

Costs for Legal Services for Conveyancing (without mortgage)

Country	Regulatory system	Legal services			average price sidental hous apartment	estimated fee	Price level 2005	GNP per person	net earnings manufacture	fee for average price			percent of transaction value			
		100 000 €	250 000 €	500 000 €						price level	GNP per person	net earnings	100 000 €	250 000 €	500 000 €	average price
Netherlands	D	661 €	693 €	1 287 €	202 000 €	683 €	105,2%	106,4%	29 554 €	649 €	642 €	527 €	0,66%	0,28%	0,26%	0,34%
Czech Republ	L	500 €	500 €	500 €	100 000 €	500 €	57,8%	73,8%	12 000 €	865 €	678 €	951 €	0,50%	0,20%	0,10%	0,50%
England	L	990 €	1 170 €	1 350 €	297 750 €	1 204 €	104,9%	108,8%	33 688 €	1 148 €	1 107 €	816 €	0,99%	0,47%	0,27%	0,40%
Scotland	L	1 335 €	1 631 €	2 224 €	193 860 €	1 520 €	104,9%	108,8%	33 688 €	1 449 €	1 397 €	1 030 €	1,34%	0,65%	0,44%	0,78%
Ireland	L	2 000 €	2 000 €	4 000 €	303 310 €	2 426 €	123,4%	120,4%	32 233 €	1 966 €	2 015 €	1 718 €	2,00%	0,80%	0,80%	0,80%
Hungary (solic)	L	2 000 €	2 100 €	3 000 €	100 000 €	2 000 €	63,6%	61,1%	5 848 €	3 145 €	3 273 €	7 807 €	2,00%	0,84%	0,60%	2,00%
Poland	N	677 €	1 430 €	2 050 €	100 000 €	677 €	59,6%	54,6%	5 200 €	1 136 €	1 240 €	2 972 €	0,68%	0,57%	0,41%	0,68%
Germany	N	578 €	1 140 €	2 048 €	130 863 €	694 €	104,1%	106,0%	31 916 €	666 €	654 €	496 €	0,58%	0,46%	0,41%	0,53%
Slovenia	N	653 €	968 €	968 €	100 000 €	653 €	76,4%	73,1%	8 901 €	854 €	893 €	1 673 €	0,65%	0,39%	0,19%	0,65%
Spain	N	479 €	663 €	763 €	172 630 €	568 €	90,0%	90,2%	18 004 €	631 €	630 €	720 €	0,48%	0,27%	0,15%	0,33%
Austria	N	1 400 €	1 900 €	2 900 €	150 000 €	1 567 €	102,9%	103,7%	28 009 €	1 523 €	1 511 €	1 277 €	1,40%	0,76%	0,58%	1,04%
France	N	1 153 €	2 391 €	4 453 €	226 630 €	2 198 €	108,5%	106,9%	25 050 €	2 026 €	2 056 €	2 003 €	1,15%	0,96%	0,89%	0,97%
Belgium	N	1 594 €	2 448 €	2 592 €	167 000 €	1 975 €	104,3%	103,3%	28 324 €	1 894 €	1 912 €	1 592 €	1,59%	0,98%	0,52%	1,18%
Italy	N	1 500 €	1 950 €	3 100 €	129 532 €	1 589 €	102,6%	100,6%	19 636 €	1 548 €	1 579 €	1 847 €	1,50%	0,78%	0,62%	1,23%
Greece	hybrid	2 840 €	6 140 €	11 640 €	130 000 €	3 500 €	87,8%	84,9%	17 140 €	3 986 €	4 122 €	4 661 €	2,84%	2,46%	2,33%	2,69%
Sweden	S	500 €	500 €	500 €	147 500 €	500 €	120,6%	118,7%	25 479 €	415 €	421 €	448 €	0,50%	0,20%	0,10%	0,34%
Finland	S	577 €	577 €	577 €	123 756 €	577 €	122,0%	112,8%	25 006 €	473 €	512 €	527 €	0,58%	0,23%	0,12%	0,47%
Denmark	S	2 026 €	2 026 €	2 026 €	221 743 €	2 026 €	135,8%	132,1%	31 202 €	1 492 €	1 534 €	1 482 €	2,03%	0,81%	0,41%	0,91%
average		1 192 €	1 679 €	2 554 €	166 476 €	1 381 €			22 827 €	1 437 €	1 454 €	1 808 €	1,19%	0,67%	0,51%	0,88%

