

Please work on the way the text overlay looks – it needs to be such that the text can be seen very clearly over the graphic below (advised to add the background)

Change to –  
www.leaseholdconveyancing.com

The screenshot shows a website header with the logo 'LEASEHOLD CONVEYANCING' on the left and contact information '0208 040 0005' and 'info@lexsure.com' on the right. The main content area features a dark background with a house image and the following text: 'Stanmore Lease Extension - Free Consultation', 'Before you progress with your lease extension in Hendon, Speak with one of our lease extension experts with over 20 years experience', 'Let them guide you for FREE on the various options available to you', and 'It may end up saving you thousands.' Below this text is a blue button with a telephone icon and the text 'Book a free call with an expert'. In the bottom right corner, there is a 'Chat now' button with a chat icon. A vertical red bar is on the far left and a vertical green bar is on the far right of the page.

The use of the telephone icon could be a little misleading, particularly for Mobile visitors as they could be expected it to make a call, not bring up a form

# The Overall Narrative

“You should really get in touch with us now [lots of contact options]”

“Mortgage lenders hate short leases, so you won't be able to sell”

The screenshot shows the top of a website with the header 'LEASEHOLD CONVEYANCING' and contact information: '0208 040 0005' and 'info@lexsure.com'. The main heading is 'Stanmore Lease Extension - Free Consultation'. Below this is a sub-heading 'before you progress with your lease extension in Stanmore, Speak with one of our lease extension experts with over 20 years experience. Let them guide you for FREE on the various options available to you. It may end up saving you thousands.' A prominent blue button says 'Book a free call with an expert'. Below the hero section is a section titled 'Main reasons to commence your Stanmore lease extension' with several paragraphs of text. At the bottom of the page, there is a footer with the company name 'LEASEHOLD CONVEYANCING', the phone number '0208 040 0005', and the email 'info@lexsure.com'. There is also a small navigation menu with 'Home', 'About This Site', and 'Contact Us'.

“The longer you wait, the worse it will be and the more money it will cost you” – but not the clearest description of that perhaps

“Why you should talk to us if you have a short leasehold property in Stanmore”  
[Now we get to answering some of the visitor questions!]

**MSD**

# The How It Works

**LEASEHOLD**  
CONVEYANCING

0208 040 0005 info@lexsure.com

### Stanmore Lease Extension - Free Consultation

Before you progress with your lease extension in Hendon,  
Speak with one of our lease extension experts with over 20 years experience.

Let them guide you for FREE on the various options available to you.

It may end up saving you thousands.

[Book a free call with an expert](#)

X cases helped in Stanmore

Chat now

Add a graphic to say – ‘guidance given to 25 people for lease extensions in Stanmore’

Need to add this element under the graphic. Needs to work well on Mobile too. Show ideas on graphic options

## How it works

- 1**  
Arrange a time to talk; every situation is different
- 2**  
Get free expert advice from a local qualified property lawyer
- 3**  
Move forward with your extension with total confidence



# Lease Extension Reasons

Same content, but much easier to digest – please work on options for the graphic (they don't have to be just blue circles)

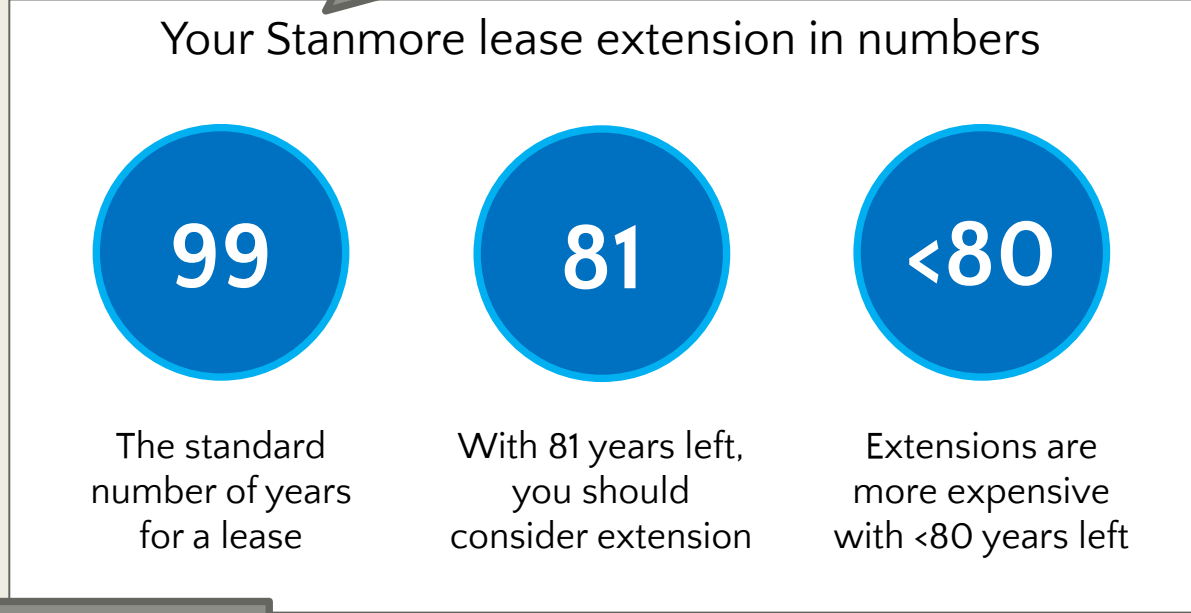
**Main reasons to commence your Stanmore lease extension**

