

Introducer pack

In association with

3mc^{www}



completions made easy™

- ✓ Flexible legal & administration scheme offering you up to £200*
- ✓ Exclusive £375 (all inclusive) product on remortgages[#]
- ✓ Purchase fees from £445 + VAT + disbursements
- ✓ Sale fees from £350 (all inclusive) [#]
- ✓ Exclusive £645 (all inclusive) product on right to buy cases[#]
- ✓ 10 day remortgage completions (from receipt of offer)
- ✓ 7 day service (9.15—8pm weekdays, 9.30—4.30pm weekends)
- ✓ Day one processing & immediate local searches



* Introducing advisers MUST ADD legal & admin fee to each case. This is NOT included in the published fee scale.

[#] excludes Telegraphic Transfers, Transfer of Equity fees, Premier Client Club membership, stamp duty, Non standard disbursements and land registry fees over £40, where applicable. Cases including Bankruptcy issues will incur extra costs.



Mersey Chambers
5 Old Churchyard
Liverpool
L2 8TX

0845 373 3737

With over 23 years of experience in the remortgage and conveyancing market, Goldsmith Williams Solicitors is the national conveyancer of choice for mortgage advisers.

Over 270 staff and our GWLive technology provide advisers and clients with a fast, premium quality service. With full UK coverage and international links, Goldsmith Williams will provide for all your remortgage and conveyancing needs – and you could earn up to £200 per case!



Goldsmith Williams fees

Remortgage		£375.00 inclusive of VAT and disbursements * (*Telegraphic transfers, transfer of equity fees, Premier Client Club membership, non standard disbursements and Land Registry fees <u>over</u> £40 not included. Cases involving leasehold properties, unregistered properties and bankruptcy issues will incur an additional fee.)
Purchase	Up to £100,000 £100,001 – £250,000 £250,001 – £500,000 £500,001 – £1m Over £1m	£445 + VAT & disbursements £545 + VAT & disbursements £645 + VAT & disbursements £745 + VAT & disbursements Please ask for details
Sale	Up to £100,000 £100,001 – £250,000 £250,001 – £500,000 £500,001 – £1m Over £1m	£350 inclusive of VAT and disbursements £500 inclusive of VAT and disbursements £650 inclusive of VAT and disbursements £800 inclusive of VAT and disbursements Please ask for details
Right to Buy		£645.00 inclusive of VAT and disbursements * (*Telegraphic transfers, transfer of equity fees, Premier Client Club membership, non standard disbursements and Land Registry fees <u>over</u> £40 not included. Cases involving leasehold properties, unregistered properties and bankruptcy issues will incur an additional fee.)

Fees in Scotland and Northern Ireland vary.



