

LDN FINANCE
— PRIVATE CLIENTS —

LDN Private Clients are your expert partner for providing specialist debt advice and sourcing property finance for high-net-worth individuals and private clients across the globe.

Our unique approach to business centres around trusted relationships

LDN Private Clients are a team of award-winning property finance professionals who understand the pivotal role that relationships play in securing unrivalled results. With a proven track record of best-in-class service and an established reputation throughout London and beyond, we bring together expert high-net-worth (HNW) structured debt and mortgage specialists to obtain bespoke funding and insurance solutions for our valued clients, no matter the complexity.

An experience focused on you

We act as your partner in property finance, providing only the most personal of services to ensure you are confident and in control throughout every stage of your investment journey. As well as taking the time to understand your needs and the transaction in question, our dedicated and discreet advisers want to understand you - your situation, your goals, and your ambitions. Whether you are seeking dry lending over assets under management, luxury asset based lending or you are looking to unlock liquidity using your securities as collateral, our experienced private client team are on hand to help. This one-to-one, tailored service allows us to work tirelessly on your behalf to both exceed your expectations of what is achievable and secure a bespoke solution to best suit your requirements.

Our relationship with our trusted network

Understanding your requirements for finance is paramount to executing our service excellence and we believe relationships are key to solving complex cases and HNW acquisitions. We have worked tirelessly to develop strong bonds with our network, built on trust, to ensure we secure the best possible terms for your circumstances every time. Working alongside the rest of your advisory team - from accountants to solicitors - your personal LDN Private Clients adviser will present your case to our trusted network of private banks and specialist lenders in the best possible light, once in possession of your whole story. This ensures your lender will take a holistic view on your complete wealth and asset profile, and apply a bespoke approach to your case.

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Creative, bespoke solutions delivered with a personal, tailored touch



Our respected status sees us access off market facilities. In doing so, we can provide our clients with bespoke and comprehensive finance solutions.

We source high-value UK property finance for private clients across the globe. With access to an extensive panel of funding partners and private banks, LDN Private Clients can offer clients access to the most competitive facilities.

Our strong relationships with both our valued clients and trusted lenders means we are expert problem solvers who can think creatively about your case. We regularly secure complex, high-value mortgages for expats, foreign nationals and self-employed individuals and are proficient in navigating complex scenarios, such as foreign income, high loan to value (LTV) requirements and Lombard lending.

HNW property finance we can arrange includes:

- Large interest-only mortgages
- High loan to value lending
- Dry lending
- Assets under management
- High value portfolio finance
- Lombard loans
- Securities-backed lending
- Luxury asset finance
- Private bank lending

Our suite of private client facilities

Large interest-only mortgages

A large interest-only mortgage is a structured facility whereby only the interest is paid for the initial period of the loan term.

Interest-only mortgages are an attractive proposition for private clients and HNW individuals with assets, investments or income secured against the principal loan. If you are looking to use these assets later in the loan term, perhaps by liquidating at a more opportune time or as future income such as bonus or stocks, the ability to minimise the initial monthly payments through an interest only structure is often an attractive option.

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High loan to value lending

High loan to value (LTV) lending can retain your liquidity or maximise your financial leverage by securing funding of a high loan to value loan against your property.

By utilising a smaller deposit when purchasing, our clients are borrowing a greater percentage of the property's value as a loan, on an interest only or repayment basis. In contrast to the rigid eligibility criteria of mainstream and high street banks, private banks and alternative lenders adopt an aggregate view of your financial profile, considering your assets and wealth to assess affordability. With a healthy financial portfolio, confidence is then in place for lending.



Dry lending

Dry lending is a bespoke debt facility structured with the property asset as the sole security to the bank, mitigating the requirement for a client to place assets under management in order to transact.

Traditionally, private banks have required HNW individuals to move significant assets to under the banks management (AUM) as part of a property financing proposal. This ensures security and wider relationship development. However, our experienced advisers appreciate that this may not be the most ideal solution for our clients and their wealth portfolio. Through our established network, we work closely with lenders that are taking a more relaxed view on AUM requirements and are leading with the property as the main collateral on day one.



