may apply

Type of fee	Description	Fee amount
Application fee	Payable on making an application to start court proceedings or requesting permission to start proceedings	£408
Appeal fee	Payable on filing an appellants notice appealing a court decision or requesting permission to appeal a court decision.	£257
Hearing fee	Payable where the court has held a hearing decide the application and has made an order, declaration or decision	£494
Copy of document fee	Payable on requesting a copy of a document that was filed during court proceedings.	£5

## Single lasting power of attorney service: Health & Welfare OR Finance and Property

Deciding to set up a Lasting Power of Attorney (LPA) and potentially give someone else control over your finances or welfare in the future, is not an easy decision. It's very important to get this right with the help of a solicitor who can advise and guide you accordingly through the process.

SCJ Solicitors is highly experienced and will provide you with the expert advice you need to ensure that you're prepared for such a future.

For £350 plus VAT, you can specify the type of LPA you need; whether that is health & welfare OR finance & property affairs or £600 plus VAT for a couple (Where the same attorneys are being appointed).

The basis for our charges is as follows. The Single Lasting Power of Attorney Service includes:

- Advice in connection with disclosure of your will to your attorneys and preparing letter of authority if appropriate
- Setting up one type of Lasting Power of Attorney (either welfare OR finance)
- Guidance on who to appoint as attorneys and how many
- Guidance in relation to replacement attorneys
- Guidance on how to appoint attorneys
- Guidance on how to sign the documents
- Advice as to your attorneys' duties
- Completing the registration forms to the Office of the Public Guardian
- Advising on eligibility for discounted court fees or exemption
- Ensuring registration with the Office of the Public Guardian
- Secure storage of your Lasting Power of Attorney

The Single Lasting Power of Attorney Service does not include:

- Drafting Preferences and Instructions on the Lasting Power of Attorney
- Dealing with capacity issues
- Costs associated with obtaining attorney signatures on the documentation or re-issuing documents when incorrectly signed / witnessed
- Office of the Public Guardian registration fees

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

# Lasting powers of Attorney Service: Health and Welfare AND Finance and Property

Deciding to set up a Lasting Power of Attorney (LPA) and potentially give someone else control over your finances or welfare in the future, is not an easy decision. It's very important to get this right with the help of a solicitor who can advise and guide you accordingly through the process.

SCJ Solicitors is highly experienced and will provide you with the expert advice you need to ensure that you're prepared for such a future.

For £600 plus VAT, our solicitors will help you set up Lasting Powers of Attorney covering both your health & welfare and finance & property affairs or £1'000 plus VAT for a couple (where the same attorneys are being appointed).

The Lasting Power of Attorney Service includes:

- Setting up both types of Lasting Powers of Attorney
- Guidance on who to appoint as attorneys and how many
- Guidance in relation to replacement attorneys
- Guidance on how to appoint attorneys
- Guidance on how to sign the documents
- Advice as to your attorneys' duties
- Completing the registration forms to the Office of the Public Guardian
- Advising on eligibility for discounted court fees or exemption
- Ensuring registration with the Office of the Public Guardian
- Secure storage of your Lasting Power of Attorney

The Lasting Power of Attorney Service does not include:

- Drafting Preferences and Instructions on the Lasting Powers of Attorney
- Dealing with capacity issues
- Costs associated with obtaining attorney signatures on the documentation or re-issuing documents when incorrectly signed / witnessed
- Office of the Public Guardian registration fees
- Advice in connection with disclosure of your will to your attorneys

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Lasting powers of Attorney Service

The following disbursements and additional fees may apply to all Lasting Power of Attorney services. Not all disbursements or additional fees will be incurred and some or all may not apply to your specific circumstances.

### **Disbursements and additional fees that may apply**

A standard application for a Lasting Power of Attorney or an Enduring Power of Attorney will cost £82 per LPA. This can be reduced by 50% (A remission) or be price exempt (An exemption) by the court based if you are in receipt of certain means tested benefits. If you think you are eligible, please let us know.

A repeat LPA application will cost £41 per LPA. This can be reduced by 50% (A remission) or be price exempt (An exemption) by the court based if you are in receipt of certain means tested benefits. If you think you are eligible, please let us know.

An office copy/certified copy of an LPA costs £35 and an EPA costs £25. No exemption or remission is available for these.

# Probate

Dealing with an estate can often be very complicated, especially when it usually happens at very difficult time and circumstances; it can take a long time and making sure everything is done correctly can involve a great deal of unwelcome stress and anxiety. SCJ Solicitors can deal with your probate matter for you with our fixed fee estate administration services.

Every estate is different, so we provide a range of services to make sure that you get the right amount of support at the right fixed price to meet your individual circumstances.

## **Grant only service (Uncontested)**

Our Probate Grant Only service costs £1'300 plus VAT.

