

twm

solicitors

# Loan 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 long-term and short-term lenders in the specialist, complex and adverse lending sector for 20 years. We are celebrating this milestone in specialist lending by broadening our services into a single loan management proposal, and to invite key lender and funder partners with whom we have enjoyed great relationships in past and recent years.

Following the loan origination, the servicing of a loan is frequently left behind by some law firms. We think it is worth explicitly listing how we can help our lenders during the life of a loan. We have acted on possessions, possession sales, lease variations, loan variations and receiverships (fixed charge and insolvency), but it is worth also highlighting our work in matrimonial transfers, title rectification and borrower risk.

## 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.



**Julian Sampson**  
**Partner and Head of Lending**  
**Direct:** 01483 752734  
**Email:** julian.sampson@twmsolicitors.com



**Charlotte Taylor**  
**Associate in Lending**  
**Direct:** 01483 752862  
**Email:** charlotte.taylor@twmsolicitors.com

Service	
<b>Maintenance of a loan list with (for short term lenders) exit dates</b>	Ensuring we are handling extensions or defaults in advance.
<b>Borrower Risk Alert</b>	A (corporate) borrower monitoring service to provide lenders with warnings on potentially adverse matters affecting borrowers so they can take appropriate and early decisions. These warnings may be apparently benign on first gloss (such as director resignations) but even these could constitute change of control events of default, weaken the management of the borrower, underline the capability of a director/guarantor or evidence a sinking ship or potential whistle-blower.
<b>Loan Variations/ Extensions</b>	Drafting formal deeds of variation in an effective and enforceable manner.

<b>MR04 filing and cleaning up borrower Companies House records</b>	Removing legacy charges to ensure no adverse credit is included and no waste costs incurred on chasing negative pledges or letters of non-crystallisation.
<b>Consents and partial discharges</b>	Reviewing leases and transfers of part to ensure remaining security is good and marketable.
<b>Title rectifications and third party solicitor interventions</b>	Taking over post-completion issues from panel solicitors to remedy title defects, make title insurance claims or intervene on missed Companies House registrations.
<b>Receivership, possessions and Asset Management with national coverage and sales agent network</b>	Using our extensive mortgage and property litigation experience, preferred receiver links with RMS and Alder King, as well as Asset Management services with the AMG Limited, we can provide whole of recovery oversight for you - simply drag and drop.

## About the way we work

We wish to extend our Loan Management service to you free of charge, with our fees arising on transactional or advisory in the normal way. We simply ask that you consider us for your specialist and complex cases.

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

- Loan Management schedule (a template of which we will provide), and
- Key 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.

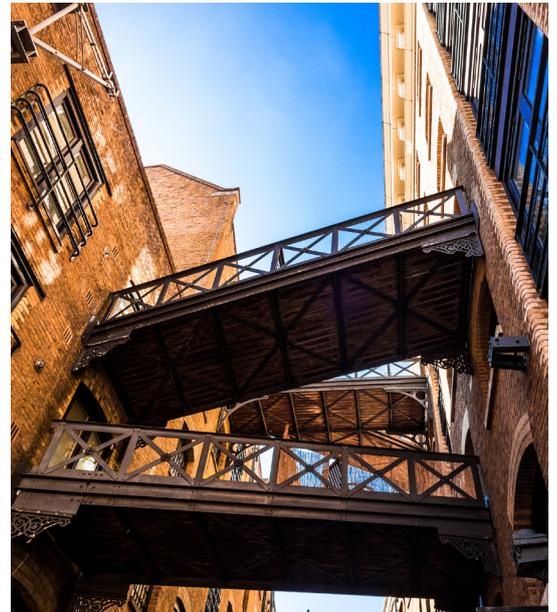
## Our Lending service

Loan 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**

#### CRANLEIGH

Broadoak House  
Horsham Road  
Cranleigh  
Surrey GU6 8DJ

**TEL: 01483 273515**

#### EPSOM

123 High Street  
Epsom  
Surrey  
KT19 8AU

**TEL: 01372 729555**

#### GUILDFORD

65 Woodbridge Road  
Guildford  
Surrey  
GU1 4RD

**TEL: 01483 752700**

#### LEATHERHEAD

Sweech House  
Gravel Hill  
Leatherhead  
Surrey KT22 7HF

**TEL: 01372 374148**

#### LONDON

1 Stephendale Yard  
Stephendale Road  
London  
SW6 2LR

**TEL: 020 7736 6277**

#### REIGATE

40 West Street  
Reigate  
Surrey  
RH2 9BT

**TEL: 01737 221212**

#### WIMBLEDON

7-9 Queens Road  
Wimbledon  
London  
SW19 8NG

**TEL: 020 8946 6454**

**twm solicitors**

Follow us:



@twmsolicitors