Lombard loans

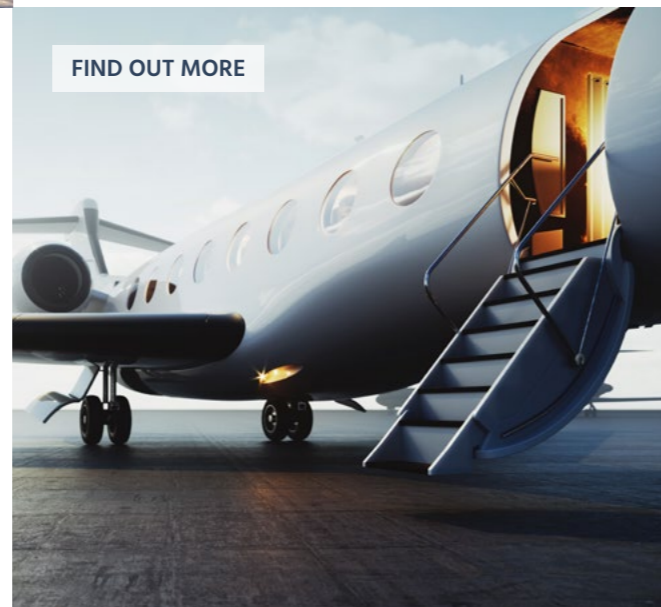
A loan product admired for its adaptiveness and flexibility, Lombard loans offer HNW individuals access to finance secured against holdings of diversified portfolios or single securities. In exchange for access to liquid funds, the lender will adopt custody of your offered collateral before the loan can be drawn down. For private clients looking to easily access a line of credit, Lombard lending may be a good solution.

Assets under management

Clients can secure a multi-million-pound facility with a private bank by placing a portfolio of assets under their management.

In the search for high value property finance, allowing a private bank to take custody of our private client's assets under management (AUM), sometimes called funds under management, sees the bank use the market value of a client's securities as collateral against a high value loan.

Often occurring with European and American private banks, this stipulation helps to bolster the likelihood of securing a facility. With increased lender confidence, LDN Private Clients are in a stronger, more steadfast position to negotiate a tailored facility and often a lower loan rate.



Securities-backed lending

Securities-backed lending is a fixed loan secured against liquid assets such as equities, bonds or investment funds.

For private clients looking to mitigate risk or capitalise on a new property purchase, securities-backed lending is a solution chosen by many when exploring the options of a fixed loan. Using your liquid assets, for example equities, bonds or investment funds as collateral, results in no reduction of your capital or forecast returns.

In pledging your securities as collateral, the private bank or HNW lender will advance a line of credit to you. Although there can be a cap on the loan to value (LTV) available, some private banks cap at 60% LTV for example, if you have publicly listed stock with high trading volumes in your portfolio, you may reach a maximum LTV of up to 80%.



High value portfolio finance

For high-net-worth (HNW) clients with portfolios of multi-million-pound properties, portfolio lending can release equity from existing owned property, and unlock an opportunity of increased wealth through capital and income.

Whether you are making a purchase to add to your portfolio, or releasing equity from a single property, exploring the options of financing your entire portfolio may be more advantageous, subsequently eradicating complexities that can occur when your properties are considered individually. Clients may also be able to increase the amount of finance needed by including all or multiple properties within the portfolio as collateral, and save on future refinance costs.



Luxury asset finance

LDN Private Clients are experts in securing finance for the purchase of luxury assets including super yachts, vintage cars, exotic aircraft and fine art collections.

For over 80 years combined, our private client advisers have been raising capital or raising finance for supercars, superyachts, private aircraft, fine art collections and luxury goods. Be it the commission of a one-off masterpiece or a second-hand vintage, let us unlock liquidity through arranging a bespoke facility as unique as your purchase.

Our senior professional private client advisers



Anthony Rose Founder & CEO

Founding the company in 2017 with his close friend, Chris Oatway, Anthony ensures the company's core principles are maintained whilst managing key business relationships and leading the senior management team.

Alongside leading key business initiatives, Anthony handles HNW residential cases, self-employed clients, barrister clients, offshore lending & private bank lending cases.

Approaching any interaction with positivity, passion and a results driven attitude, Anthony builds strong connections by creating a seamlessly tailored experience for his valued clientele.



Phil Leivesley Director of Mortgages

A highly respected adviser in the property finance industry, Phil is an extensively experienced mortgage and debt structuring specialist. Renowned for his customer centricity, Phil's natural aptitude for varying client circumstances sees him provide bespoke, best-in-class client solutions every time.