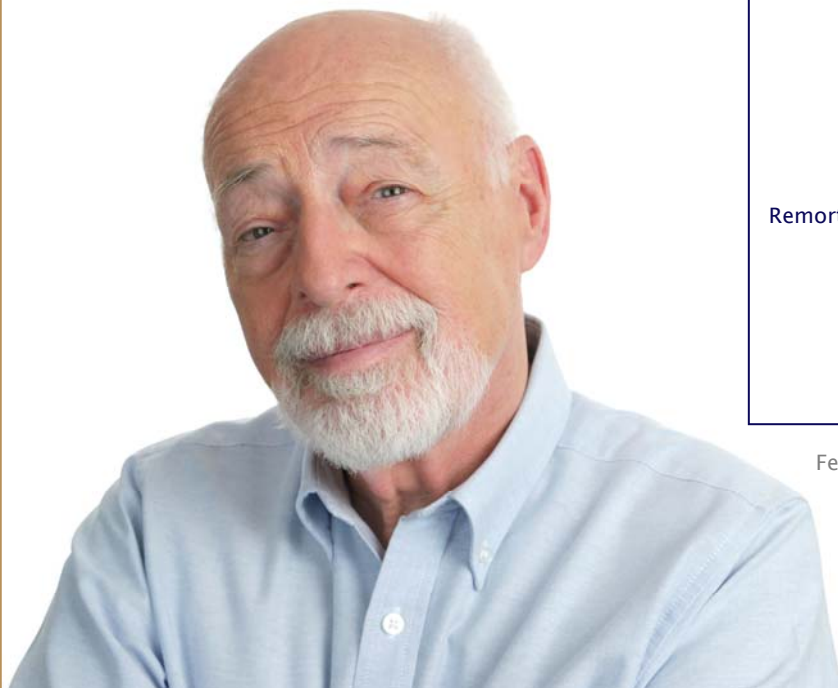
Disbursements

Standard disbursements	
Stamp duty land tax	See below
Land registry fee	See below
All inclusive search disbursement	£315.00
Temporary buildings insurance	£20.00
Leasehold expenses	Varies
Title insurance	Varies
Additional fees	
Stamp duty land tax return charge	£88.13
Telegraphic transfer fee	£60.00
Premier Client Club	£35.00 (optional)
Extra costs	
Transfer of equity <i>(with related remortgage transaction)</i>	£175 + VAT + £100 Title Indemnity Insurance
Transfer of equity <i>(stand alone transaction)</i>	£295 + VAT + £40 Land Reg + £100 Title Indemnity Insurance
Deed of gift	£100
Lifetime Mortgages	£395 + VAT + disbs

Stamp duty land tax	
£0 to £125,000	NIL
£125,001 to £250,000	1%
£250,001 to £500,000	3%
Over £500,000	4%

Land registry fees <i>(registered properties only)</i>	
Purchase	
Up to £50,000	£40
£50,001 to £80,000	£60
£80,001 to £100,000	£100
£100,001 to £200,000	£150
£200,001 to £500,000	£220
£500,001 to £1m	£420
Over £1m	£700
Remortgage	
Up to £100,000	£40
£100,001 – £200,000	£50
£200,001 – £500,000	£70
£500,001 – £1M	£100
Over £1m	£200

Fees in Scotland and Northern Ireland vary.



Scotland & Northern Ireland

As Goldsmith Williams are not able to act on cases in Scotland and Northern Ireland, we operate a panel service in these countries.

We have sourced the best service and competitive fees for remortgage and conveyancing cases in Scotland and Northern Ireland.

Contact our Marketing team on 0845 373 3737 for further details.





GWLive offers you instant quotes, instant instructions, 24 hour case progression, management reports showing you how your business is working and much, much more.

This is another giant step forward towards remortgage INSTANT COMPLETIONS.

Yet another reason to use Goldsmith Williams.

Simply go to www.gwlive.co.uk/register and see how good life can be!



Testimonials

I am seriously impressed with GWLive. It is a quantum leap for solicitor referral schemes. Accurate and timely information is the key to managing a long term customer relationship. GWLive puts intermediaries in control. For the first time GWLive enables intermediaries to have the same information at their fingertips as the customer and solicitor. Intermediaries can even view letters between the solicitor and customer enabling them to deal with customer questions immediately from a position on knowledge. I am sure GWLive to take the market by storm.

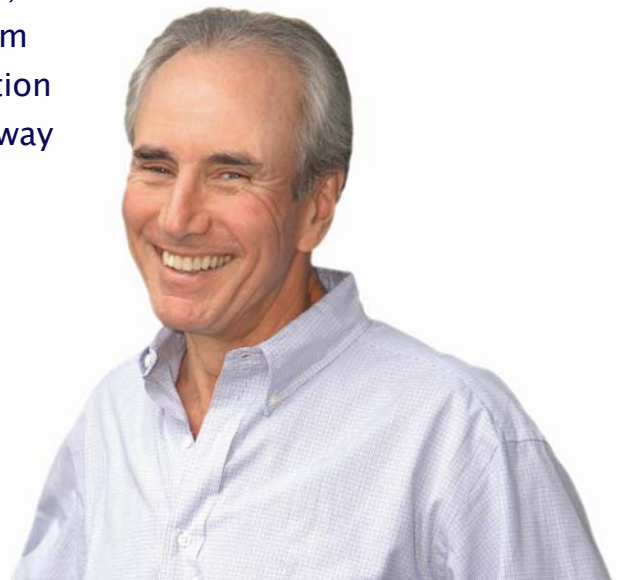
Nick Baxter, Director, Mortgage Promotions

“With Goldsmith Williams’ new case management system, GWLive, it’s all there on the screen in front of you. You can download all the letters the team have sent to clients, to lenders and even to me – everything you need to know is now in front of you on the screen. More importantly, within three days of instructing Goldsmith Williams, GWLive was showing the expected completion date, which happened just like it said it would.”

Peter E Jones, Proprietor, The Banbury Mortgage Centre

Here at Market Harborough Building Society we have found the GWLive system a very helpful and user friendly tool. The ability to track cases online means you can give the customer real time feedback on the progress of their application. It takes only seconds to find what you need. In addition, management reporting allows you to actively monitor Goldsmith’s performance which, as ever, continues to be excellent. This IT system delivers, in a very succinct manner, the information you need in a coherent and easy to understand way – carry on the good work!

