

Our Mortgage Advice Service

Our 60-strong, national Commercial Property team includes specialist lawyers who can advise you on every aspect of securing a mortgage or re-mortgage on your commercial and buy-to-let property.

Why Use Us?

Relationships

We have developed a very strong relationship with InterBay Commercial, having advised a number of its clients over the last few years. We are also a panel firm for InterBay Commercial and interact closely with the other panel members to ensure matters progress smoothly and effortlessly.

With a key office in Southampton, we are well-located to make visits in person to InterBay Commercial and its other panel firms.

We have direct dial telephone and mobile numbers, email addresses, and are contactable 24/7. We guarantee a response within 2 working hours of receipt and have a fully dedicated team of 20 lawyers available to pick-up matters.

Experience

Because of our experience of being involved in commercial mortgage deals on behalf of InterBay Commercial's clients, we understand the process and the importance of timescales. We take a proactive approach to ensuring that deals complete efficiently.

Fees

We recognise that you want cost certainty when working with us. We offer a competitive menu of 'banded' fees to put you in control of your budget.

Key contacts



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*Calls cost 2p per minute plus your phone company's access charge. We receive no monies from your call and an alternative geographic number is provided.

Great service... Great people...

Commercial (purchase and remortgage) fees		
Loan size	Purchase legal fees	Remortgage legal fees
£0 - £100,000	£1,750	£750
£100,001 - £300,000	£2,000	£875
£300,001 - £500,000	£2,350	£1,000
£500,001 - £750,000	£2,750	£1,125
£750,001 - £1,000,000	£3,000	£1,250
Over £1,000,001	£3,500	£1,500

VAT, searches and disbursements are payable in addition to the above.
Loans comprising multiple properties will be individually quoted. Please do contact us.

Stamp Duty Land Tax on Commercial Properties	
Up to £150,000 (annual rent < £1,000)	0%
Up to £150,000 (annual rent > £1,000)	1%
£150,000 - £250,000	1%
£250,001 - £500,000	3%
Over £500,001	4%

HM Land Registry fees	
Up to £80,000	£20
£80,001 - £100,000	£40
£100,001 - £200,000	£95
£200,001 - £500,000	£135
£500,001 - £1,000,000	£270
Over £1,000,001	£455

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Panel Legal Fee Scale (Where acting for Borrower)

Residential (Buy to let) fees	
Loan Size	Legal Fees
£0 - £250,000	£750
£250,001 - £500,000	£850
£500,001 - £1,000,000	£950
£1,000,001 - £2,000,000	£1,500
Over £2,000,001	Please discuss with us

VAT, searches and disbursements are payable in addition to the above.

Loans comprising multiple properties will be individually quoted. Please do contact us.

Stamp Duty Land Tax on residential properties	
Up to £125,000	0%
£125,001 - £250,000	2%
£250,001 - £925,000	5%
£925,001 - £1,500,000	10%
Over £1,500,001	12%

HM Land Registry fees	
Up to £80,000	£20
£80,001 - £100,000	£40
£100,001 - £200,000	£95
£200,001 - £500,000	£135
£500,001 - £1,000,000	£455
Over £1,000,001	£455