In addition to providing client solutions, Phil works strategically within LDN Private Clients to drive growth. Having worked in the sector for many years, he understands the need for discreet professionalism, and the value of thoroughly understanding complex wealth profiles.



Drew Somerston Private Client Director

Drew is a problem solver with a hands-on approach to client issues, working closely with them to provide creative solutions to any quirks or complex scenarios that may arise.

Drew harbours a natural flair for building a strong rapport with his sizeable network of professional contacts, a skill which has allowed him to get some of our most complex deals completed.

With experience across the high net worth sector, Drew excels when it comes to navigating complex income streams and structures. Treating every case with equal respect, Drew's expertise, commitment and professionalism is second to none.



Samuel Hesketh Associate Director – Private Clients

Samuel, who is an Associate Director at LDN Private Clients, provides comprehensive advice on structuring high net worth debt facilities. He holds vast experience in arranging complex and high value residential and buy to let mortgages.

Renowned for his diligence, Samuel constructs robust applications by gaining the trust of clients and taking time to thoroughly understand their need for finance. His network of lender and professional contacts sees Samuel provide clients with a well-rounded experience. He is client-centric and zealous, establishing confidence from the get-go as clients embark on their investment journeys with him.



Martin Ball Mortgage Adviser – Private Clients

Having provided advice on complex and HNW mortgages for over 15 years, Martin's experience of the private client space ensures he delivers expert knowledge in high value facilities, specialising in HNW self-build mortgages.

Martin has an acute understanding of the intricacies that arise in non-traditional wealth profiles, and is often approached by clients who have complex income structures or unusual requirements.

Approaching all enquiries with dedication and commitment, Martin is a strong communicator who builds rapport by delivering an outstanding level of service for his clientele.



Robert Fox Associate Director – Private Clients Protection

Robert Fox is a protection specialist with over 6 years of industry experience advising clients across the whole of the protection market. Having worked as a Vitality representative in the early years, Robert was able to recognise that a holistic approach to advising clients was required. It is this knowledge that arms Robert with outstanding advice for businesses and High Net Worth individuals.

Robert works in partnership with a small number of professional introducers. This allows him to offer a consultancy-based service, concentrating on offering both the highest quality of service and advice for professions such as accountancies, law firms & wealth managers.



Darren Johncock Later Life Lending Director

Multi-award-winning Later Life Lending Director Darren Johncock has over twenty years of financial services experience, primarily specialising in equity release and later life lending.

Darren is a natural communicator, with the ability to astutely understand what private clients require from their property finance requirements. His experience in the high-net-worth sector has resulted in a strong network of contacts. Darren's unrivalled commitment to clients' needs sees him expertly utilise his proficiency and knowledge, delivering outstanding service excellence every time.

Start your bespoke investment journey today
by contacting our expert advisers.

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GET IN TOUCH

Bespoke solutions with relationships at their core

Service excellence with a personal touch

Service excellence is at the heart of our business. We have a renowned reputation for our personal approach to securing property finance for our private clients.

With a true appreciation of the intricacies of wealth, we understand both the subtlety and complexities of the lives our clients lead.

We take the time to understand not just the details of your requirements, but of your life too. Only when we get to know your full wealth profile, your assets, your plans and ambitions can we provide you with a wholly bespoke property finance offering.

Unrivalled Expertise & Bespoke Solutions

We thrive in complex, challenging scenarios and work creatively in our negotiations to ensure we always secure the best possible outcome for your circumstances.

Working alongside our trusted panel of funding partners and enhanced team of contacts ensures a holistic view of your case and overall wealth. Whether you are investing from abroad, requiring a large mortgage, have a vast asset portfolio, or have a complex income stream with large annual bonuses and dividends - we are the property finance partner for you.

Long-lasting, valued relationships

Once the keys are in your hand, our commitment to you doesn't end there. We are not in the business of off-the-shelf, impersonal brokering.

Our years of expertise ensures access to a wide range of professionals within the industry, regardless of what you're looking to do within your property journey.

When we say we see you as a valued partner - we mean it. Our relationship with you is important to us and our team will continue to serve as your personal property adviser long after your first deal with us is done and over the line.

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Securing £7.5 million for foreign national clients through a complex, dry lending facility

What was the situation?

The clients are an extremely wealthy couple that had accumulated most of their asset base prior to arriving in the UK. They were UK residents but domiciled in the US, with one major asset in the UK being an unencumbered prime central London townhouse.