**Paul Tilley, Assistant General Manager
(Customer Services),
Market Harborough Building Society**



No sale, no fee HIPs

The Home Information Pack is a set of documents providing important information about a property such as searches, copies of the deeds and information regarding energy efficiency.

Goldsmith Williams can provide for all your HIP needs with a no sale, no fee promise.

£499 (all inclusive*)

On top of this fee you may add an unlimited legal & administration fee for yourself.



*(excluding an optional Home Condition Report
– price on application)

N.B Should your client wish to pay upfront, we will charge
£399 (all inclusive)

Goldsmith Williams Overseas Ltd

Goldsmith Williams Overseas Ltd (GWOL) is a separate company, but related to Goldsmith Williams Solicitors. The company was established to take full advantage of the changing financial market and acts as a UK panel management firm specialising in the International conveyancing market. GWOL is able to offer you and your clients a full and comprehensive overseas legal service in 11 countries.

Your clients will benefit from local, English-speaking, lawyers working in their best interest, while we continue to monitor and liaise with the firm on their behalf. They work with you to enhance your service proposition and as such can offer attractive referral fees, case progression updates and a full support service based in the UK.

Don't let your clients take a risk in buying their property overseas without the benefit of truly independent legal advice.

Call Goldsmith Williams Overseas
Limited now to find out more:
0845 450 0202



Wills & probate

Many of us feel reluctant to make plans for after our death, but we all want to make sure that our estate is taken care of and our families are provided for if we are not there for them. By making a Will, your clients can ensure that their wishes and not someone else's are carried out in the future.

When buying, selling or remortgaging a property, it is an ideal time for your clients to think about making a Will. That's why it makes sense to choose Goldsmith Williams. Our promise of trust delivered isn't just a slogan; it's the way we work at every stage.



Introduction & referral code

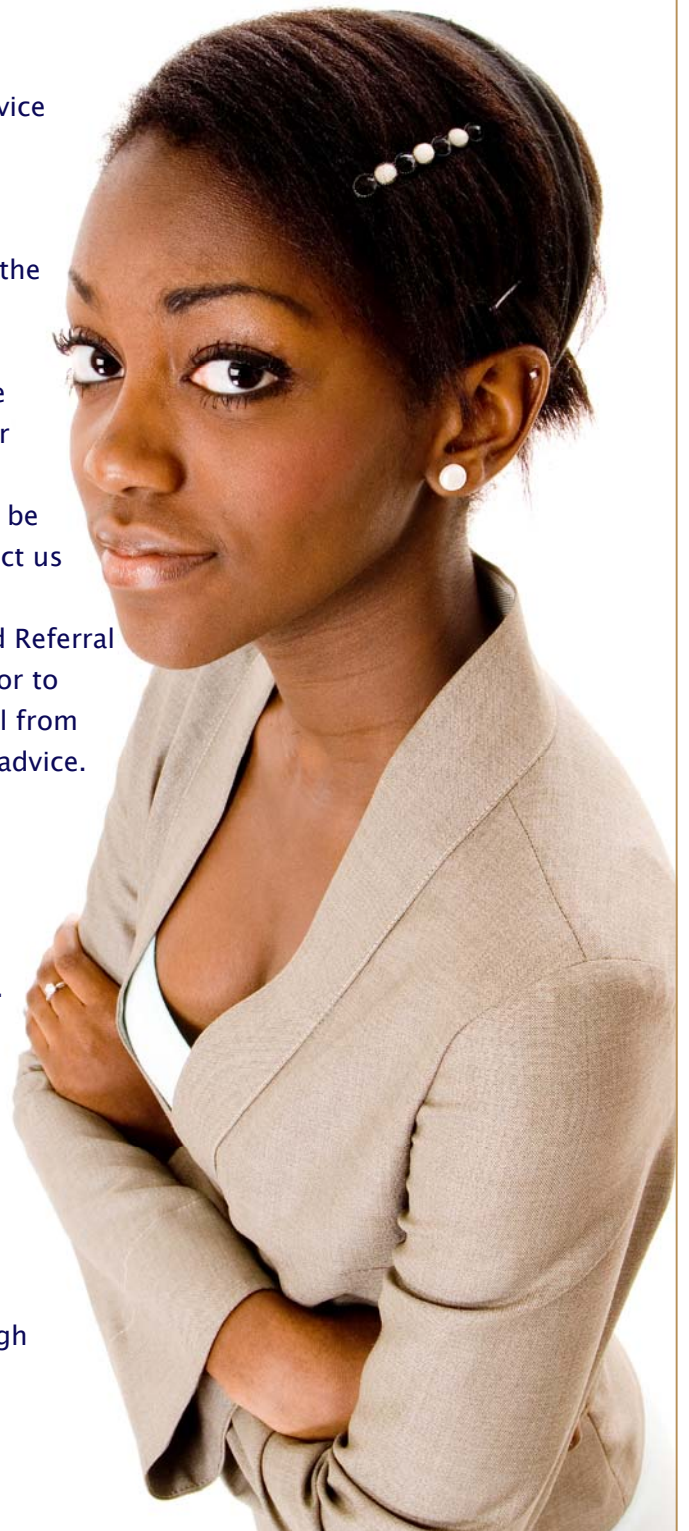
The Law Society's Solicitors' Introduction and Referral Code allows introducers of conveyancing or remortgage work to pay the solicitor's costs for carrying out work.

