

All borrowers must have their own solicitors to act on their behalf. All client solicitors must have a minimum of two or more SRA or CLC approved managers within the practise\*. Octopus Capital will always instruct their own solicitors, and will require an undertaking in advance for these costs. VAT, Disbursements and Title Insurance costs are not included. The following legal fee scale applies in respect of basic residential cases:

Loan amount	Individual			Company		
	Purchase	Refinance	Title insurance**	Purchase	Refinance	Title insurance**
<b>Up to £350k</b>	£950	£850	£850	£1,300	£1,050	£950
<b>£350k - £500k</b>	£1,150	£1,000	£850	£1,500	£1,250	£1,100
<b>£500k - £750k</b>	£1,200	£1,150	£950	£1,700	£1,500	£1,200
<b>£750k - £1m</b>	£1,200	£1,150	£1,100	£1,700	£1,500	£1,400
<b>£1m - £1.5m</b>	£1,700	£1,500	N/A	£2,050	£1,700	N/A
<b>£1.5m to £2m</b>	£2,000	£1,650	N/A	£2,200	£2,000	N/A

#### Included within the above fee scale is:

- Full property requisitions and searches required unless Title Insurance is being relied upon. Where reliant upon Title Insurance, restricted due diligence applied.
- Fee is for one property only.
- The property is Freehold or leasehold with no more than 2 leases.
- Review of two Assured Shorthold Tenancy (AST) Agreements or less.
- Drafting of two Personal/Corporate Guarantees (PG/CG) or less.
- Review of one HMO license, for up to 6 tenants.
- Drafting of one Intercreditor Deed (ICD).
- Drafting of one Deed of subordination.
- No more than two iterations per document.
- In the case of Company applications, the company is a 2 Tier ownership structure or lower.

#### The below outlines the additional fees applicable:

Additional Property	£500
Additional Debenture	£120
Additional PG	£120
Additional CG	£120
Commercial Lease	£200
Additional AST	£100
Refurbishment facility	£500
Additional ICD	£120
Additional Subordination Deed	£120
Leasehold review	£200
New Build Property	
Additional fee on a quote basis	£500+

\* For foreign nationals the minimum number of managers will be increased depending on jurisdiction of the borrower.

\*\* Subject to specific criteria assessed at the time of application.



**0800 294 6850**

**residential@octopus-capital.com**  
**octopus-capital.com**



**Octopus Capital**  
**33 Holborn**  
**London, EC1N 2HT**

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