The Probate Grant Only Service is right for you if:

- You only want us to obtain the Grant of Probate or Letters of Administration and you are happy to administer the estate yourself
- The net estate is worth less than £325,000
- There are no more than five beneficiaries

The Probate Grant Only Service includes:

- Consultation explaining the process involved
- Where there is no Will, acting on behalf of the administrators of the estate
- Where there is a Will, acting on behalf of the executors of the estate
- Completion of the short Inheritance Tax form (IHT205)
- Drafting the Oath in support of the application
- Obtaining the Grant of Probate or Letters of Administration

The Probate Grant Only Service does not include:

- Advice relating to the legal validity of the Will or the meaning of the Will
- Advice relating to any further steps required to administer the estate
- Undertaking searches to look for a Will
- Identifying beneficiaries of the estate
- Where the deceased was domiciled abroad or there are significant foreign assets
- Where the short Inheritance Tax form is not appropriate, and the long Inheritance Tax form is required
- Transfer of Inheritance Tax nil rate band
- Registration / notification of death
- Dealing with any business owned by the deceased
- Organising valuations of assets in the estate
- Dealing with any property related matters (insurance, utilities, council tax)
- Placing statutory notices
- Any property conveyance

- Inheritance tax, income tax or capital gains tax issues
- Payment of any legacies in the Will
- Payment of debts and liabilities in the estate
- Collecting assets and distributing them to beneficiaries
- Preparing estate accounts
- Any disbursements (Probate Registry fees, oath fees)
- Conduct of the matter where a dispute between the parties arises

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

### **Small estates service (Uncontested)**

Our Probate Small Estates service costs £2'700 + VAT.

The Small Estates Service is right for you if:

- You want us to deal with the entire estate administration
- The net estate is worth less than £325,000
- There are no more than five beneficiaries, AND
- There are no more than 10 institutions / providers with whom the deceased held assets, who we need to deal with

The Small Estates Service includes:

- Consultation explaining the process involved
- Where there is no Will, acting on behalf of the administrators of the estate
- Where there is a Will, acting on behalf of the executors of the estate
- Collecting information on the value of the assets of the estate
- Arranging payment of funeral costs
- Dealing with property related matters (insurance, utilities, council tax)
- Completion of the short Inheritance Tax form (IHT205)
- Drafting the Oath in support of the application
- Obtaining the Grant of Probate or Letters of Administration
- Completing closure forms and collecting in the assets
- Payment of known debts and liabilities in the estate
- Reclaim of income tax (if the deceased was not a self-assessed tax payer)
- Preparing the estate account
- Payment of all legacies

The Small Estates Service does not include:

- Advice relating to the legal validity of the Will or the meaning of the Will
- Undertaking searches to look for a Will
- Identifying beneficiaries of the estate
- Where the deceased was domiciled abroad or there are significant foreign assets

- Where the short Inheritance Tax form is not appropriate, and the long Inheritance Tax form is required
- Transfer of Inheritance Tax nil rate band
- Registration / notification of death
- Dealing with any business owned by the deceased
- Placing statutory notices
- Any property conveyance
- Inheritance tax, income tax or capital gains tax issues
- Any disbursements (Probate Registry fees, oath fees)
- Any variations to the estate
- Conduct of the matter where a dispute between the parties arises
- Matters where we estimate it will take us more than 15 hours to complete the estate administration

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

### **Probate: Complex and Taxable estates (Uncontested)**

We are unable to offer a fixed price for the complete administration of a taxable or complex estate. A complex estate is any estate that does not fit into the other categories described.

We will charge £285 per hour for the administration of a complex or taxable estate. As a guide, we estimate dealing with such estates will take between 10 and 15 hours work, and you should at minimum budget for this amount of time.

### **How long does probate take?**

As a guide, estates that fall within the range of our fixed price services are dealt with within three to nine months, but no guarantees are given as to timelines. Typically, obtaining the Grant of Probate takes between twelve and sixteen weeks. Collecting assets then follows which can take between three to six weeks. Once this has been done, we can distribute the assets, which normally takes between three to six weeks. This is subject to variation and can take longer.

### **Contested probate**

A contested grant of probate is a significantly more complex process, and it is therefore not possible to give a precise costing or timeline, however we will keep you informed at all steps of the process and costings incurred.

The following disbursements and additional fees may apply to Probate matters. Not all disbursements or additional fees will be incurred.

### **Disbursements and additional fees that may apply**

You may have to pay a fee to the courts to apply for probate. Whether you need to pay depends on the value of the estate. If the value of the estate is over £5'000, the application to the court is £300.

There is no fee if the estate is £5'000 or less.

Additional copies of the probate document will cost £1.50 each.

If probate has already been granted, it costs £20 to make a second application. This is applicable regardless of the value of the estate (i.e. you will still have to pay it if the value of the estate is £5'000 or less).

## Wills: Simple Will

Not having a Will or failing to have it written, stored and/or witnessed properly can cause unnecessary stress and upset for loved ones and those you wish to leave your assets in the event of your death. You can safeguard against this by choosing our SCJ Solicitors to prepare your Will.

