PROBATE AUDIT

Full Audit Report

Estate of the late Alice Jane Example (sample, invented data)

Matter Reference	EXAMPLE-150124
Deceased	Alice Jane Example
Date of Death	15 January 2024
Administering Firm	Example & Co Solicitors LLP (fictional)
Regulatory status	A: SRA-regulated; Lexcel accredited; not WIQS
Capacity of firm	Instructed by lay executors
Gross Estate	£727,400
Matter state	Open, 939 days from death
Audit Date	11 August 2026

OVERALL STATUS: AMBER

SAMPLE REPORT, built entirely from invented data so you can see exactly what a Full Audit Report contains. It is not legal advice, and a real report describes only what the documents show. Every finding is traceable to a row in Appendix A.

Probate Audit is a trading style of Destiny Advisory Ltd, registered in England and Wales, company no. 16351311. Registered office: 21 Chapel Lane, Hale Barns, Cheshire, WA15 0AB.

Contents

SAMPLE REPORT Built entirely from invented data: the estate, the firm, every person and every document named below are fictional. Nothing in it describes any real matter or any real firm. It exists so you can see exactly what a Full Audit Report contains before you buy one.

How to read this report

This report checks how the estate has been handled, one test at a time. For every test, the tables in this report answer three plain questions: what did we check, whose standard were we checking against, and what did we find. This page explains the words the tables use. Nothing else in the report needs any special knowledge to read.

Whose standard were we checking against?

Not every standard carries the same weight, and this report is careful never to blur them. Against every test you will see one of three labels:

Label	In plain terms
LEGAL DUTY	The law, or the rules of the firm's own regulator, requires this. The firm has no choice about it.
GOOD PRACTICE	Professional bodies such as the Law Society have published this as the standard good firms work to. Falling short is not breaking the law, but it is falling below the bar the profession has set for itself.
OUR YARDSTICK	No law and no published guidance sets a figure here, so this is Probate Audit's own working measure. We always say when a measure is ours, and we never treat our own measure as a rule.

What did we find?

Label	In plain terms
MET	We checked, and the firm met the standard. We show what the firm got right as clearly as what it got wrong; that balance is what makes this report fair.
NOTED	Something worth your attention. We are not saying anything went wrong.
SHORTFALL	The firm fell short of the standard. Worth raising with the firm.
SERIOUS	The firm fell short in a way that matters: it has consequences for the estate or for the people waiting on it.
CRITICAL	The most serious kind of finding. None arises in this report.

Finally, whole areas of the administration are summed up in traffic-light colours: GREEN means handled properly, AMBER means there are concerns worth attention, RED means something needs attention now. Wherever a marking appears in this report, this page is the key to it.

0. What actually binds this firm

This section runs before anything else in the report, because its answer decides what every later section is permitted to say. Standards that bind a solicitors' practice do not bind an unregulated administrator, and the reverse error, auditing a regulated firm without invoking what regulates it, gives away the strongest material. Every audit starts here.

Question	Finding	Evidence
Is the administering firm SRA-regulated?	Yes	"Authorised and Regulated by the Solicitors Regulation Authority" with an SRA number on the letterhead of "CCL 04.03.24.pdf"; confirmed against the SRA register
Does the firm hold any accreditation?	Lexcel: yes. WIQS: no	Lexcel mark on the letterhead. No WIQS mark anywhere in the file, so the Law Society Wills and Inheritance Protocol applies as good practice, not as a mandatory scheme
Is a complaints route given to the client?	**MET**	"CCL 04.03.24.pdf" names the complaints partner, the eight-week timescale and the Legal Ombudsman with contact details
Reserved legal activities	Not in issue	The firm is an authorised person; the s.14 Legal Services Act test does not arise. Recorded so the reader can see the question was asked, not assumed
In what capacity did the firm act?	Instructed adviser	The executors are Susan Example and Peter Example, the deceased's children. The firm was instructed by them and is not itself a personal representative

CONSEQUENCE This firm is bound by the SRA Codes of Conduct and the SRA Accounts Rules as regulatory floor, by the Lexcel standard it holds as accreditation, and by the Solicitors Act 1974 and the Non-Contentious Business Remuneration Order 2009 on costs. The Law Society's Wills and Inheritance Protocol applies as published good practice. The Legal Ombudsman is available to these executors. Appendix A records, test by test, what was applied at which tier.

