

### > What is separate representation?

You may ask to use a law firm that you have chosen to act for you in the purchase or remortgage of a property. This may be a law firm of your own choice or one recommended to you by another third party. If the law firm is not on the approved panel of law firms for Newcastle Building Society then we may request a separate approved law firm to act for us in the transaction, this is called separate representation.

The purpose of separate representation is to ensure that we, Newcastle Building Society, who are providing your mortgage, are protected at all times. Please note that our law firm does not act for you and cannot speak to you directly.

In this instance you are responsible for your own law firms costs as well as those for our law firm, detailed below.

### > The process

Newcastle Building Society's law firm will write to your law firm.

Newcastle Building Society will forward a copy of your mortgage offer to its law firm.

Newcastle Building Society's law firm will forward a copy of the mortgage offer, mortgage deed, any deeds of consent and mortgage terms and conditions to your law firm.

Following receipt of all of the required information from your law firm, Newcastle Building Society's law firm will review and raise any enquiries where the documents do not comply with Newcastle Building Society's requirements.

Newcastle Building Society's law firm will submit the Certificate on Title (request for funds) to Newcastle Building Society.

Newcastle Building Society will release funds its law firm.

Newcastle Building Society's law firm will request any balance of funds from your law firm.

Newcastle Building Society's law firm will deal with registration at Land Registry.

### > Purchase

Loan amount	Purchase legal fee All fees are subject to VAT
Up to £500,000	£375
£500,001 to £2,500,000	£575

Additional legal fees – where applicable All fees are subject to VAT	
Leasehold / commonhold supplement	£150
Unregistered title supplement	£75
Properties which will be let on completion	£75
Approving a Declaration of Trust	£45
Approving second and each subsequent charge	£45
Telegraphic transfer of purchase to seller or back to Newcastle Building Society	£30
Sending pre-registration to a law firm who is not a registered member of the DX system by special delivery	£15

### > Disbursements

As well as having to pay the above fees you will also have to pay legal fees and disbursements to your own law firm. Your chosen law firm should provide a full breakdown of their fees and disbursements to you.