



Nationwide Transactional Fees Free Disbursements for England/Wales and Scotland

England and Wales Purchase Disbursements

Disbursement Description	Cost (Inclusive of VAT if applicable)	Comments
Land Registry Registration Fee	Please see Table (a) below	The applicable Land Registry Registration Fee will vary depending on the purchase price and whether or not the property is already registered at the Land Registry.
Local Search	Average £120.00	The cost of the Local Authority Search varies geographically. Home Information Packs ought to include in them a valid Local Authority Search in which case one will not be required. If the Home Information Pack includes a Local Authority Search, the Council of Mortgage Lenders Hand Book states that the search should be no more than 6 months old at completion. In a lot of cases a new Local Authority Search will be required as most of the ones provided in the Home Information Packs will be more than 6 months old.
Drainage Search	£46.00	Again, this search is usually provided in the Home Information Pack and, if not, or if the search in the Home Information Pack is invalid a new search may be required.
Environmental Search	£47.96	Again, this search is usually provided in the Home Information Pack and, if not, or if the search in the Home Information Pack is invalid a new search may be required.
Land Registry Bankruptcy Search	£2.00 per name	The search is carried out against each individual applicant of the mortgage.
Land Registry Priority Search (OS1)	£4.00	This search is to secure a priority period in favour of the mortgage provider during which any interest of third parties will not be supported for any application to the Land Registry until the search expires. This allows the law firms to secure the lender's charge without being compromised.

Stamp Duty Land Tax	Please see Table (b)	Stamp Duty Land Tax is applicable on the amount of consideration (money paid) for the property. Up until 31 December 2009 there is no Stamp Duty Land Tax liability on consideration values at £175,000 or less. After the 31 December 2009 this threshold will revert to £125,000 (£150,000 if the property is situated in a disadvantaged area).
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England and Wales Sale Disbursements

Disbursement Description	Cost (Inclusive of VAT if applicable)	Comments
Land Registry View	£4.00	This is usually provided in the Home Information Pack. This will be required if one is not included in the Home Information Pack or if the firm feel a more up to date version is required as the one in the Home Information pack may be many months old.
Land Registry View Plan	£4.00	This is usually provided in the Home Information Pack. This will be required if one is not included in the Home Information Pack or if the firm feel a more up to date version is required as the one in the Home Information pack may be many months old.

Scotland Purchase Disbursements

Disbursement Description	Cost (Inclusive of VAT if applicable)	Comments
Registers of Scotland Registration Fee	Please see table (c) below	There is a dual system which means that depending on which lender holds the charge a different fee will apply. Table (c) below shows a higher fee in the middle column where the application is for a non Automated Registration of Title to Land (ARTL). A lower fee is detailed where an ARTL application is made in the third column.
Stamp Duty Land Tax	Please see Table (d) below	Stamp Duty Land Tax is applicable on the amount of consideration (money paid) for the property. Up until 31 December 2009 there is no Stamp Duty Land Tax liability on consideration values at £175,000 or less. After the 31 December 2009 this threshold will revert to £125,000 (£150,000 if the property is situated in a disadvantaged area).

Scotland Sale Disbursements

Disbursement Description	Cost (Inclusive of VAT if applicable)	Comments
Registers of Scotland Form10 or Form 12 report	£37.95	Required in every transaction. Which is required depends on whether or not the property is a registered interest. It is good practice to instruct it early in a transaction to highlight at an advanced stage any problems that may arise. It is a search against the property and designated individuals. If ordered early, a Form 11 or Form 13 report, being updates of the 10/12, will be required.
Property Definition report	£31.05	Required in transactions inducing first registration principally where the property is not a flat.
Registers of Scotland Form11 or Form 13 report	£23.00	Required as near as practicable to the date of completion. It updates the Form 10/12.
Coal Authority report	£46.00	Depends on the locality as to whether this report is required.
Property enquiry certificate	From £55.00 to £95.00	The cost depends on the council area.

Table (a)

Value or Amount (£)	Fee (£)	Reduced Fee (£) (for a voluntary first registration)
0 - 50,000	50	40
50,001 - 80,000	80	60
80,001 - 100,000	130	100
100,001 - 200,000	200	150
200,001 - 500,000	280	210
500,001 - 1,000,000	550	410
1,000,000 and over	920	690

Table (b)

Purchase price/lease premium or transfer value	Stamp Duty Land Tax % Rate
Up to £175,000 (until 31 December 2009 – see note above)	0%
Over £175,000 to £250,000	1%
Over £250,000 to £500,000	3%
Over £500,000	4%

Table (c)

Consideration/value Not Exceeding	Fee (£) NON ARTL	Fee (£) ARTL
£50,000	£30	£20
£100,000	£100	£75
£150,000	£200	£150
£200,000	£300	£225
£300,000	£400	£300
£500,000	£500	£375
£700,000	£600	£450
£1,000,000	£700	£550
£2,000,000	£1000	£800
£3,000,000	£3000	£2,500
£5,000,000	£5000	£4,500
Exceeds £5,000,000	£7,500	£7,000

Table (d)

Residential Purchase Price	Stamp Duty Land Tax % Rate
Up to £175,000 (until 31 December 2009 – see note above)	0%
£175,001 to £250,000	1%
£250,001 to £500,000	3%
£500,001 or more	4%