I. Overview

This estate has been in administration for two years and seven months. The first year went well: the Grant of Probate was obtained nine months after death, the house was sold eight months later, and the paperwork for both was done properly. Since the house sale completed in May 2025, the file has largely stopped moving, and that is the reason for this report's rating.

In plain terms: the firm is holding £238,450 of estate money in its client account, the file records no reason for holding it, no estate accounts have been produced, and the two beneficiaries have been waiting since November 2025 for the final payment with no date and no explanation. The firm's own records show long silent periods that ended only when an executor chased. The firm has also billed more than double its written estimate without warning the executors first, which the solicitors' regulator has criticised in terms.

Key findings

- Estate funds of £238,450 have been held in client account since November 2025 with no reason recorded on the file ("Estate Ledger.xlsx"). The SRA Accounts Rules require client money to be returned promptly once there is no longer a proper reason to hold it.
- No estate accounts exist nineteen months after the house sale completed. The accounts pack in the file is an unused template ("Estate Accounts DRAFT.xlsx", all schedules blank).
- Two Dark Periods totalling 74 working days: 12 June to 18 August 2025 (33 working days) and 9 February to 8 April 2026 (41 working days), both ending on executor contact, not firm action ("Matter History.pdf").
- Fees billed to date are £9,870 including VAT against a written estimate of £4,500 plus VAT ("CCL 04.03.24.pdf"; three interim bills). No revised estimate or warning appears in the file before the estimate was exceeded.
- Routine letters (utility closures, address changes) were billed at the Grade A partner rate of £395 per hour ("Bill 3 narrative, 14.02.26.pdf").
- Four executor chasers between January and June 2026 have no evidenced substantive reply ("Emails S Example 2026.pdf").
- The first year was handled well: correct Inheritance Tax route, Grant within nine months, a clean and well-documented house sale. The findings above are about what has happened since, and that contrast is itself informative.

Immediate risks

- The £238,450 balance is not earning for the beneficiaries and no distribution date exists. Interest earned on client money must be accounted for when it is finally paid.
- Without estate accounts the executors cannot discharge their own duty to account to the beneficiaries, and cannot check the fees taken against the work done.
- No Inheritance Tax risk is identified: the return was filed in time and no tax was due.

Audit limitations

- One attendance note ("File Note 03.03.25.pdf") is a low-quality scan and could not be fully read; anything recorded only there is not reflected in this analysis.
- The firm's time ledger has not been provided, so the fee analysis works from the bill narratives alone; the Evidence Request List asks for the ledger.
- 9 of the 61 documents examined carry no date in the filename; the timeline is built from document contents and the firm's Matter History.

II. Timeline Audit

Part A: Key milestones

Milestone	Date	Days from death	Source
Date of death	15 January 2024	0	"Death Certificate.pdf"
Firm instructed	4 March 2024	49	"CCL 04.03.24.pdf"
IHT400 submitted (RNRB and transferable band claimed)	12 August 2024	210	"IHT400 as filed.pdf"
Grant of Probate issued	17 October 2024	276	"Grant 17.10.24.pdf"
Pecuniary legacies paid (£20,000)	3 March 2025	413	"Estate Ledger.xlsx"
House sale completed (£450,000)	9 May 2025	480	"Completion Statement 09.05.25.pdf"
Interim distribution (£100,000 to each residuary beneficiary)	21 November 2025	676	"Estate Ledger.xlsx"
Last substantive firm action on file	8 April 2026	814	"Matter History.pdf"
Audit date	11 August 2026	939	

Part B: Velocity metrics

No published duration benchmark exists for these intervals; the duty of timeliness is the SRA Code's (paragraph 3.2), and the triggers below are this service's own working standards, stated as ours.

Metric	Result	House trigger	Assessment
Days death to Grant issued	276	120 (simple estate)	AMBER
Days death to estate closed	939 and open	365 (Executor's Year)	RED
Days since last substantive firm action	125		RED
Dark Periods identified	2	0 ideal	AMBER
Longest Dark Period	41 working days	10 working days	RED
Days from Grant to house completion	204		GREEN

Part C: Dark Period register

#	Start	End	Working days	Expected activity	How the period ended
1	12 Jun 2025	18 Aug 2025	33	Post-completion steps: reconcile proceeds, prepare accounts, plan distribution	Susan Example telephoned for an update; the note records an apology and a promise of "accounts shortly" ("Matter

					History.pdf")
2	9 Feb 2026	8 Apr 2026	41	The accounts promised in August 2025 and again in January 2026	Peter Example emailed to ask for a completion date; no substantive reply is evidenced

PRINCIPAL CONCERN Both Dark Periods ended on executor contact rather than firm action, and the activity promised when each ended is still not evidenced at the audit date. The Law Society's Lexcel standard, which this firm holds, requires files to be checked regularly for inactivity, and its guidance accepts inactivity only where there is a valid reason. No reason appears on this file.