At the point of referral you must give the customer a notice which sets out the following:

- (a) Details of the conveyancing service to be provided;
- (b) Tell the customer
 - (i) What they must pay you for the conveyancing service
 - (ii) Their liability for VAT and disbursements
 - (iii) What charge will be made if the transaction does not proceed;
- (c) What you pay us for the legal service(s) we provide to the client; and
- (d) A statement that
 - (i) The charge for the conveyancing service will not be affected whether or not your customer takes other products or services from you; and
 - (ii) The availability and price of other services will not be affected whether your customer chooses to instruct us or another solicitor.
 - (iii) "We comply with the Solicitors' Introduction and Referral Code published by the Law Society and any solicitor to whom we refer you is an independent professional from whom you may receive impartial and confidential advice. You are free to choose another solicitor."

Our Legal and Administration scheme complies with Law Society Rules and allows you to be paid for the work that you do in monitoring the legal process. The Legal and Administration Fee is your fee and you pay us out of this. To refer a client just instruct us through GWLive. The section dealing with the legal and administration fee is blank; you can decide how much this fee is up to £200 on top of our legal costs. Then on the day of completion we will send you a cheque for the difference between our basic fee and the amount shown on the form – any amount up to £200.

If you have not registered and agreed to our terms through GWLive, please detach, complete and return the form on the back of this pack.



Remortgage guide

What we do...

On Receipt of Instructions

- ✓ Acknowledge receipt of instructions to the client and the introducer
- ✓ Send a Terms of Business letter & Mortgage Questionnaire to client
- ✓ Request ID
- ✓ Request searches
- ✓ Request Redemption Statement(s) from current lender
- ✓ Request Title Deeds (If Leasehold – Request details of freeholder from client/introducer)

