

Atom Bank plc - Fees Assisted Remortgage Additional Fees

Under the fees assisted remortgage service, the law firm will act only for Atom and are unable to provide you with legal advice on your mortgage. Atom will pay for the standard legal fees associated with the remortgage.

Additional fees may be charged for additional work and services required over and above the standard legal work in a fees assisted remortgage case. Your law firm will discuss your requirements with you and obtain your consent to proceed before any such fees are incurred. Below are examples of some of the most common additional legal fees. Please note they do not include any third-party fees or legal costs:

Additional Work	Additional Fee (excl. VAT)
Applying a declaration of trust	£195
Applying a deed of guarantee	£150
Applying a deed of variation	£150
Checking an existing tenancy agreement	£50
Checking and approving an existing solar panel lease	£90
Completing and verifying identification checks for expat customers	£40
Completing electronic identification checks (per customer) (paid to LMS)	£5
Completing and verifying certified identification checks (per customer) (paid to law firm)	£5
Completing leasehold checks (non-FastTrack cases only)	£65
Completing tenement checks on a flat or tenement property (Scotland)	£75
Dealing with independent solicitors (hourly rate)	£150
Dealing with independent solicitors (to send purchase monies only)	£40
Dealing with lease extensions and amendments (acting for borrower, simple case)	£750
Dealing with Stamp Duty Land Tax or Land Transaction Tax	£75
Dealing with transfer of equity (excluding disbursements)	£245
Drafting a declaration of solvency and obtaining indemnity insurance for a transaction at undervalue	£95
Drafting a statutory declaration	£50
Drafting an assured shorthold tenancy	£95
First registration at Land Registry (excluding Land Registry fee)	£95
First registration in Scotland (from Sasine Register, excluding disbursements) (Complex registrations will incur higher fees which your law firm will confirm)	£95
Forwarding a copy title information document / updated registers of title to the customer	£20
Forwarding pre-registration deeds and documents	£10
Investigating bankruptcy entries per case (insolvency register check)	£30
Investigating the title to additional land (including separate titles)	£45
Investigating unexpected unclear Land Registry priority searches	£75
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities (per letter)	£50

Obtaining a letter of undertaking regarding searches (Scotland)	£15
Obtaining a letter of undertaking regarding title (Scotland)	£50
Obtaining and registering a deed of postponement	£195
Obtaining and reviewing an estate rent charge document	£95
Ordering documents or leases referred to in office copies (excluding disbursements)	£10
Other additional work not listed here (hourly rate)	£150
Processing a change of name or address at Land Registry	£20
Purchasing related freehold title (excluding disbursements)	up to £500
Rectifying a defective title (hourly rate excluding disbursements)	£150
Redeeming an existing Help to Buy Equity loan	£75
Registering a third-party transfer document (excluding disbursements)	£100
Removing a personal charge (per charge)	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges (per charge)	£30
Reversing legal completion (excluding disbursements)	up to £390
Satisfying a Land Registry Anti-Fraud Restriction	£75
Satisfying a special condition in the mortgage offer (per condition)	£45
Satisfying or removing a restriction or caution or inhibition (not for tenancy in common)	£150
Separating title and creation of servitude rights /burdens (Scotland) (excluding disbursements)	£195
Storing title deeds (Scotland) (per annum)	£75
Telegraphic transfer (same day payment) of surplus funds to the customer (per transfer)	£30
Telegraphic transfer (same day payment) to redeem existing loans	£30
Validating the source of a shortfall over £5000	£25