III. Technical Findings

A) Tax and HMRC compliance

Item	Position	Source
IHT route	IHT400, claiming the residence nil rate band and the transferable band	"IHT400 as filed.pdf"
Route correct for estate value	Yes: gross £727,400 sheltered by the combined bands	same
Filing deadline (12 months from end of month of death)	Met: filed at month 7	same
Tax payable	None	"HMRC calculation 30.09.24.pdf"
Assessment	**GREEN**	

B) Asset management

Asset	Value at death	Recorded position	Source
Residential property, Exampleton	£450,000	Sold 9 May 2025; net proceeds £447,200 received	"Completion Statement 09.05.25.pdf"
Bank and savings accounts (three, last four digits only: ****1201, ****3344, ****8892)	£201,400	Collected by February 2025	"Estate Ledger.xlsx"
Quoted shareholdings	£61,000	Sold January 2025; proceeds received	same
Chattels	£15,000	Distributed in specie to the family, March 2025	same
Total (gross)	£727,400		"IHT400 as filed.pdf"

Collection was completed competently and is fully evidenced. The finding in this area is not about collection but about what has happened to the collected funds since: £238,450 remains in client account with no recorded reason, no distribution plan and no accounts. Assessment: AMBER.

C) Liability management

Type	Amount	Position	Source
Funeral account	£4,850	Paid March 2024	"Estate Ledger.xlsx"
Household and utilities	£1,912	All closed and settled by June 2024	same
Administration expenses	£3,238	Paid as incurred	same

No outstanding liabilities are identified. Assessment: GREEN.

D) Communication and file control

Metric	Result	House trigger	Assessment
Executor chasers with no	4 (Jan to Jun 2026)	0	**RED**

evidenced substantive reply			
Proactive updates since completion (May 2025)	2 in 15 months	Monthly, stated as ours	**RED**
Dark Periods ended by executor contact	2 of 2	0	**RED**
File record quality to May 2025	Good: dated, attributed, complete		**GREEN**

The Law Society's Protocol, which this firm follows as good practice rather than as a scheme obligation, describes a progress report every 28 days during an administration. Between May 2025 and the audit date the file evidences two. Assessment: RED.

E) Ledger and fee analysis

Item	Amount	Source
Written estimate at engagement	£4,500 plus VAT	"CCL 04.03.24.pdf"
Bill 1 (to Grant)	£3,600 incl. VAT	"Bill 1, 24.10.24.pdf"
Bill 2 (sale and collection)	£3,270 incl. VAT	"Bill 2, 30.05.25.pdf"
Bill 3 (general)	£3,000 incl. VAT	"Bill 3, 14.02.26.pdf"
Total billed to date	£9,870 incl. VAT	
Estimate exceeded by	roughly 83% before VAT	

Three matters arise, and the statutory frame matters: probate costs are measured against the Non-Contentious Business Remuneration Order 2009, which requires costs to be fair and reasonable having regard to all the circumstances and lists nine factors, of which time spent is one. A time ledger alone therefore does not answer the question, and the ledger has in any event not been provided.

- The written estimate was exceeded by roughly 83% with no revised estimate or warning evidenced before the excess was billed. The SRA's thematic review of probate practice records firms significantly exceeding estimates without prior warning as a failing, found on 4 of 50 files reviewed; the firm's own regulator treats this as the exception, not the norm.
- Bill 3's narrative shows routine correspondence (utility and address letters) charged at the Grade A partner rate of £395 per hour. The Order's test is the skill and responsibility the work involved, which is a property of the work, not of who did it.
- Bill 3 post-dates the second Dark Period and bills for the period of inactivity; the narrative does not identify what substantive work it covers.

Assessment: RED. The amounts are not large in absolute terms; the pattern (estimate exceeded without warning, senior rates on routine work, billing across inactivity) is what the tests exist to catch.

IV. RAG Status Summary

Immediate concerns

- £238,450 held in client account since November 2025 with no reason recorded. Point to put to the firm, in writing: the reason the funds are held, the interest position, and a distribution date.
- No estate accounts nineteen months after completion. Point to put to the firm: the accounts, with a stated production date.
- Fees at £9,870 against a £4,500 plus VAT estimate with no warning. Point to put to the firm: the time ledger and an explanation of the difference; section V lists the routes that exist if the answer is unsatisfactory.