Our Simple Will Service ensures that you have everything you need to be fully organised and prepared for the future and will cost from £95 + VAT.

If you have a spouse or partner, our fees for mirror Wills are just £160 + VAT for both.

The Simple Will Service includes:

- Consultation with a solicitor in the office or by telephone
- Provision for funeral wishes
- Appointing executors and substitute executors
- Appointing guardians for your children
- Provision for up to five monetary gifts to beneficiaries
- Provision for up to five personal items to beneficiaries
- Advice relating to your intended beneficiaries
- Preparation of draft Will
- Further attendance for supervised signing of the Will in the office
- Secure lifetime storage of your signed Will

Our Simple Will Service does not include:

- Tax planning and pensions
- Mortgages and life insurance
- Disinheriting or leaving our family members
- Provision for children from previous relationships / marriages
- Assets abroad
- Home visits to take instructions or for Will signing

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Wills: Standard Will

Not having a Will or failing to have it written, stored and/or witnessed properly can cause unnecessary stress and upset for loved ones and those you wish to leave your assets in the event of your death. You can safeguard against this by choosing our SCJ Solicitors to prepare your Will.

Our Enhanced Will Service ensures that you have everything you need to be fully organised and prepared for the future and costs from £220 + VAT.

If you have a spouse or partner, our fees for mirror Wills are just £400 + VAT for both.

The Enhanced Will Service includes:

- Consultation with a solicitor in the office or by telephone
- Provision for funeral wishes
- Appointing executors and substitute executors
- Appointing guardians for your children
- Life interest trusts or discretionary trusts
- Letter of Wishes for your trustees if applicable
- Checking the joint ownership of your home and advising if steps need to be taken to sever the tenancy
- Dealing with the severance of the tenancy at HM Land Registry
- Advice relating to inheritance tax
- Advice relating to your intended beneficiaries
- Preparation of draft Will
- Further attendance for supervised signing of the Will in the office
- Secure lifetime storage of your signed Will

Our Enhanced Will Service does not include:

- Home visits to take instructions or for Will signing
- Complex tax planning and pensions advice
- Complex personal or financial circumstances
- Disbursements for HM Land Registry document
- Succession planning relating to any business
- Complex trust structures
- Multi-jurisdictional circumstances
- Borderline capacity issues

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Wills: Enhanced Will

Not having a Will or failing to have it written, stored and/or witnessed properly can cause unnecessary stress and upset for loved ones and those you wish to leave your assets in the event of your death. You can safeguard against this by choosing our SCJ Solicitors to prepare your Will.

Our Enhanced Will Service ensures that you have everything you need to be fully organised and prepared for the future from £400 + VAT.

If you have a spouse or partner, our fees for mirror Wills are just £700 + VAT for both.

The Enhanced Will Service includes:

- Consultation with a solicitor in your home
- Provision for funeral wishes
- Appointing executors and substitute executors
- Appointing guardians for your children
- Life interest trusts or discretionary trusts
- Letter of Wishes for your trustees if applicable
- Checking the joint ownership of your home and advising if steps need to be taken to sever the tenancy
- Dealing with the severance of the tenancy at HM Land Registry
- Advice relating to inheritance tax
- Advice relating to your intended beneficiaries
- Preparation of draft Will
- Further attendance for supervised signing of the Will in own home
- Secure lifetime storage of your signed Will

Our Enhanced Will Service does not include:

- Home visits to take instructions or for Will signing
- Complex tax planning and pensions advice
- Complex personal or financial circumstances
- Disbursements for HM Land Registry document
- Succession planning relating to any business
- Complex trust structures
- Multi-jurisdictional circumstances
- Borderline capacity issues

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Mortgage and Remortgage

Our fees cover all the work requires to complete the mortgaging of the property, including dealing with the Land Registry application and dealing with any indemnity policies which will be needed.

The following table sets out our fees for a mortgage or remortgage of a property depending on where the property value falls in the ranges shown below. The below table does not include the third-party fees and disbursements involved in the mortgage as these are defined further below.

Property value	Our legal fee	VAT (20%)	Estimated Total
£0 - £100'000	£400	£80	£480
£100'001 - £200'000	£450	£90	£540
£200'001 - £300'000	£500	£100	£600
£300'001 - £400'000	£600	£120	£720
£400'001 - £500'000	£650	£130	£780
£500'001 - £600'000	£700	£140	£840
£600'001 - £700'000	£800	£160	£960
£700'001 - £800'000	£900	£180	£1'080
£800'001 - £900'000	£1'000	£200	£1'200
£900'001 - £1'000'000	£1'100	£220	£1'320

Our fee and associated disbursements for mortgages or remortgages of properties over £1'000'000 (One million) are available on request as it is subject to bespoke pricing.

