

twm

solicitors

Property Portfolios



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 extensive experience working with borrowers and lenders on portfolio transactions.. We have developed specialised processes and a suite of carefully drafted documents to ensure that portfolio transactions are managed thoroughly and efficiently.

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	
Lender engagement	Our relationship with all specialist lenders (short-term and long-term) includes advising on lending policy as it applies to portfolio investors. This means we understand the credit appetite for your portfolio. We are also able to act for the lenders as well to ensure aims are achieved on both sides.
Joint and separable	We ensure that your portfolio is treated as one overarching matter to avoid a bombardment of duplicate requests, while still making sure that the individual cases can complete as soon as they are ready, where appropriate. The overall transaction should not need to wait for the slowest case.
Efficient documents	We use a suite of tried and tested documents and forms created specifically for portfolio transactions.
Specialist knowledge	We have an abundance of specialist experience working with both simple and complex buy-to-let properties (including HMOs, multi-units) as well as intra-group and other connected party transactions. We have the skills to ensure that your cases are properly handled and presented.

Carve-outs	We advise lenders on how property investors carve-out units (leasehold or freehold) from larger sites or premises. We can pass this advice and experience onto you to ensure the most efficient structure is followed.
Restructuring	We are able to negotiate restructuring schemes with lenders and joint venture investors as well as, for the growing portfolio, consider diversification in capital raising using debt issuances.
Asset management	We offer a unique asset management service to our portfolio borrower clients. Instructing us on your portfolio matters can give you and us a head start if you wish to engage us for this service.

Our experience

Below is a summary of the portfolio transactions in which we have recently been involved:

- A 52 new-build flat capital release bridge loan with internal product transfer to term loans following 6 months, acting for lender only.
- A 21 unit bridge to enable a portfolio incorporation from partnership to limited company via intermediate steps through an LLP to a second bridge product pending sale of the development units on the open market, acting for lender only.
- A 19 property intra-group reorganisation and refinance with 19 distinct BTL properties, acting for borrower and lender.
- A 7 property BTL refinance, involving issues local authority selective licencing and cross-collateralisation of existing lending, acting for borrower and lender.
- A 6 property reorganisation and BTL refinance with a 30 day turnaround from offers, acting for lender only.
- A purchase of 7 unrelated BTL properties, acting for lender only.
- A 7 property refinance and partnership incorporation with 4 different lenders, acting for the borrower and lender or borrower only, varying per property.

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

Property Portfolios 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 Stependale Yard
Stependale 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

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