

twm

solicitors

Asset Management



Introduction

TWM Solicitors is one of the largest and longest-established law firms in the South East. We have an excellent office network with offices across Surrey and London.

We have worked alongside property investors, developers and landlords in the specialist, complex and adverse lending sector for 20 years. We are celebrating this milestone in specialist lending by extending our services beyond our lender panels, and to invite key clients with whom we have enjoyed great relationships in past and recent years.

How we can help you

At TWM Solicitors, we have a dedicated team of experts who can advise you on all aspects of lending. We would be pleased to assist and discuss your requirements without obligation. For further information, please contact **Julian Sampson** or **Charlotte Taylor** in our Guildford office.



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Charlotte Taylor
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Service	
Corporate Tenant and Supplier Risk Alerts	Our risk service can warn you on key tenant or supplier risks (for example, insolvency, credit issues or striking off).
Companies House filing	Do you have legacy charges left registered against your company which have not been cleaned up by the repaid lender? We will collate and manage your Companies House records. We are able to offer a registered office and service address for Land Registry notices, if required.
Online quote and case progression platform	Access to automatic pricing and updates.
Landlord services	A service we provide for our lenders can be extended to our landlords who have problem tenants, eviction issues, rent recoveries and even sales in possession or asset management (including securing houses and preparing for a sale).
Specialist Borrower support	Our Lending team specialises in providing solutions to complex borrower applications. This includes, carve-outs, bridging or development finance, insolvency and multi-unit property (including HMOs).

Portfolio Incorporation support	The movement of property or properties into a limited company can be a logistical headache, and also be fraught with danger - for example, incorrect tax assumptions, structuring or even property documents that would expose you and your lenders. We offer a bespoke document package which is approved by lenders for these cases. This gives you assurance that the process will be assured, comprehensive and tested
HMO Regularisation	The imposition of Article 4 Directions, selective licensing and sui generis planning can create a headache for lenders and landlords alike. We can assess any issues at a portfolio level and work with you to make the properties mortgage-ready using our bespoke HMO Declarations and Title Indemnities.
Funding Lines	In addition to working alongside all specialist lenders (both long term and short term), we can also assist with new sources of funding, including bond and capital raises.
Access to Lenders	If your broker does not have whole of market coverage, we may be able to assist by introducing the broker to our extensive lending panel for new sources of mortgage debt.

About the way we work

We wish to extend our Asset Management service to you free of charge for an initial 3 month period, followed by £50.00 (excl. VAT) per month thereafter. This monthly fee can be offset against any conveyancing fees.

In order to proceed, we will provide you with a Summary of Work to sign and return together with:

- Asset Management schedule (we will provide you with a template), and
- Key tenant or supplier information if you wish to use monitoring.

Our Summary of Work will include a full list of the services we offer. Depending on your selection, we will follow up with you on that separately.

Our Lending service

Asset Management is one of the many exciting services we are able to offer our lender, borrower and intermediary clients.

Our services include:

- Broker 20
- **Asset Management**
- Loan Management
- Lending Training Services
- Property Portfolios
- Lending Digitally
- Lending Team
- Lending Services
- Lending Services: Direct, Pension and Private Lending

Please visit our [Lending Hub](#) to download, or contact our lending leads, [Julian Sampson](#) or [Charlotte Taylor](#) for further information.



Our expertise



Julian is a Partner and Head of TWM's Lending team. Julian represents national and global lenders and servicers, onshore/offshore funds and RMBS/CMBS buyers, including regulated and non-regulated, consumer credit, bridging, development and asset lenders. Julian also acts for borrowers in portfolio restructures, or complex acquisitions or refinances. Julian has acted on several term lender launches including Pepper Money, Axis Bank and Keystone, as well as short term finance entries from Borro to SDKA. His institutional clients include leading warehouse line providers such as Toorak Capital.

Julian has represented lenders in possession, receivership and security challenges and in the leading case on the use of electronic signatures in consumer credit agreements. He leads the digital strategy for the team including advice, white paper structuring and piloting of digital mortgage lending, blockchain and electronic mortgage registration systems (MERS).



Charlotte is an Associate in the Lending team. Charlotte has supported the launch of multiple lender clients and is responsible for a diverse range of lending transactions, from buy-to-let to specialist bridging, development and asset finance.

A strong technician, Charlotte's analytical skills work well for our short term lending clients who require bespoke drafting. Charlotte is also driving the department's work in loan management and has worked on the launch of one of the UK's first private shared ownership providers.

What our clients say about us:

"I have just completed a remortgage from a Bridging loan with TWM. Time was of the essence in this case, and I didn't give them very much as I had been away on holiday. Despite that, Julian Sampson pulled out all the stops to make sure I completed in 10 days. I am extremely grateful for the effort that went into achieving this."

Ms A, Lending client. January 2020

"Just completed a complex specialised BTL for limited companies with TWM. In Covid times where everything slowed down considerably the team was always responsive (emails answered in less than an hour), very efficient (requests only asked once) very professional (one list with all outstanding items at the outset without keep asking for more documents over time) and we got everything right first time. Many thanks to Julian and the team that helped (Will, Shama and Sophie) and I have to say, looking forward to working with you guys again!"

Mr G, Lending client. May 2020

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