### Additional Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

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

The Land Registry fee that you will have to pay will be as follows:

Property value (Range)	Maximum fee charged by Land Registry
£0 to £100'000	£45
£100'001 to £200'000	£70
£200'001 to £500'000	£100
£500'001 to £1'000'000	£145
£1'000'001 and over	£305

Please note the Land Registry disbursements shown are the maximum amount you will pay. There may be a reduced figure available in certain circumstances.

Additional Land Registry disbursements will be as follows:

- Land Registry Official copies and plans – £8.80\* per document (we estimate £18\* for a freehold property and £44\* for a leasehold property)
- Fee for redeeming an existing mortgage £24 plus VAT per mortgage
- Search indemnity insurance £10 -£100 depending on the property value

\* Please note that the above prices may also reflect an additional third-party cost imposed by our information and data provider referred to at the start of this price guide.

If the property is leasehold, it may be necessary to serve Notice of Charge on the collector of the ground rent. In addition, if the property is subject to a service charge and a compliance certificate is required further fees will be payable. Confirmation of these fees can only be provided once we have sight of specific documentation.

### **Searches on the property you are obtaining a mortgage or remortgage on**

In the case of some mortgages or remortgages, our firm may have to conduct “Searches” on the property to discover various information about it and any risks or complications to the property you or the mortgage authority need to be aware of or may affect the mortgage. Information such as subsidence risks, water and drainage information, whether the property is subject to old laws such as chancel fees, etc. These searches are classed as disbursements, and they incur third party charges that are levied by the data provider who supplies this information which you will be expected to pay. It is not possible for us to provide a comprehensive list of these search fees as they vary massively depending on who is providing the information, the authority that supplies the information and even where the property is geographically located. As such, we will make you aware of the searches we are conducting and their relevant costs before we obtain them.

### **Guidance**

#### **How long will my house mortgage take?**

How long it will take to mortgage your property will depend on a number of factors. The average process takes between 8-12 weeks. It can be quicker or slower and there is no real definitive fixed answer. You should not make assumptions nor set deadlines as to how long your mortgage will take.

## **Stages of the process**

The precise stages involved in the mortgage of a residential property vary according to the circumstances. However, below we have suggested some key stages that you may wish to include:

- Take your instructions and give you initial advice
- Obtaining search insurance
- Advising you in respect of mortgage offer
- Preparing report on title
- Redeeming an existing mortgage (if applicable)
- Registering your new mortgage at HM Land Registry

If you would like any further information, please do not hesitate to contact us and we can provide more information.

## Purchase of a residential Property

Our fees cover all of the work required to complete the purchase of your new home or property, 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 you wish to buy is in Wales.

The following table sets out our fees for a purchase of a property depending on where the purchase price falls in the ranges shown below and how you have come to purchase the property. The below table does not include the third-party fees and disbursements involved in the purchase as these are defined further below.

### Standard purchase (Estate agent, letting agent, direct sale, etc)

Purchase price range	Our legal fee	VAT (20%)	Estimated Total
£0 - £100'000	£700	£140	£840
£100'001 - £200'000	£1'000	£200	£1'200
£200'001 - £300'000	£1'000	£200	£1'020
£300'001 - £400'000	£1'000	£200	£1'140
£400'001 - £500'000	£1'100	£220	£1'320
£500'001 - £600'000	£1'500	£300	£1'800
£600'001 - £700'000	£2'000	£400	£2'400
£700'001 - £800'000	£2'500	£500	£3'000
£800'001 - £900'000	£3'000	£600	£3'600
£900'001 - £1'000'000	£3'500	£700	£4'200

### Auction purchase (Properties purchased at an auction)

SCJ Solicitors is a property auction specialist, and we are experts in dealing with properties purchased through auction. However, the purchase of auction properties often incurs significant issues and risks that affects the legal process and as such we charge a different price as shown in the table below.

Purchase price range	Our legal fee	VAT (20%)	Estimated Total
£0 - £100'000	£1'000	£200	£1'200
£100'001 - £200'000	£1'200	£240	£1'440
£200'001 - £300'000	£1,200	£240	£1'440
£300'001 - £400'000	£1,500	£300	£1'800
£400'001 - £500'000	£1,500	£300	£1'800
£500'001 - £600'000	£1,750	£350	£2'100
£600'001 - £700'000	£1,850	£370	£2'220

Our fee and associated disbursements for standard purchase of properties over £1'000'000 and auction-based purchases of properties over £700'000 are available on request as it is subject to bespoke pricing.

In the case of unregistered land an additional fee of £200 plus VAT is payable.

In the case of leasehold property an additional fee of £250 plus VAT is payable.

In the case of a new lease an additional fee of £250 plus VAT is payable.

In the case of a mortgage being involved, an additional fee of £200 plus VAT is payable.

### **Additional Disbursements in the sale of a residential property**

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Land Registry Disbursements would be as follows:

<b>Property value (Range)</b>	<b>Maximum fee charged by Land Registry</b>
£0 to £80'000	£45
£80'001 to £100'000	95
£100'001 to £200'000	£230
£200'001 to £500'000	£330
£500'001 to £1'000'000	£655
£1'000'001 and over	£1'105

Please note the Land Registry disbursements shown are the maximum amount you will pay. There may be a reduced figure available in certain circumstances.