On Receipt of the Mortgage Offer

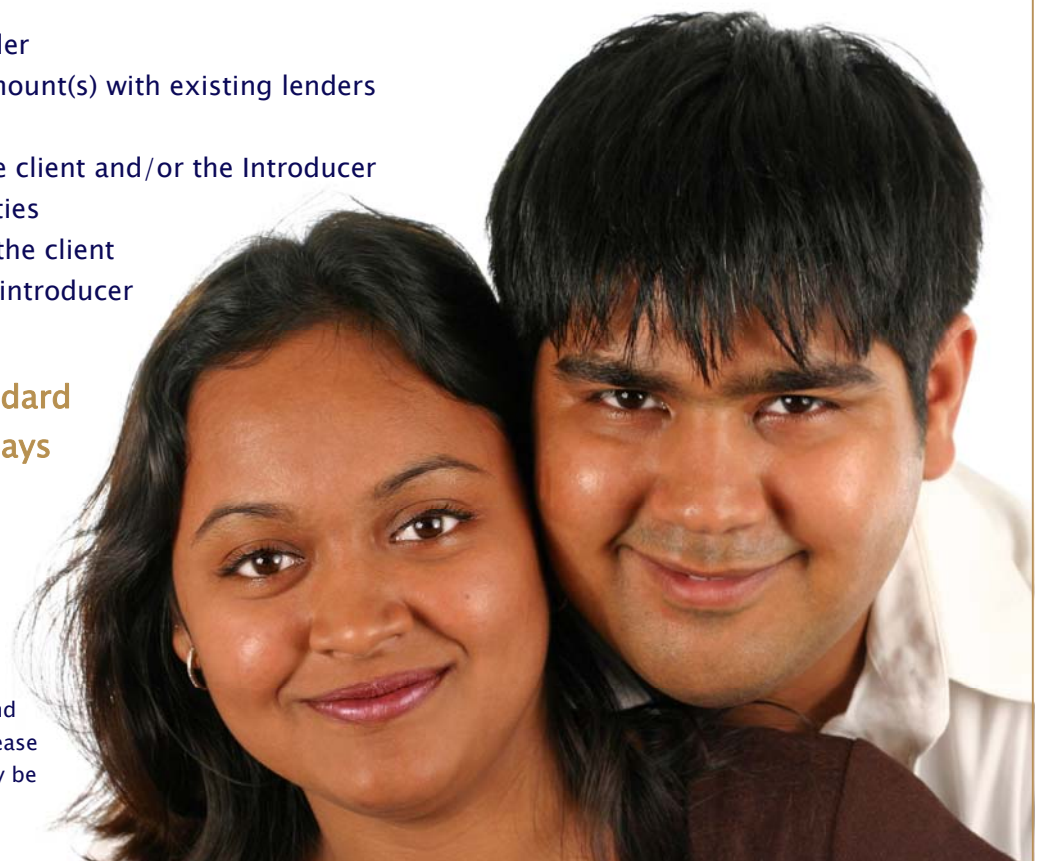
- ✓ Send the Mortgage Documents (and Transfer Documents if applicable) to the client
- ✓ Request any information/searches requested in the Mortgage Offer/Valuation Report
- ✓ Request up to date Redemption Statement(s) if necessary
- ✓ Set completion date
- ✓ Make sure all mortgage conditions are complied with
- ✓ Report on the Title to Lender and Request funds
- ✓ Inform all parties of completion date

On Completion

- ✓ Receive funds from lender
- ✓ Confirm Redemption amount(s) with existing lenders
- ✓ Finalise completion
- ✓ Confirm figures with the client and/or the Introducer
- ✓ Release funds to all parties
- ✓ Pay any balance due to the client
- ✓ Pay any fees due to the introducer within 48 hours

We aim to complete standard remortgages within 10 days of receipt of the mortgage offer

Please note that cases which are unregistered, leasehold, involve a matrimonial dispute or bankruptcy issues will require additional work and can take longer to complete. Also please note in such cases extra charges may be applicable.