Comparison of systems

Regulatory system	Legal services			average price sidental hous apartment	estimated fee	Price level 2005	GNP per person	net earnings manufacture	average price			percent of transaction value			
	100 000 €	250 000 €	500 000 €						price level	GNP per person	net earnings manufacture	100 000 €	250 000 €	500 000 €	average price
S Nordic countries	1 034 €	1 034 €	1 034 €	164 333 €	1 034 €	126,13%	121,20%	27 229 €	793 €	822 €	819 €	1,03%	0,41%	0,21%	0,57%
L Lawyer countries	1 365 €	1 480 €	2 215 €	198 984 €	1 530 €	90,92%	94,58%	23 491 €	1 715 €	1 694 €	2 464 €	1,37%	0,59%	0,44%	0,90%
D Netherlands	661 €	693 €	1 287 €	202 000 €	683 €	105,20%	106,40%	29 554 €	649 €	642 €	527 €	0,66%	0,28%	0,26%	0,34%
N civil law notaries	1 004 €	1 611 €	2 359 €	147 082 €	1 240 €	93,55%	92,30%	20 630 €	1 285 €	1 309 €	1 573 €	1,00%	0,64%	0,47%	0,83%
country average	1 192 €	1 679 €	2 554 €	166 476 €	1 381 €				1 437 €	1 454 €	1 808 €	1,19%	0,67%	0,51%	0,88%

Remarks: *Estimated average prices are in italics.*

Price level 2005 from Eurostat, internet database (compared to EU 25)

Net earning: One-earner married couple, at 100% of AW, with two children - Manufacturing

Nordic: In Denmark, Finland and Sweden, the real estate agents draft the contract.

Thus, part of the real estate agent's fee has to be considered as legal fees.

Denmark: Based on estimates from the Danish real estate agents' associations,

we estimated the share of the legal services of the real estate agent equal to the buyer's lawyer's fee (of 1,013€).

England: 1 British Pound (GPB) = 1,5 Euro

Finland: For Finland we estimate the legal fees as follows:

500.- Euro as part of the real estate agent's fee

(Lawyers would charge for the contract drafting between 150-700 Euro).

+ 77.- Euro notary (certification of signature)

Spain: The legal fees comprise the civil law notary (269, 347 or 443 €) and the gestor administrativo (210, 316 or 330 € respectively for the 100,000, 250,000 and 500,000 transaction value).

Sweden: For Sweden the legal fees comprise 500.- Euro (estimated part of the real estate agent's fee).

Fees for the average price have been calculated proportionally according to the data stated for the closest fee levels (100,000 €, 250,000 € or 500,000 €).