Why you should commence your Stanmore lease extension today:  
A Stanmore lease depreciates with the years remaining on the lease.

When it comes to residential leasehold property in Stanmore, you are in fact renting it for a certain amount of time. These days flat leases are usually granted for 99 years or 125. Even though this may appear like a long period of time, you should think about a lease extension sooner as opposed to later. Accepted thinking is that the shorter the lease is the cost of extending the lease gets disproportionately more expensive notably once there are less than eighty years remaining.

Leasehold owners in Stanmore with a lease approaching 81 years unexpired should seriously think of extending it as soon as possible. When the lease term has under 80 years left, under the current statute the freeholder is entitled to calculate and charge a greater premium, based on a technical calculation, known as the "marriage value" which is due.

An extended lease is a freehold



The copy is important for SEO, so placing it behind a dropdown, or simply beneath the a graphic like the one to the left would enable both clarity and SEO value to be maintained

At the end of each section, make sure there is a Call To Action available for the visitor to make that contact

Talk to an expert



# The Lenders

Additional detail can be added beneath the “headline” table for specific of each lender

Same content, but much easier to digest – think about the **hand-holding** that visitors know that they need – this establishes knowledge and your ability to clearly outlined information

Lending institutions may not lend with a short lease

Banks and building societies will not grant a mortgage on short residential leases. You are likely to encounter difficulties where you want to sell your flat in Stanmore if the unexpired lease term is under the criteria set by most lenders. Different mortgage companies have different requirements but generally they are looking for a minimum remaining lease term of 65 years.

Lender	Requirement
Bank of Scotland	Minimum 70 years from the date of the mortgage.
Coventry Building Society	A minimum of 70 years unexpired lease at completion for all scheme types apart from Lifetime Mortgages (Equity Release), which require a minimum unexpired term of 80 years at completion.
National Westminster Bank	Mortgage term plus 30 years. For a Lifetime Mortgage, the term must be no less than 150 years minus the age of the Borrower.
TSB	Mortgage term plus 30 years subject to an overall minimum term of 70 years
Virgin	70 years at the time of the mortgage application.

## Lenders and short leases in Stanmore



70



70



Term  
+30



Term  
+30



70

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# Why Us?

What makes us experts in Stanmore lease extensions?

Retaining our service gives you increased control over the value of your Stanmore leasehold, as your property will be more valuable and saleable in relation to the lease length should you want to sell. The conveyancing solicitors that we work with are well versed in the legislation handling many hundreds of lease extensions or freehold purchase transactions.

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What makes us experts in Stanmore lease extensions?



Years in the business



We won't charge you a penny for our advice



Comfort of knowing your home is secure

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# The Close

Stanmore Lease Extension Case Summaries:

## Muhammad, Stanmore, North West London

Last year Muhammad, came precariously near to the eighty-year threshold with the lease on his purpose-built apartment in Stanmore. Having bought his flat two decades ago, the lease was of little importance. Fortunately, he noticed he would soon be paying an inflated price for Extending the lease. Muhammad arranged for a lease extension just in the nick of time in March. Muhammad and the landlord who owned the flat above in the end agreed on an amount of £5,500. If the lease had slid to less than 80 years, the amount would have gone up by a minimum £850.

## Stanmore case:

In 2012 we were contacted by Mr and Mrs. S Wright who, having completed a one bedroom flat in Stanmore in June 2003. We are asked if we could shed any light on how much (approximately) price could be for a ninety year extension to my lease. Similar properties in Stanmore with a long lease were valued about £203,200. The mid range ground rent payable was £65 billed annually. The lease ended on 25 October 2078. Given that there were 61 years outstanding we calculated the compensation to the freeholder for the lease extension to be within £19,000 and £22,000 plus legals.

## Decision in Brent

An example of a Lease Extension matter before the tribunal for a Stanmore residence is 27B Hillside in February 2010. the resulting premium, all other aspects of the valuation having been agreed between the parties was set at £8,250 This case related to 1 flat. The number of years remaining on the existing lease(s) was 70.25 years.

The real-life cases offer a great way to close the narrative, – just format so they look a bit clearer

Need to close the page with a final offer of help for the visitor

Ready to settle your lease extension?

Talk to an expert

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