Concerns requiring attention

- Four unanswered chasers in 2026. A single consolidated written request with a response deadline would also start the complaints clock cleanly.
- Two Dark Periods totalling 74 working days, both ended by executor contact. Point to put to the firm: what file-review arrangements its Lexcel accreditation involves, and why they did not catch this file.

Handled correctly

- The Inheritance Tax work: correct route, both bands claimed properly, filed at month seven, no tax and no penalties.
- The Grant was obtained in nine months, within normal ranges for an estate needing a full return.
- The house sale was clean, fully documented, and the proceeds are fully accounted for on the ledger.
- The client care letter is a good one: clear scope, named complaints partner, the Legal Ombudsman correctly signposted.
- The file record to May 2025 is dated, attributed and complete. The deterioration after completion is what this report documents, and the earlier quality makes the contrast harder to explain away.

V. Options and next steps

NOT LEGAL ADVICE Probate Audit is not a firm of solicitors and is not legally qualified to advise you. This report describes what the documents show and lists the routes that exist in law. It does not tell you which route to take, and nothing in this section is a recommendation. Choosing what to do, and whether to do anything, is yours, if you wish with independent legal advice.

This estate is close to completion: the remaining work is the accounts, the final distribution and closure. Set out below is a phased sequence the executors may choose to follow, which gives the firm the chance to finish before any formal step is taken. Which of these steps to take, and whether to take any, is the executors' choice.

Phase	Work required	Indicative duration	Dependencies
1	Written request: reason funds are held, interest position, accounts, distribution date, time ledger	14 days for a response	None
2	Review the response against this report; the accounts against the ten-item content test at Appendix A	1 week	Phase 1
3	If unresolved: formal complaint to the firm citing its own records	8 weeks for the firm's final response	Phase 2
4	If still unresolved: Legal Ombudsman, or costs-only routes below	LeO's published timescales	Phase 3

Routes available to these executors

Route	What it can deliver	Source	Time limit
Complaint to the firm	Completion of the work; a fee review. The firm's own procedure and complaints partner are named in the client care letter	SRA Code; the firm's own procedure	8 weeks for the firm to resolve before the Ombudsman will accept it
Legal Ombudsman	Directions to complete work; compensation (capped at £50,000); and a reduction or refund of fees, which is not capped	LeO Scheme Rules (1 April 2023)	One year from the act or omission or from when the complainant should reasonably have known; a six-month limit after the firm's final response applies only if that response gave the required warnings
Assessment of the bills by the court	The court decides what is fair and reasonable under the nine-factor test. If the bill is reduced by one fifth	Solicitors Act 1974 s.70; NCB Order 2009	Within one month of a bill as of right; on terms up to twelve months; barred after twelve months from

	or more, the solicitor pays the costs of the assessment		payment. Check each bill's delivery date early
SRA report	Regulatory action where conduct is serious; no compensation	SRA	None fixed
Professional negligence claim	Damages for quantifiable loss, if any emerges from the accounts	Limitation Act 1980 ss.2, 5, 14A, 14B	Six years from the breach or three from the date of knowledge, whichever is later; fifteen-year longstop

Taking this further

The findings in this report are of the kind a specialist solicitor would expect to see before advising on a service complaint or a professional negligence question, and the report, with its appendix, is designed to be taken to such a consultation. Many specialist firms offer a free initial consultation. A search in your area for solicitors describing their work as professional negligence or contentious probate will identify specialists; this report does not name or endorse individual firms.

> **ON EXPECTATIONS** Where a service concern is raised, the realistic outcome is usually that the outstanding work is completed and, in some cases, that fees are reviewed. Ombudsman compensation awards are most commonly modest, and the uncapped element is the fee reduction, not the compensation. Nothing in this report should be read as advice about the outcome of any complaint or claim.

