

TRANSFER OF PROPERTY INTO JOINT NAMES (MARRIED OR DE FACTO COUPLE)

Penmans can assist where a property is held in one person's sole name and that person wishes to transfer the property into joint names with their spouse.

Where the property is the principal place of residence of the couple or is vacant land on which the couple intend to build a dwelling to be used as their principal place of residence, the transfer from one spouse into the names of both spouses is exempt from transfer (stamp) duty.

You should obtain advice from your accountant as to any capital gains tax consequences of a transfer. If you have a mortgage, you should also talk to your lender as new mortgage documents will probably be required.

We charge a fixed fee of **\$1,100** (inclusive of GST) plus disbursements to do the work required to attract the transfer duty exemption and finalise the transfer (including dealing with any mortgagee (but excluding advising on new loan documentation).

Disbursements*

Verification of Identity (per person)	\$29.90
DocuSign Fee	\$8.50
Title Searches: Before Registration	\$31.00
After Registration	\$31.00
PEXA Fee: Transferee	\$140.58
Transferor	\$140.58
Registration Fees: Transfer	\$175.70
Discharge of Mortgage (if applicable)	\$175.70
Mortgage (if applicable)	\$175.70

partnering with people since 1946



DIRECTORS

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scheme approved under
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Legislation

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Revenue NSW EDR Stamping Fee	\$11.67
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*Disbursement amounts are current as of September 2025 and include GST, if applicable.

The steps are:

- (a) We will verify your identity (which is required for both our purposes and Revenue NSW). This is done either in person or via a link sent to your mobile device;
- (b) You will need to provide us with:
 - Full details of both spouses (we will send you an on-line form to complete);
 - Date of marriage or commencement of de facto relationship (in the case of a de facto relationship the couple must have been living together for at least two years);
 - A copy of a recent rate notice for the property; and
 - Details of the mortgagee on title including loan account number.

Next Steps

Please fill in our [contact form](#) and include in the comments that you have wish to transfer a solely held property into joint names with your spouse. A member of our transactions team will be in contact with you.

The information you obtain at this site is not, nor is it intended to be, legal advice. You should consult a Solicitor for individual advice regarding your own situation. Liability limited by a scheme approved under Professional Standards Legislation.

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Fixed fees current as of September 2025.