



James Goff Consultant Solicitor

Jurisdiction: England & Wales

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Overview

City-trained James is a senior solicitor specialising in bridging finance, short-term property finance (i.e. remortgages) and wider commercial property transactions.

James notably acted as the sole legal adviser for a lender providing a £6mio facility, funding the launch of a new TVR sports car.

For over ten years, James has advised a wide range of clients including both large and small businesses on buying, selling, and leasing property of all types (from industrial estates to offices) and on commercial leases, acquisitions, management, and disposals. He has previously acted for the likes of Valad and Workspace in addition to fund managers, property companies, and institutional investors. He has also worked in-house managing all the legal issues for one of the UK's leading property investors.

James is renowned for his expertise as a bridging finance lawyer and acts on a regular basis for both lenders as well as borrowers. He has extensive experience in both standard and bespoke transactions. James' knowledge in this area means that he is able to anticipate and fully understand lenders' requirements and thus be able to expedite the transaction. Keystone's flexible structure is able to accommodate a high volume of matters combined with a quick turnaround, which truly reflects the nature of the 'bridging' industry.

Expertise

- Bridging finance (acting for both lenders and borrowers)
- Facility Agreements; Debentures and Third Party Debentures; Charges; Individual, Corporate and Third Party Mortgages; Personal and Corporate Guarantees; Deeds of Priority and Deeds of Subordination; the Assignment of Loans; and Security Provider templates.
- Bridging loans; development loans; pre-development loans; refurbishment loans; auction loans; business loans; unregulated loans; short-term loans; regulated loans; permitted development loans; cash flow loans; non-status loans; property chain loans; and property investor loans
- Acquisitions and disposals of commercial property (freehold and leasehold)

- Property portfolio asset management
- Authorised guarantee agreements
- Licences (alterations, assignments, underlettings)
- Corporate occupiers
- Deeds of variation
- Commercial landlord and tenant/management work
- Option and pre-emption agreements
- Secured lending
- Short-term lending (i.e. remortgages, acting for both banks and borrowers)
- Rent deposits
- Commercial leases (from industrial (warehouses) to retail, restaurants and offices)
- Schedules of dilapidations
- Reports on title
- Commercial lease reports
- Legal mortgages and debentures
- Corporate support for commercial property
- CPSEs 1-4
- Assignments
- Underlettings
- Agreements for lease
- AGAs
- Agreements for surrender and deeds of surrender
- Tenant amendments to commercial leases
- Conditional contracts
- Granting and negotiating new leases and renewal leases
- Tenancies at will
- Negotiating heads of terms
- Secured lending (lender and borrower)
- Setting up procedures and master documentation for various bridging lenders

Cases

- Advising on hundreds of Bridging Loans (from residential security to nursing homes, industrial estates and public houses).
- Represented over 100+ industrial estates located throughout England on their property management
- Drafted bespoke leases for a range of clients
- Ongoing property management for shopping centres ranging in size from 5 to 30 commercial units
- Regularly acting on industrial purchases of over £10m
- Acted for institutional investors, funds and various asset managers in respect of their estate property portfolio management
- Advised property developers while carrying out works at a property and then exercised their option to purchase and exited via a disposal

Career

- 2017** **Keystone Law** | *Consultant Solicitor*
- 2014-2016** **JPC Law** | *Solicitor*
- 2012-2014** **Pearl & Coutts Ltd** | *In-house Solicitor*
- 2007-2011** **Reed Smith LLP** | *Solicitor*
- 2005-2007** **Taylor Wessing** | *Solicitor*
- 2005** Qualified as a solicitor
- 2003-2005** **Taylor Wessing** | *Trainee Solicitor*