Other land Registry disbursements would be:

- Land Registry OS1 Search £8.80\* – per title
- Land Registry Bankruptcy £7.80\* – per person

\* Please note that the above prices may also reflect an additional third-party cost imposed by our information and data provider referred to at the start of this price guide.

### **Searches on the property you are purchasing**

As well as these fees, our firm will conduct “Searches” on your property to discover various information about it and any risks or complications to the property you need to be aware of or may affect the purchase. Information such as subsidence risks, water and drainage information, whether the property is subject to old laws such as chancel fees, etc. These searches are classed as disbursements, and they incur third party charges that are levied by the data provider who supplies this information which you will be expected to pay. It is not possible for us to provide a comprehensive list of these search fees as they vary massively depending on who is providing the information, the authority that supplies the information and even where the property is geographically located. As such, we will make you aware of the searches we are conducting and their relevant costs before we obtain them.

## **Stamp Duty or Land Tax**

The amount you will have to pay depends on the purchase price of your property. You can calculate the amount you will need to pay by using HMRC's website:

<https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax>

Or if the property is located in Wales by using the Welsh Revenue Authority's website here:

<https://www.gov.wales/land-transaction-tax-calculator>

## **Anticipated Disbursements if the property is Leasehold**

- Notice of Transfer fee – This fee if chargeable is set out in the lease. Often the fee is between £20- £200 (It can potentially be more).
- Notice of Charge fee (if the property is to be mortgaged) – This fee is set out in the lease. Often the fee is between £20 – £200 (It can potentially be more).
- Deed of Covenant fee – This fee is provided by the management company for the property and can be difficult to estimate. We will need to provide specific costing for this.
- Certificate of Compliance fee – This fee is provided by the management company for the property and can be difficult to estimate. We will need to provide specific costing for this.

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.

## **We would charge additional fees for the following in the case of a leasehold property:-**

- Purchase of a new build property – additional cost of £200 plus VAT
- Purchase using the Help to Buy Scheme – additional cost of £250 plus VAT
- Purchase of an apartment or flat – additional cost of £150 plus VAT
- Purchase using a Help to Buy ISA – additional cost of £150 plus VAT

## Guidance

### How long will my house purchase take?

How long it will take from your offer being accepted until you can move into your house will depend on a number of factors that make it impossible to provide a specific timeline. The average process takes between 8-12 weeks but there is no way to provide an accurate timeline and you should avoid planning for specific deadlines.

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 a shorter amount of time. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer amount of time. In such, a situation additional charges would apply.

***You should avoid cancelling a lease, rent agreement, moving out you're your current property or making any other residence or cost sensitive plans on the expectation that your property purchase will complete by a certain date until our firm has given you a confirmed completion date, as this can lead to loss of residence or financial harm.***

## **Stages of the process**

The precise stages involved in the purchase of a residential property vary according to the circumstances. However, below we have suggested some key stages that you may wish to consider:

- 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

## Sale of a residential property

Our fees cover all of the work required to complete the sale of your new home, including dealing with the preparation of draft Contracts and redeeming any mortgages/charges on the property.

The following table sets out our fees for the sale of your property depending on where the sale price falls in the ranges shown below. The below table does not include the third party fees and disbursements involved in the sale of your house as these are defined further below.

### Standard sale of a property

Sale price range of property	Our legal fee	VAT (20%)	Total
£0 - £100'000	£550	£110	£660
£100'001 - £200'000	£650	£130	£780
£200'001 - £300'000	£850	£170	£1'020
£300'001 - £400'000	£950	£190	£1'140
£400'001 - £500'000	£1'050	£210	£1'260
£500'001 - £600'000	£1'150	£230	£1'380
£600'001 - £700'000	£1'400	£280	£1'680
£700'001 - £800'000	£2'400	£480	£2'880
£800'001 - £900'000	£2'500	£500	£3'000
£900'001 - £1'000'000	£3'300	£660	£3'960

Our fee and associated disbursements for sale of properties over £1'000'000 (One million) are available on request as it is subject to bespoke pricing.

If the property you are selling is a leasehold property an additional fee of £250 is payable on all prices shown in the above table.

### Sale of a property via auction

SCJ Solicitors is a property auction specialist, and we are able to process a sale of your property via an auction. However, many of the aspects of this process are extremely bespoke and involve processes that fall outside the scope of the SRA price transparency guidelines. The pricing for sale of properties via auction depends on many factors, some of which are unknown before the auction takes place. As such it is not possible to give you a price guide for this service. If you wish to sell your property via an auction, we recommend you contact us first so we can provide further information and guidance based on your particular circumstances and property.