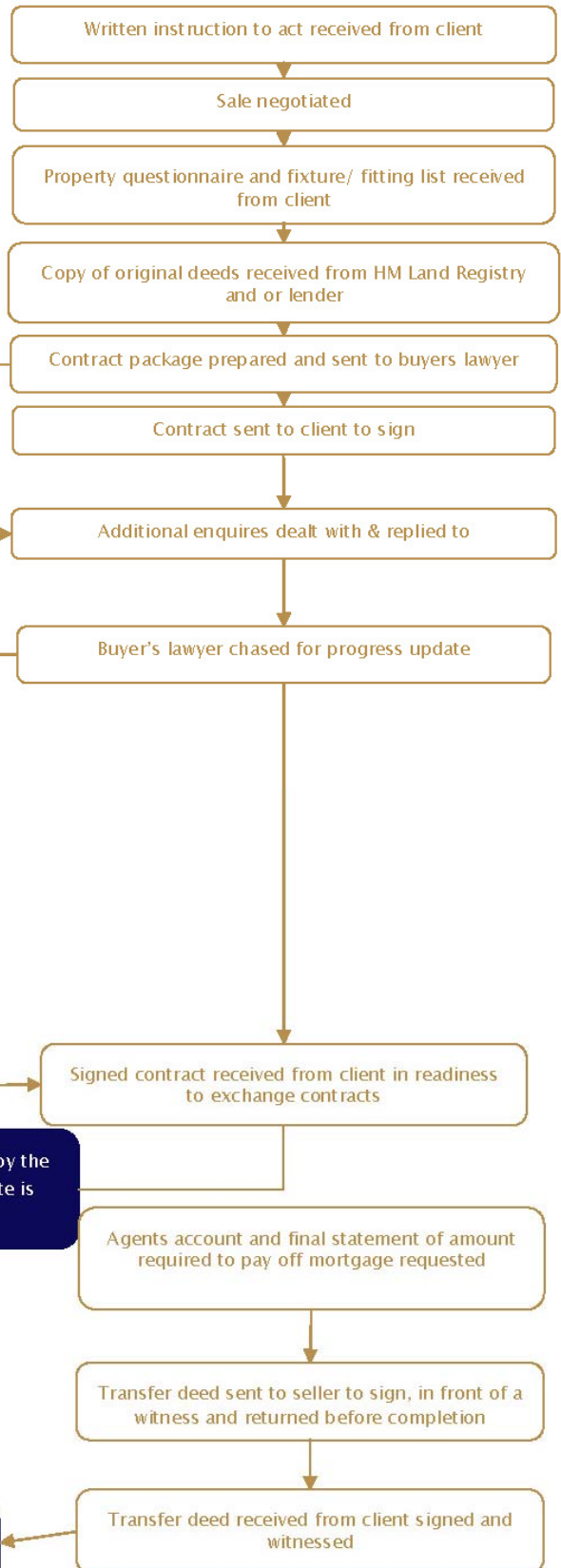


Conveyancing guide

Buyer's solicitor



Seller's solicitor





Instruction form (if unable to use www.gwlive.co.uk)

Introducer

Contact name

Contact tel

FSA number Legal & Admin Fee £

Remortgage Purchase Sale Right to Buy

Client 1

Client 2

Contact Address

Tel

Property address
(if different)

Current lender

New lender

Estate agents
(if sale/purchase)

Purchase price/valuation

fax to 0845 373 6295

Registration and Terms of Agreement Form

Company name:	Contact name:	
Address:	Tel:	Fax:
	E-mail address:	

I/the company would like to introduce my clients to you for the purpose of legal work. I understand that under the Solicitor's Introduction and Referral Code, I/the Company can become an introducer of legal work and to cover my overheads I can increase the Goldsmith Williams base charges by any amount up to £200. I understand that this will be payable to myself/the Company on the day of completion. I understand that I must add my legal & administration fee to the base fee and state the total amount to be charged to my client on each instruction. I/the company will disclose this fee to the client in accordance with the Solicitors Introduction and Referral Code and my own professional rules. I/the company accept the following Goldsmith Williams fee scale.

Remortgage
Right to buy
£375 including VAT and disbursements*

(Not including telegraphic transfers, transfer of equity fees, Premier Client Club membership, non standard disbursements and Land Registry fees over £40, Cases involving leasehold properties, unregistered properties and bankruptcy issues will incur an additional fee.)

£645 including VAT and disbursements*

(Not including telegraphic transfers, transfer of equity fees, Premier Client Club membership, non standard disbursements and Land Registry fees over £40, Cases involving leasehold properties, unregistered properties and bankruptcy issues will incur an additional fee.)

Purchase
Sale

up to £100,000	£445 + VAT and disbursements
£100,001 to £250,000	£545 + VAT and disbursements
£250,001 to £500,000	£645 + VAT and disbursements
£500,001 to £1m	£745 + VAT and disbursements
Over £1m	Please ask for details

up to £100,000	£350 inclusive of VAT and disbursements
£100,001 to £250,000	£500 inclusive of VAT and disbursements
£250,001 to £500,000	£650 inclusive of VAT and disbursements
£500,001 to £1m	£800 inclusive of VAT and disbursements
Over £1m	Please ask for details

- 1) I/the company accept the independence of the professional advice of Goldsmith Williams and accept that clients will receive impartial and confidential advice and are free to choose another solicitor. Goldsmith Williams will control the professional work in accordance with the instructions of the client.
- 2) I/the company accept that Goldsmith Williams will not reveal any information without the clients consent.
- 3) I/the company accept that Goldsmith Williams will review this agreement every six months in accordance with the Solicitor's Introduction and Referral Code.
- 4) I/the company agree(s) not to publicise Goldsmith Williams' services without their consent and their agreement to the content of any advertising.
- 5) I/the company understand that all quoted fees are for properties in England & Wales only unless specifically stated.
- 6) I/the company understand that Goldsmith Williams reserve the right to not act for any client at their discretion.
- 7) I/the company confirm that I will also publish the following statement to clients who i/we refer:
 "We comply with the Solicitors' Introduction and Referral Code published by the Law Society and any solicitor to whom we refer you is an independent professional from whom you may receive impartial and confidential advice. You are free to choose another solicitor."

Signature: _____ FSA Number: _____ Date: _____

PLEASE RETURN THIS FORM TO: Marketing Department, Goldsmith Williams, Mersey Chambers, 5 Old Churchyard, Liverpool, L2 8TX.

OR FAX TO: **0845 373 6295**