



Commercial, Semi Commercial and Buy to Let legals made easy

Dual Representation

One firm - two teams - keep your finance on track with our dual representation service saving you time and costs.

Take advantage of our Dual Representation proposition with Paris Smith acting for both InterBay and your client. With dual representation, the mortgage legal process being handled by one team means the timescale between Formal Offer and Completion should reduce significantly, speeding up the overall application process. In addition, your client may save on their overall cost for legal work, with Paris Smith offering attractive combined costs.

Property finance

Our experienced team of property lawyers is on hand to help guide you smoothly and efficiently through the process when it comes to refinancing or securing purchase funding with InterBay.

With lawyers acting both for you and also for InterBay within the same firm, we are a trusted partner and share your vision for a successful outcome. Our aim is to make the lending process as transparent as possible delivering timely and cost effective services to secure the completion of your funding.

We are a multi-disciplinary team. Our property department at Paris Smith comprises some 45 lawyers covering all disciplines from landlord and tenant, development including site assembly, planning, construction and plot sales, to portfolio, retail and leisure work and of course residential. With that in mind, we would value working with you both now to achieve your immediate goals and continuing to support you and your property needs in the future.



Testimonials

Chambers & Partners Legal Directory:

The team are known for being a large property team with a strong reputation in the Southampton market. Clients say "It's a very strong practice; a big property team".

Instruction process - Contact us today

Please contact Greig Richards to discuss your requirements and to find out more about Dual Representation. He will assist you with bringing in the required specialist solicitor to deal with your particular transaction.



Greig Richards

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Fee scale

| Commercial / Semi-Commercial | InterBay only | Loan size | Combined cost to include your own legal work | |
|---------------------------------|---|----------------------|---|------------|
| | | | Purchase | Remortgage |
| | £950 | < £100,000 | £2,500 | £1,700 |
| | £1,250 | £100,001 - £300,000 | £3,000 | £2,125 |
| | £1,450 | £300,001 - £500,000 | £3,500 | £2,350 |
| | £1,650 | £500,001 - £750,000 | £4,125 | £2,650 |
| | £1,950 | £750,001- £1,000,000 | £4,650 | £3,000 |
| | £2,250 or 0.1% loan (whichever is greater) | >£1,000,001 + | POA | POA |

| Buy to Let Residential HMOs | InterBay only | Loan size | Purchase or Remortgage |
|-----------------------------------|---|-----------------------|------------------------|
| | | | |
| | £750* | £101,001 - £300,000 | £1,625** |
| | £850 | £301,001 - £500,000 | £1,750 |
| | £950 | £501,001 - £750,000 | £1,950 |
| | £1,050 | £751,001 - £1,000,000 | £2,175 |
| | £1,150 or 0.1% loan (whichever is greater) | >£1,000,001 | POA |

* Minimum £850 for limited company or partnership loans.

** Minimum £1,750 for limited company or partnership loans.

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

Loans comprising multiple properties will be individually quoted.

The above costs are an estimate based upon title that is not unduly onerous with the security comprising one property with any occupational leases on commercially acceptable terms, or properly granted ASTs and that the matter proceeds within a reasonable timescale.