Costs for Legal Services for Conveyancing including 100% Mortgage

Country	Regulatory system	Legal services			average price sidental hous apartment	estimated fee	Price level 2005	GNP per person	net earnings manufacture	fee for average price			percent of transaction value			
		100 000 €	250 000 €	500 000 €						price level	GNP per person	net earnings	100 000 €	250 000 €	500 000 €	average price
Netherlands	D	1 225 €	1 350 €	2 090 €	202 000 €	1 310 €	105,2%	106,4%	29 554 €	1 245 €	1 231 €	1 012 €	1,23%	0,54%	0,42%	0,65%
Czech Republ	L	500 €	500 €	500 €	100 000 €	500 €	57,8%	73,8%	12 000 €	865 €	678 €	951 €	0,50%	0,20%	0,10%	0,50%
England	L	1 090 €	1 420 €	1 850 €	297 750 €	1 502 €	104,9%	108,8%	33 688 €	1 432 €	1 381 €	1 018 €	1,09%	0,57%	0,37%	0,50%
Scotland	L	1 482 €	1 780 €	2 372 €	193 860 €	1 668 €	104,9%	108,8%	33 688 €	1 591 €	1 534 €	1 131 €	1,48%	0,71%	0,47%	0,86%
Ireland	L	2 000 €	2 000 €	4 000 €	303 310 €	2 426 €	123,4%	120,4%	32 233 €	1 966 €	2 015 €	1 718 €	2,00%	0,80%	0,80%	0,80%
Hungary (solic)	L	2 500 €	2 500 €	3 330 €	100 000 €	2 500 €	63,6%	61,1%	5 848 €	3 931 €	4 092 €	9 758 €	2,50%	1,00%	0,67%	2,50%
Poland	N	677 €	1 430 €	2 050 €	100 000 €	677 €	59,6%	54,6%	5 200 €	1 136 €	1 240 €	2 972 €	0,68%	0,57%	0,41%	0,68%
Germany	N	806 €	1 595 €	2 875 €	130 863 €	968 €	104,1%	106,0%	31 916 €	930 €	914 €	693 €	0,81%	0,64%	0,58%	0,74%
Slovenia	N	878 €	1 305 €	1 553 €	100 000 €	878 €	76,4%	73,1%	8 901 €	1 149 €	1 200 €	2 250 €	0,88%	0,52%	0,31%	0,88%
Spain	N	1 068 €	1 422 €	1 622 €	172 630 €	1 239 €	90,0%	90,2%	18 004 €	1 377 €	1 374 €	1 571 €	1,07%	0,57%	0,32%	0,72%
Austria	N	1 400 €	1 900 €	2 900 €	150 000 €	1 567 €	102,9%	103,7%	28 009 €	1 523 €	1 511 €	1 277 €	1,40%	0,76%	0,58%	1,04%
France	N	1 538 €	3 188 €	5 938 €	226 630 €	2 931 €	108,5%	106,9%	25 050 €	2 701 €	2 742 €	2 671 €	1,54%	1,28%	1,19%	1,29%
Belgium	N	2 155 €	3 352 €	3 609 €	167 000 €	2 690 €	104,3%	103,3%	28 324 €	2 579 €	2 604 €	2 168 €	2,16%	1,34%	0,72%	1,61%
Italy	N	2 670 €	3 800 €	5 450 €	129 532 €	2 892 €	102,6%	100,6%	19 636 €	2 819 €	2 875 €	3 363 €	2,67%	1,52%	1,09%	2,23%
Greece	hybrid	3 340 €	6 640 €	12 140 €	130 000 €	4 000 €	87,8%	84,9%	17 140 €	4 556 €	4 711 €	5 327 €	3,34%	2,66%	2,43%	3,08%
Sweden	S	500 €	500 €	500 €	147 500 €	500 €	120,6%	118,7%	25 479 €	415 €	421 €	448 €	0,50%	0,20%	0,10%	0,34%
Finland	S	930 €	930 €	930 €	123 756 €	930 €	122,0%	112,8%	25 006 €	762 €	825 €	849 €	0,93%	0,37%	0,19%	0,75%
Denmark	S	2 026 €	2 026 €	2 026 €	221 743 €	2 026 €	135,8%	132,1%	31 202 €	1 492 €	1 534 €	1 482 €	2,03%	0,81%	0,41%	0,91%
average		1 488 €	2 091 €	3 096 €	166 476 €	1 734 €			22 827 €	1 804 €	1 827 €	2 259 €	1,49%	0,84%	0,62%	1,12%

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L Lawyer countries	1 514 €	1 640 €	2 410 €	198 984 €	1 719 €	90,92%	94,58%	23 491 €	1 957 €	1 940 €	2 915 €	1,51%	0,66%	0,48%	1,03%
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N civil law notaries	1 399 €	2 249 €	3 250 €	147 082 €	1 730 €	93,55%	92,30%	20 630 €	1 777 €	1 807 €	2 121 €	1,40%	0,90%	0,65%	1,15%
country average	1 488 €	2 091 €	3 096 €	166 476 €	1 734 €				1 804 €	1 827 €	2 259 €	1,49%	0,84%	0,62%	1,12%

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Thus, part of the real estate agent's fee has to be considered as legal fees.

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we estimated the share of the legal services of the real estate agent equal to the buyer's lawyer's fee (of 1,013€).

England: 1 British Pound (GBP) = 1,5 Euro

In England, an additional legal fee of 0.25% of the loan is allowed by Law Society Guidance.

However, it seems to be less common than in Scotland.

So we included a 0.1% in the average costs.

Finland: For Finland we estimate the legal fees as follows:

500.- Euro as part of the real estate agent's fee

(Lawyers would charge for the contract drafting between 150-700 Euro).

+ 353,2 Euro registration service of the bank for the mortgage

+ 77.- Euro notary (certification of signature)

Spain: The legal fees comprise the civil law notary (648, 790 or 962 €) and the gestor administrativo (410, 632 or 660 €

respectively for the 100,000, 250,000 and 500,000 transaction value).

Sweden: For Sweden the legal fees comprise 500.- Euro (estimated part of the real estate agent's fee).

Fees for the average price have been calculated proportionally according to the data stated for the closest fee levels (100,000 €, 250,000 € or 500,000 €).