**DISBURSEMENTS**

**LAND REGISTRY AND STAMP DUTY FEES (only payable on a Purchase)**

There are registration fees to pay to the Land Registry on a purchase which are shown in your estimate, and Stamp Duty Land Tax is payable to the Inland Revenue.

**SEARCH FEES (only payable on a Purchase)**

These can vary depending on where you purchase and the requirements of any Mortgage lender

* The property you are purchasing may have a Home Information Pack ("HIP") which were no longer required from May 2010, and the **Local Authority** and **Water** Searches in it can be used for the purchase, but after 6 months are considered out of date. The Solicitors will discuss the pros and cons of this with you at the time.   If the property does not have a HIP or searches in it are over 6 months old they will have to carry out these Local Authority and Drainage searches on your behalf, and the costs which can vary depending on the area of the country you are in. The fee for these searches depends on where you are purchasing, and is likely to be between £150 and £250.
* Depending on the precise area you are purchasing in, you may also require an **Environmental search** which advises on the possibility of land on which the property is built being contaminated on the basis of previous use (eg site of an old oil depot would be contaminated land and the developer would have had to ‘clean it up’ before building on it).  An environmental search may be required by the lender and the fee is around £50
* If the property you are intending to purchase falls within an area known to have undergone Mining activity, your Mortgage Lender may require a **Mining** search which would cost approximately £35.00. Even without a mortgage, you may want one yourself, and this search would be obtained through a third party and costs may vary slightly.
* There are other Searches that can sometimes be required by your Lender
* We have included a general figure of £250 for Searches as an estimate of the likely costs incurred but this will vary depending on the above

**LAND REGISTRY SEARCHES (on both Sale and Purchase)**

These fees are usually between £5 and £20 depending on number of people that own the property.

**LEASEHOLD PROPERTY**

If the property is Leasehold you may find that the Landlord will expect you to pay a fee for further information and may charge for notifying them of a change of ownership.   The fee will be specified in the Lease and you should budget for approximately £100 - £200 although it may be substantially less. If your property falls within an affordable housing scheme there will be a discretionary surplus fee depending on your circumstances.