together.®

AVMs and Valuation Guidance

Legal Representation and Independent Legal Advice

Legal Fees

Commercial Finance.

Valuation and Legal Guide

25th June 2026

Packagers 0161 933 7101
Introducers 0161 452 3615

Cross Collateralisation

100% of funding available with additional security.

AVMs

Hometrack valuation accepted on residential property types, up to £500k maximum loan size, subject to criteria.

Internal Legal Team

Subject to criteria, we will use our Internal Legal Team where possible to represent Together.

Referrals & Case Studies

You can count on us to think outside the tickbox, and make sure an underwriter – not a computer – makes the final decision, every time. Visit our case studies to see how we're supporting our customers.

Larger Loans

For loans above £1m please see our Premier for Intermediaries guide.

Premier for Intermediaries

CF Product Guide

Case Studies

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Residential Properties	Commercial Properties
In all cases the lower of the purchase price or valuation (Open Market valuation) is used. Automated Valuation Models (AVMs) are accepted on standard residential property types (excluding new builds or when the remaining lease term is <85 years), see our Hometrack Criteria below for eligible transactions. If there is more than a 10% difference between open market value and 90 day market value, or if 'poor' is detailed on the valuation, please refer. There is no limit on the number or value of properties in the customer's portfolio. Maximum overall portfolio LTV is 75%. Please refer the case if there are more than 15 securities and the overall LTV is over 65%. The broker or applicant must pay for any valuation that's needed, and it must be submitted with the rest of the pack. Valuation reports are valid for 120 days from the valuation date (the day the valuer gave their opinion of the assets value).	In all cases the lower of the purchase price or valuation is used. For commercial or semi-commercial properties, all loans require a full valuation of the security and we'll use the 180 day valuation based on vacant possession. If there is more than a 15% difference between the 180 day valuation and the 90 day valuation, please refer. The broker or applicant must pay for any valuation that's needed, and it must be submitted with the rest of the pack. Valuation reports are valid for 120 days from the valuation date (the day the valuer gave their opinion of the assets value).

Hometrack Valuation Criteria (Residential Transactions Only)			
Purchase Transactions			
Maximum Loan Size	£250k		£500k
Maximum LTV	75%		70%
Confidence Level	Auction purchases ≥2 Non-auction purchases* ≥4 *For non-auction purchases with a confidence level between 2 & 4, the maximum LTV is 70% for all loan sizes up to £500k.		
Re-Mortgage & 2nd Charge Transactions*			
Maximum Loan Size	£150k	£250k	£500k
Maximum LTV	70%	60%	50%
Confidence Level	≥4	≥4	≥4
All property valuations over £1 million are strictly subject to Underwriter approval. Additional audit valuations may be required on properties worth £1.5 million or above and on higher loan to value applications. *Residential Properties Only for Second Charge.			

Together underwrites all loans on an individual basis and will assess the risks in each transaction and decide if further, additional valuation evidence if required.

Additional information

Visit our Referral Guide.

Legal Representation and Independent Legal Advice

Internal Legal Team We will use our own in-house legal team to speed up the transaction where the below criteria is met;		Separate Representation Both the customer and Together must have separate representation if;
No Solicitor Required	**Customers Solicitor will act for both parties**	
Property Located in England or Wales	Property Located in England, Scotland* or Wales **residential properties only*	Property Located in England, Scotland or Wales
Refinance or capital raise for individuals up to £500k gross – no transfer of equity	Refinance or capital raise for Limited Companies (and individuals in Scotland) up to £500k gross – no transfer of equity	Refinance or capital raise over £500k gross, or transfer of equity at any loan amount
Non-Complex Transaction	Residential or Commercial purchases up to £500k gross for individuals and Limited Companies	Residential and Commercial purchases over £500k gross
	Non-complex transaction	Complex lending e.g. Trust, Development Finance or Social Housing

Together's Solicitor Panel

Scotland	Scotland - Dual Representation	England and Wales
Mellicks (Unregulated Bridge)	Andersonbain LLP	Priority Law
Gilson Gray (BTL and Commercial Term)	Anderson Strathern LLP	Blacks LLP
Wilson McKendrick*	Archibald Sharp & Son Limited	Devonshires – (Social Housing)
	W & A S Bruce LLP	Shoosmiths
	Watermans Legal Limited	TLT LLP
	Kerr Sterling LLP	
	Carters Law	
	Clear Focus Legal	
	Ralph Sayer	

*Wilson McKendrick are only to be used for fast track cases (residential securities only)

Independent Legal Advice

The following are circumstances where Independent Legal Advice (ILA) is required:

- For all new advances where the loan is over £500k (over £200k for Homeowner Business Loans)
- Individual or non-borrower providing third party charge or personal guarantee
- Non-English speaking applicant
- Where Power of Attorney is used
- Individuals are identified as 'vulnerable' or potentially 'vulnerable'
- Any other unique or specific case that the Underwriting Team think would benefit from ILA

A 'Solicitors Advice and Witness Certificate' must be obtained prior to completion and retained on the file.

together.

Legal Fees

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Legal Fees

These tables set out our Legal Fees:

- Title Insurance Fees are applicable to all Commercial Products outlined in our Commercial Finance Product Guide.
- Lender's Legal Costs are applicable where our Internal Legal Team or Separate Representation are being used.
- Legal costs charged include VAT where applicable.
- For Scottish cases, a minimum lenders legal fee of £750 will apply.
- All fees are based on the net loan amount.
- Legal Costs are paid by the applicant and added to the advance (where charged).
- For multi-security applications, the acting solicitor may charge an additional fee for each security.

Loan Amount	Lender's Legal Costs		
	Unregulated Bridge (Residential & Commercial)	Buy To Let & Homeowner Business Loan	Commercial Term
£0 - £100,000	0.3% of Net Loan, minimum £750	0.3% of Net Loan, minimum £750	0.3% of Net Loan, minimum £750
£100,000.01 - £500,000			
£500,000.01 - £1,000,000			
>£1,000,000	By referral	By referral	By referral

Loan Amount	Title Insurance
£0-£200,000	£100
£200,000.01-£300,000	£325
£300,000.01-£400,000	£435
£400,000.01-£500,000	£525
£500,000.01-£600,000	£625
£600,000.01-£700,000	£725
£700,000.01-£800,000	£825
£800,000.01-£900,000	£950
£900,000.01-£1,000,000	£1,200
£1,000,000.01-£5,000,000	0.08% of net loan amount + £400
>£5,000,000	0.1% of net loan amount + £400

Additional information

Visit our Commercial Finance Product Guide