

Legal Fee Scale

The prices listed below are a guideline and may be subject to change.

Properties with many titles or large portfolios of titles will be priced on a case by case basis.

Buy to Let (single title)	
Loan size	Fee (excluding VAT and disbursements)
£100,000 - £300,000	£900
£300,001 - £500,000	£1000
£500,001 - £750,000	£1100
£750,001 and over	Fees to be quoted upon request on a case by case basis, dependent on structure and complexity of the loan

Commercial and Semi-Commercial (single title)	
Loan size	Fee (excluding VAT and disbursements)
£100,000 - £300,000	£1400
£300,001 - £500,000	£1600
£500,001 - £750,000	£1800
£750,001 and over	Fees to be quoted upon request on a case by case basis, dependent on structure and complexity of the loan

- Please be aware that the mentioned fees rely on the assumption that the occupational leases adhere to commercially acceptable terms or are appropriately granted AST's
- There are no more than 5 AST's to review or 1 commercial lease (any additional are chargeable at a rate of £125 per AST & £300 per commercial lease).
- No superior landlord consents need to be obtained.
- The property's planning status is clear, with no outstanding conditions, and there is no ongoing development.
- The loan proceeds to completion within a reasonable timescale and does not become unduly onerous.

Additional Properties		
Loan size	Per Additional Title with Due diligence required	Additional Title, no due diligence or deed of priority required
Up to £300,000	£350+ VAT & Disbursements	£150 + VAT
£300,001 - £500,000	£550+ VAT & Disbursements	£150 + VAT
£500,001 - £750,000	£750+ VAT & Disbursements	£150 + VAT
£750,001 and over	Fee to be quoted upon request	£150 + VAT

Please note, freehold blocks of flats (3 or more) fall under the commercial and semi-commercial property fee scale!

These fees are inclusive of the property diligence, preparation and issuing of the Bank's legal charge and issuing any personal guarantees, Board Minutes/Resolutions, Security notices, Deed of Subordination (1 per transaction and on banks template) Processing Agent Letters and Letters of Non-Crystallisation.

VAT and Disbursements are payable in addition as well as the title insurance premium where applicable.

Note additional costs will be incurred for non-standard requirements such as deed of subordinations, deeds of priority and obtaining legal opinion letters.

Typical supplementary fees

Solicitors charges	Fees
Corp Guarantee	£300
Cross Guarantee	£300
Deed of Priority (using banks template)	£500 (should negotiations be necessary, an increase in fees will apply)
Deed of Subordination (using banks template)	£500

These fees are based on the solicitors using the bank standard documentation, if a deed requires additional work, Solicitors to inform the bank of fee increase before performing any further work.