## **Additional Disbursements and fees in the sale of a property**

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Land Registry Official copies and plans – £8.80\* per document (we estimate £18\* for a freehold property and £44\* for a leasehold property)

If the property is unregistered the following disbursements will be payable:-

Search of the Index Map – £9.80\*

Full Bankruptcy – £7.80\* per name

Leasehold Management Packs are required for the sale of a property which is a flat or apartment. This can be requested from the freeholder of the property and once we have established this fee we will let you know. This fee is likely to be between £50 – £600.

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.

\* Please note that the above prices may also reflect an additional third-party cost imposed by our information and data provider referred to at the start of this price guide.

### **We would charge additional fees for the following:-**

- Redeeming a second or subsequent charge £50
- Sale with a Help to Buy Scheme charge– additional cost of £150 plus VAT
- Sale of an apartment or flat – additional cost of £150 plus VAT

## Guidance

### How long will my house sale take?

How long it will take from you accepting the offer on your house to you completing your house sale will depend on a number of factors and it is not possible to provide a specific timeline. The average process takes between 8-12 weeks. It can be quicker or slower, depending on the parties in the chain and various other factors.

***You should avoid making any other residence or cost sensitive plans on the expectation that your property sale will complete by a certain date until our firm has given you a confirmed completion date, as this can lead to loss of residence or financial harm.***

### Stages of the process

The precise stages involved in the sale of a residential property vary according to the circumstances. However, below we have suggested some key stages that you may wish to consider:

- Take your instructions and give you initial advice
- Investigating the title to the property, to include:

(i) preparing a sale contract and forwarding protocol and title documents for the property to the buyer's solicitor;

(ii) answering pre-contract enquiries raised by your buyer;

- Negotiating a transfer document;
- Advising you in respect of your mortgage/s redemption;
- Proceeding to exchange of contracts and then completion of the sale;
- Transferring redemption funds by telegraphic transfer to the lender
- Forwarding the deeds and documents to the buyer's solicitor on completion of your sale

## Divorce (Uncontested)

Divorce can be a devastating time for any couple and is often a time when a person can feel most vulnerable when having to initiate a legal proceeding against a former loved one. SCJ Solicitors can deal with your divorce sensitively and discreetly while insuring you get the best possible outcome for you.

An uncontested divorce costs £600 plus VAT (Where you and your wife/husband both agree to the divorce. There exists the possibility you can recover some of these costs from your partner if you are the petitioner (The person instigating the divorce proceedings).

Our uncontested divorce service includes:

- Drafting of the divorce petition
- Filing the divorce petition with the relevant court
- Processing and applying for the Decree Nisi
- Processing the Decree Absolute

Our uncontested divorce service does not include:

- Any incurred court fees
- Child custody matters
- Any incurred fees for copies of documents
- The separation and/or division of shared financial matters and assets
- This does not include any changes to Court fees or the rates of VAT

For an additional fee of £600 plus VAT we will also include:

- Asset separation and distribution settlements including pre-nuptial agreements

### **Guidance**

#### **How long does an uncontested divorce take?**

If the divorce is uncontested by the other partner, a divorce can take somewhere between 6-8 months depending on how busy courts are and how fast both sides provide the required paperwork.

## **What are the stages involved?**

An uncontested divorce doesn't usually require a court visit by either party and the process is relatively straightforward. A simple breakdown is as follows:

- 1) SCJ Solicitors drafts the divorce petition and sends to the appropriate court along with the marriage certificate.
- 2) The court issues a copy to your partner along with something called the acknowledgement of service which is the courts confirmation your partner has received the petition. They have 14 days to respond and state whether they wish to contend the divorce and whether they have an objection to paying the court fees.
- 3) When the court receives the signed acknowledgement of service, they will provide it to you at which time we apply for your Decree Nisi.
- 4) Upon receiving your Decree Nisi, you must wait 6 weeks and a day before we can then apply for your Decree Absolute which legally terminates your marriage and are now considered divorced in the eyes of the law.

The fixed fee applies to the service described. We will confirm to you at the outset, or as soon as it becomes clear, if any additional work is needed outside the terms of the service. If this is the case, we will let you know as soon as possible and agree with you how any additional work is to be charged.

## Divorce (Contested)

Divorce can be a devastating time for any couple and is often a time when a person can feel most vulnerable when having to initiate a legal proceeding against a former loved one. SCJ Solicitors can deal with your divorce sensitively and discreetly while insuring you get the best possible outcome for you.

A contested divorce is a lot more complex than an uncontested divorce. It will result in at least two court visits at minimum and possibly more.

It is not possible to give an accurate timescale as to how long a contested divorce will take.

For contested divorce cases we charge a fixed hourly rate of £285 plus VAT

This includes:

- Filing evidence for the purposes of contesting the petition or defending a petition that has been issued.
- Attending Court

This does not include:

- Any incurred court fees
- Child Custody matters
- Any incurred fees for copies of documents
- The separation and/or division of shared financial matters and assets
- This does not include any changes to Court fees or the rates of VAT

# Financial Remedy

Financial remedy is what occurs after a divorce where two people cannot agree on how assets and finances are to be split or apportioned.