VI. Evidence Request List

Priority	Document	Purpose	Request to
1	Estate accounts (draft or final), with the ten content items listed at Appendix A	None exist in the file nineteen months after completion	Example & Co Solicitors LLP
1	Written reason for the £238,450 client account balance, and the interest position	No reason is recorded on the file	Example & Co Solicitors LLP
1	The full time ledger for the matter	The fee analysis currently rests on bill narratives alone	Example & Co Solicitors LLP
2	Legible copy of "File Note 03.03.25.pdf"	The scan could not be fully read	Example & Co Solicitors LLP
2	Any revised costs estimate or costs update issued after 4 March 2024	None appears in the file; the estimate was exceeded without evidenced warning	Example & Co Solicitors LLP
3	The firm's file-review records for this matter	Lexcel requires regular inactivity checks; two long Dark Periods suggest they did not operate here	Example & Co Solicitors LLP

Appendix A: comparison against published standards

This appendix is the evidential spine of the report: every assertion in sections I to V is traceable to a row here, and every row can be checked against its source independently of the rest of the document. Rows marked 'No' in the 'Does it apply here?' column are retained deliberately: a table that silently omitted them would look identical to one where they had never been considered.

Rows that bind this firm

Test	Source	Whose standard?	Does it apply here?	What the file shows	What did we find?
Services delivered in a timely manner	SRA Code of Conduct for Solicitors, para 3.2	**LEGAL DUTY**	Yes	125 days since the last substantive action on a near-complete estate; 74 working days of Dark Periods since completion	**SERIOUS**
Client money returned promptly once there is no proper reason to hold it	SRA Accounts Rules r.2.5	**LEGAL DUTY**	Yes	£238,450 held since November 2025; no reason recorded on the file	**SERIOUS**
Files checked regularly for inactivity, inactivity acceptable only with valid reason	Lexcel v6.1 r.5.10 (held by this firm)	**GOOD PRACTICE**	Yes	Two Dark Periods of 33 and 41 working days, both ended by executor contact	**SERIOUS**
Clients receive best possible information about costs, at the outset and as the matter progresses	SRA Code 8.7; Lexcel 6.4	**LEGAL DUTY**	Yes	Estimate of £4,500 plus VAT exceeded by roughly 83% with no evidenced revision or warning	**SERIOUS**
Costs fair and reasonable across the nine factors; time is one factor	Non-Contentious Business Remuneration Order 2009 art.3	**LEGAL DUTY**	Yes	Grade A partner rate on routine letters; billing across a period of inactivity; ledger not provided	**SHORTFALL**
Progress report every 28 days during an administration	Wills and Inheritance Protocol OB.7 (voluntary for this firm: not WIQS)	**GOOD PRACTICE**	Yes	Two updates in fifteen months since completion	**SHORTFALL**
Estate accounts produced, showing the ten content items	Protocol para 34.2; SRA describes accounting to residuary	**GOOD PRACTICE**	Yes	No accounts nineteen months after completion; the accounts	**SERIOUS**

	beneficiaries as a duty			workbook is an unused template	
IHT route and deadlines	IHTA 1984; HMRC deadlines	**LEGAL DUTY**	Yes	IHT400 with both bands, filed month seven, no tax due	**MET**
Complaints procedure provided at engagement	SRA Code 8.3	**LEGAL DUTY**	Yes	Named complaints partner, eight-week timescale and the Legal Ombudsman all in the client care letter	**MET**
Reasonable responses to reasonable requests in a reasonable time	Legal Ombudsman, Spotlight on probate	**GOOD PRACTICE**	Yes	Four chasers between January and June 2026 without evidenced substantive reply	**SERIOUS**

Rows that do not bind this firm, and why

Test	Source	Whose standard?	Does it apply here?	Why not	What did we find?
Grant issued within 120 days for a simple estate	This service's own working figure	**OUR YARDSTICK**	No	No external duration benchmark exists in any published source; the figure is ours, stated as such, and this estate needed a full IHT400 in any event	**NOTED**
WIQS scheme obligations as mandatory requirements	Wills and Inheritance Quality Scheme	**GOOD PRACTICE**	No	The firm is not WIQS-accredited, so the Protocol applies as good practice only, and every Protocol row above says so	**NOTED**
Consumer Rights Act 2015 s.49 as the primary standard	CRA 2015	**LEGAL DUTY**	No	It applies concurrently to a consumer retainer, but against a regulated firm the regulatory and statutory costs regimes above are the stronger and more specific tests, so they lead	**NOTED**
Voluntary code obligations (SWW, IPW)	Trade body codes	**OUR YARDSTICK**	No	The firm is a solicitors' practice and belongs to neither body	**NOTED**

Limits of this comparison

- The time ledger has not been provided; the fee rows rest on bill narratives and would be re-run against the ledger on receipt.
- One attendance note could not be fully read and is on the Evidence Request List.
- Property and physical asset management is not yet a built block of the standards register; no finding in that area was needed here (the sale was handled well).

This report is information and analysis. It is not legal advice, and no part of it recommends a course of action.

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