Due to a sensitive change in personal circumstance, the clients were in search of a second London property for owner occupied use. Once a property was found, an offer had been agreed just under £4.5m, but they wanted to move quickly so speed was of the essence. Their intention was to secure financing over their existing home and against the property being purchased, in addition to carrying out various home improvements.

The clients offshore bank was unable to assist with the loan conditions they required, and therefore suggested they speak with us given the proven track record of supporting similar projects previously.



What was the issue?

This was a complex situation because despite the clients being UK residents, they were foreign nationals who were holding their wealth in overseas investment accounts. As such, the issue was not that they couldn't prove their wealth and finance for the purchase, but instead they had been advised by a recommended tax specialist that they could face significant tax liabilities by remitting funds onshore. Given the time sensitivity around closing the property purchase, LDN Private Clients needed to come up with a competitive solution that could be processed swiftly.

A further quirk to this proposal was that whilst the clients had previously held executive positions, they were no longer working and therefore relied on overseas investment income and capital gains. Whilst the level of incomes being received were not insignificant, they were not at the level that would typically be required to service a £7.5m mortgage facility.

Given most traditional banks have regulatory requirements to evidence standard income - ideally GBP denominated - this presented a further challenge to satisfy lenders' stringent affordability calculations.



What was the process?

To raise the capital needed for the purchase and home improvements, we needed to source a facility that offered competitive terms in respect of interest rate and fees. We also wanted to find a lender who wouldn't require the borrowers to place any assets under management to begin a relationship.

The key was to show sufficient liquidity in the UK to be able to service the new mortgages. To support this, LDN Private Clients provided a demonstration of the clients wider overseas asset position and ability to draw upon these assets, as a contingency should they ever be required.

The deal involved raising funds from the clients existing home to allow the exchange of contracts on their onward property purchase. We were able to raise a smaller mortgage against the new purchase to ensure the clients had some liquidity set aside to fund the necessary home improvements. By utilising new debt, we helped the clients avoid remitting funds onshore creating a significant tax liability.

What was the solution?

Overall, LDN Private Clients was able to secure a bespoke facility that included raising debt against both the borrowers current UK home, and partly against the property being purchased. The debt was sourced on a part fixed and part variable margin with the former priced in at under 2% and the latter at under 1.5% plus Bank of England base rate.

The facility was structured on a dry lending basis meaning the private bank was happy to lend without expecting any wider relationship on day 1. We were able to move quickly in sourcing a lender that could deliver and ultimately ensure the borrowers could complete on their new property purchase, despite the time pressures associated with it.

The clients were thrilled with the solution we created for them, and this has also further strengthened our relationship with the overseas private bank that was unable to assist, paving the way for similar opportunities to support them in the future.

Additional HNW property finance and insurance services provide by our team of expert advisers

Development finance

Our experience, passion and knowledge of the complexities of the development finance sector allows us to put together a funding solution that gets your project over the line on the best possible terms.

From first time development finance to mezzanine funding, development exit finance and refurbishment loans, we are driven to deliver the finance that helps our clients to seize residential and commercial development opportunities.

Commercial mortgages

We understand that no two commercial mortgage applications are the same. That's why we're here to help.

Whether you are buying as an owner occupier or as a commercial property investor, our brokers will secure the best funding solution for your situation. We'll listen to your personal and financial circumstances before liaising with a multitude of lenders on your behalf, no matter the complexity of your case.

Bridging finance

With specialist experts in standard and complex bridging finance enquires, our well-connected property finance brokers advise individuals and property professionals to access flexible, fast short-term funding for residential and commercial property acquisitions of any construction type or property condition.

In all cases, where appropriate, your broker will assist you in arranging a suitable exit strategy to pay off your bridging loan and move to a more cost-effective long-term funding solution.

Bespoke protection insurance solutions for financial security

Our service extends beyond sourcing property finance where our enhanced team of protection insurance specialists are on and to assist.

Private client protection insurance is a popular partner offering; as wealth increases your personal financial risks become more intricate, be it personally or in business. In a time where you never know what lies around the corner, protecting your wealth through personal or business insurance specifically tailored to your circumstance should be a consideration. Be it HNW life cover, key person cover or shareholder protection, our enhanced team of authorities and HNW insurance experts are on hand to help.

Start your bespoke investment journey today by contacting our expert advisers.

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