

RE-MORTGAGE

Costs and Fees



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Tel: 041-9807404 Fax: 041-9830034

I refer to the matter and to our conversations and I am very pleased to act for you. I have detailed below our costs, completion procedure and the next immediate steps in the process.

**Costs**

**There is a flat fee of €1500.00 including VAT and all Outlay**

**Please also note that the agreed figure above (\*) is our professional fee covers the costs involved in a normal transaction calculated on the basis of this transaction consisting of seven hours professional time. It also includes the making of a Will for all parties.**

**In the event that unforeseen difficulties arise, leading to additional work on our part, we reserve the right to charge on the basis of the extra time involved. In the unlikely event of this happening, I shall notify you immediately.**

Our liability (and that of our present and former partners and employees) to you arising out of, or in connection with, our engagement (whether for breach of contract or of statutory duty, negligence, or otherwise) will be limited to the minimum amount of the professional indemnity insurance cover from time to time required to be maintained by us under applicable law €1.5m. Nothing in this letter shall limit our liability to you (a) for fraud or fraudulent concealment or (b) to the extent that under any applicable law liability may not be limited.

**Loan approval, Contracts and balance deposit**

When I have your loan documents and contracts from the vendor I will contact you to arrange an appointment for you both to come in and go through all of the documents.

**Completion**

Your loan cheque must be requisitioned from your bank or building society on your behalf in advance of the closing date. Please remember that they require at least five clear working days notice for the release of the loan cheque in advance of which all loan conditions have been cleared.

**Further Requirements**

When coming in to sign the LOAN OFFER, I will require the following from you :-

1. A note of your PPS numbers and tax types which are required by the Revenue Commissioners for adjudication of the Deed of Transfer.
2. A copy of your State Marriage Certificate (if applicable).
3. Photo identification and utility bill;
4. Cheque or banker’s draft in respect of the balance deposit, I will notify you of the amount in advance.

**Housekeeping:**

* **When appointments are made with me it may be necessary due to urgent or emergency Court Applications to re-schedule your appointment. We have no control over such circumstances and strive where at all possible to minimise the inconvenience to you.**
* **Our Office hours are 9.30am to 5.00pm Monday to Friday with lunch from 1 – 2pm daily.**
* **We ask that all calls are directed to the office number 041-9807404. We return phone calls at a scheduled time every day (except where a call is urgent and needs to be dealt with immediately). We do ask that the mobile number is not used except in absolute emergencies as it is a private mobile**
* **Where you are leaving a message for your Solicitor we do ask that you leave as detailed a message as possible or email in your message to** [**dorothy@dorothywalshsolicitors.com**](mailto:dorothy@dorothywalshsolicitors.com)
* **We do not accept instructions via text messages or via emails.**
* **Text messages and emails are treated the same in terms of billing.**

Please feel free to contact me if you have any queries in relation to this or any other matter.

I look forward to hearing from you.

Thanks again for your valued instructions.

**Yours faithfully,**

**DOROTHY J. WALSH & COMPANY**