This is where the parties have been unable to reach an agreement on financial matters either between themselves, through solicitors or through mediation in relation to a divorce matter. It is where Court proceedings have to be issued.

## **Where the client is the Applicant in financial proceedings:**

Our work under this fee will include:

- Issuing the application for the finances at the Court:
- Preparing your financial statement known as a Form E
- Preparing the documents for the first Hearing; and

Representing you up to and including at the first Court hearing known as the First Directions Appointment (Local to the firm).

Our fees would be £1'500 plus VAT.

## **Where the client is the Respondent in financial proceedings:**

Our work will include:

- Preparing your financial statement known as a Form E
- Preparing the documents required for the first hearing; and
- Representing you up to and including the first Court hearing, known as the First Directions Appointment.

Our fee is £1'500 plus VAT

This does not include;

- Where documentation has to be served upon the other party
- Where the other party does not respond
- Where the other party cannot be located
- This does not include any changes to Court fees or the rates of VAT
- This does not include enforcing or defending an Order
- This does not include any hearing that is listed for a time estimate over 30 minutes

This is strictly limited up to and including the First Directions Appointment and not any further hearing, including an adjourned hearing of the First Directions Appointment.

## Divorce and Financial Remedy

The following disbursements and additional fees may apply to all divorce types. Not all disbursements or additional fees will be incurred.

### **Disbursements and additional fees that may apply**

HM Courts will charge a fee (Which you will pay as a disbursement to us) of £593 for processing a divorce. You may be able to get assistance paying or reducing this fee if you are on a low income or means tested benefits.

You may require a process server to serve a petition or other documents. This can cost between £100 to £300.

An application to HM Courts for Financial Remedy after a divorce will cost £303.

# Litigation

A dispute between two entities is never a pleasant thing, and when both sides believe they are “Right” and are willing to resort to legal action, it is important that you get good counsel, regardless of which side of the dispute you sit. Therefore our litigation service is designed to help you whether it is you litigating against another person or entity, or you find yourself the defendant in litigation proceedings.

Our litigation service starts from £285 + VAT per hour. It should be noted that generally as a matter of fundamental principle in UK and Welsh law, the loser pays the winners costs (Which includes our fees) though it is not always 100% reimbursement and can be subject to modification by the type of litigation, the courts direction and prior agreements between parties. However, regardless of the outcome, you will still be responsible for paying our fee, and losing or failing to succeed in your litigation will not absolve you of paying our fee unless we have offered to represent you on a “No win, no fee” basis (See below).

This service includes:

- Attending to any pre-litigation correspondence.
- Filing of proceedings
- Attendance at Court if required.

This does not include:

- Third party payments
- Costs for copies of court documents
- Any incurred court fees
- This does not include any changes to Court fees or the rates of VAT

## How long will litigation take?

It is not possible to accurately define how long a dispute in litigation will take. Every dispute is different and therefore there are too many factors to give an accurate time scale or even an estimate of such. We will however inform and discuss with you each stage of the process and all costs incurred and keep you up to date with any additional fees or disbursements that are likely to be incurred.

## No win, no fee representation

SCJ Solicitors **does not** generally offer litigation services on a “No win, no fee” basis. However, where it is offered to represent a client on this basis, it does not absolve you from paying any third-party payments and “Disbursements” which is third party costs that you incur separately from our fee, such as court costs, etc. These will still need to be paid by you.

# Litigation

## **Disbursements and additional fees that may apply**

The various fees that HM Courts will charge will depend on various factors and are listed at the following address:

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-full-list-ex50a>

Whether or not you would have to pay any disbursements would depend greatly on whether you were the litigant or defendant, whether you win or lose the litigation, etc. We would encourage you to contact us so that we can discuss and understand your specific circumstances better to determine what costs you may encounter.

## Debt recovery and setting aside

**Please note we are unable to offer debt recovery services to individuals unless they are operating as a sole trader.**

Our debt recovery and setting aside service is tailored to assist individual traders and small to medium sized businesses recover assets they have lost through unpaid fees or costs.

Our fees are charged on an hourly basis (As time spent) at £285 per hour + VAT. Please note that while as a principle in English and Welsh law that the loser of a court action pays the winners costs, this does not always apply in matters of debt recovery and any costs reimbursement from the other side may be limited in scope or be none at all.

Exact costing is highly dependent on the size of the debt, the manner in which it has been incurred, whether it is contested and the method of its recovery (There may be different courts and processes involved). For this reason, we therefore encourage you to contact us to arrange a quote. However, we offer the below information as guidance for claims of no more than £100'000. If the debt or claim exceeds this, you will have to contact our firm for guidance.

Below is an **estimate** of the likely fees for an unopposed claim in respect of a debt where enforcement action is not required. If the other party opposes the claim at any point, further work is likely to be required and we will advise you in respect of any additional costs as the matter progresses.

