

vdpPfandbriefAkademie-Seminar

Foreign Country Seminar Real Estate Finance in England and Wales

Berlin, 14 November 2018, 10:00 – 17:00 Uhr

Quadriga Forum

Speakers	Dave Grover , Savills (UK) Ltd., London James Letchford , Irwin Mitchell LLP, London Ian Silverblatt , Irwin Mitchell LLP, London Rebecca Walker , Irwin Mitchell LLP, London Daniel Webster , Irwin Mitchell LLP, London
09:30 – 10:00	Registration
10:00 – 10:10	Welcome and Introduction Andreas Luckow, The German Pfandbrief Banks (vdp) Mario Thurner, Center of Legal Competence (CLC)
10:10 – 10:50	UK Commercial Property Market Dave Grover
10:50 – 11:40	Lending transactions – A Banking Perspective Daniel Webster <ul style="list-style-type: none">➤ Typical investment structure➤ Security – types and features➤ Facility Agreements – principal terms➤ General points for the lender
11:40 – 12:00	Coffee break

- 12:00 – 12:30** **Lending transactions – Real Estate Perspective**
James Letchford
- Due Diligence Process
 - Reports on Title
 - Certificates of Title
 - Points for lenders
- 12:30 – 13:00** **Land Tenure (Part 1)**
Ian Silverblatt
- Characteristics of a Freehold property
 - Characteristics of a Leasehold property
 - Long lease compared to a rack rent lease
 - Checklist for lender when taking security over leases
- 13:00 – 14:00** **Lunch break**
- 14:00 – 14:30** **Land Tenure (Part 2)**
Ian Silverblatt
- Checklist for lender in relation to occupational leases
 - Title Insurance
- 14:30 – 14:55** **Buildings Insurance**
Ian Silverblatt
- Lender's usual requirements
 - Leaseholds
 - Occupational Leases
 - Uninsured risks
- 14:55 – 15:20** **Registration**
James Letchford
- Land Registry (including classes of title)
 - Companies Registry
 - Stamp Duty Land Tax
- 15:20 – 15:40** **Coffee break**

15:40 – 16:30 Enforcement and Insolvency

Rebecca Walker

- Principal methods of enforcement
- Principal forms of insolvency
- Avoidable transactions
- Effect on creditors
- Duties of lender

16:30 – 17:00 Q & A