For claims of less than £100,000.00 you should initially budget for up to 5 hours of billable time plus any appropriate Court Fee (see below). This time estimate includes:

- Taking your instructions and reviewing core documents (not exceeding 50 pages)
- Time spent carrying out any necessary searches and considering the response (But not any search fees which are charged additionally)
- Drafting and sending a simple Letter Before Claim/Action
- If paid, receiving payment from the debtor and forwarding the same to you
- If the debt is not paid, drafting and issuing Court Proceedings in the County Court Money Claim Centre.
- Where no Acknowledgement of Service or Defence is filed and/or served, applying for Judgment in Default
- Serving an Order for Judgment in Default and demanding payment
- If payment is still not received within a reasonable period thereafter, advising you as to the further steps and the likely costs associated with enforcing the Judgment.

## **How long will debt recovery or setting aside take**

Generally, it is not possible to give an exact timeline as to how long this process will take. Where the claim is unopposed and the Court (if a Court action is necessary) processes documents promptly the matter will usually take between 6 to 8 weeks **normally** (There are many factors that can affect this and you should use this figure as a minimum). If the claim is opposed at any time or payment is not received following an Order for Judgment in Default then the matter will take longer and we will be able to advise you of the estimated timescales as the matter progresses.

## **Insolvency claims**

An insolvency claim is the process of applying for financial reimbursement of your debt by declaring an individual bankrupt or by winding up a company's operations, after which time the assets of the individual or company are sold and the proceeds (Or a portion of which equal to the debt owed) are then paid to you to satisfy the debt. This is carried out by the Official Receiver or an appointed liquidator.

If you wish to commence Bankruptcy Proceedings, the current Court fee is £332, plus a further £990 deposit towards the Official Receiver Costs.

If you wish to commence winding up proceedings against a company the current Court fee is £332, plus a further £1'600 deposit towards the Official Receiver Costs.

Please note that all Court fees, costs for copies of court documents and third party payments are separate to SCJ Solicitors charges for any work carried out by us.

## **Setting aside a Statutory Demand or Annul a Bankruptcy**

If you are the recipient of a Statutory Demand or a Bankruptcy Order, you can apply to have it set aside if you believe it to be incorrect or unfair.

If you wish to make an Application to Set Aside a Statutory Demand or Annul a Bankruptcy, the current Court fee is £303.

Please note that all Court fees, costs for copies of court documents and third-party payments are separate to SCJ Solicitors charges for any work carried out by us.

## Debt recovery and setting aside

The following disbursements and additional fees may apply to this service. Not all disbursements or additional fees will be incurred.

### **Disbursements and additional fees that may apply**

You will have certain court fees to pay. The Court issue fee is determined by the value of the claim (including costs and interest) and presently ranges from £35 for the smallest of claims up to £10'000 for large claims of £200'000 or more. Details of the Court fee for such claims can be found at page 5 of the EX50 Civil and Family Court Fees document published by the Ministry of Justice available at this website:

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50>

# Glossary

<b>Adjourned</b>	A session or hearing that has been halted and is set to continue at a later date.
<b>Disbursement</b>	An incurred cost that is charged by a third party when providing you a legal service. An example of a disbursement might be a court fee, or a report from a data provider to find out if there is a flood risk to a property during a conveyancing. Some disbursements are paid by the client as part of our fee, and some can be billed directly to the client, depending on the type of disbursement.
<b>First Directions</b>	The opening court session in a legal matter to set the schedule, dates and requirements of the later court proceedings.
<b>Freehold</b>	The outright ownership of a piece of land or property.
<b>Grant of Probate</b>	The authorised right to deal with the possessions, property, and money of a deceased person. See also " <i>Probate</i> ".
<b>HMRC</b>	His Majesty Revenue and Customs. The authority in the UK for collecting taxes and duties.
<b>HM Courts</b>	The court service in the UK which is the authority that rules on all legal matters in the United Kingdom and decides the relevant outcomes.
<b>Land Tax</b>	See <i>Stamp Duty</i> .
<b>Leasehold</b>	A leasehold is a legal agreement to use or live in a land or property for a fixed amount of time but does not confer any right of ownership of the land or property to the lease holder. When the leasehold agreement ends, the use of the land or property reverts to the "Freeholder" or the outright owner of the land or property.
<b>Litigation</b>	The act of settling a dispute between two or more parties in the courts of England or Wales.
<b>Probate</b>	The process of applying for and being given the right to deal with the possessions, property and money of a person who has died. Often referred to as a "Grant of probate". See also " <i>Grant of Probate</i> ".
<b>Stamp Duty</b>	A duty or tax that is incurred and owed to the government when an individual or entity sells a property or piece of land (In the case of Land Tax), depending on the circumstances of the sale.
<b>VAT</b>	Value Added Tax. A tax imposed by the UK Government that is charged on most goods and services and currently stands at 20% of the base charge, which is factored into our pricing.