

Ashbridge

PARTNERS



Welcome to our first periodical update on the Landed Estate and Residential Mortgage Markets. We have also invited Charlie Evans, from CKD Property Advisers, to highlight why 'discretion is key to selling the finest Country Estates'.

Since establishing Ashbridge Partners in 2012 we have advised clients on several hundred million of debt finance, principally focused on Landed Estates and their families. We do also act for many other HNW's including entrepreneurs, city professionals and property investors.

In 2017 Tim Miles-Marsh joined the team to provide bespoke residential mortgage advice. This means that we can cover the full spectrum of financing needs whether commercial, residential, bridging or development finance. Today we are a team of 5 based out of Stow on the Wold whilst also retaining a desk and meeting facilities in London.

These are uncertain times and the pendulum swings from one extreme to the other on a daily basis. We have seen the impact of this on UK gilts (government bonds) and recently the yield curve became inverse pointing to a recession. Our clients have remained positive and we have not seen evidence of indecision. On the contrary there appear to be more investment opportunities for landowners than I have seen in my 25 year career. The cost of money is extremely low, by historic standards, and the banks remain open for our business so don't hesitate to get in touch if you want to discuss an opportunity.

Please take a look at our new website which was launched earlier this year. We would love to know what you think.

Finally, may I also take this opportunity to wish you a very Merry Christmas and a happy and healthy New Year.

Mark Ashbridge
Managing Director

[Visit Our Website](#)

Charlie Evans, our guest writer talks about the need for discretion in property sales.....

Wealthy people will pay to protect their privacy and this also applies when they

are buying an estate.

Some of them are so sensitive that they will refuse to view a property if it's publicly marketed. However, they will engage and potentially transact at bullish levels if they feel comfortable their presence will be kept secret. Extremely wealthy individuals always crave discretion. A transaction is much less likely to happen if this is not respected and for us as advisers, trust is key.

More and more estates are selling privately - particularly the finest. Genuine discretion can be hard to achieve but it is essential for many UHNW clients that information about them or their search remains confidential.

To learn more about CKD Property Advisers or speak to Charlie, visit their website...

Charlie Evans

[CKD Property Advisers](#)



Ashbridge Partners are not responsible for the content of external websites



[Click here to view our case studies](#)

A word from Tim, our residential mortgage specialist...

The property sales market in London is slowing up people's ability to move to the country. We find clients are afraid of 'bridging' and assume it means high costs and enhanced pressure to sell. This doesn't need to be the case.

We have a number of examples where we are able to incorporate very efficient bridging facilities on conventional mortgage terms i.e. 2% - 3% over bank base rate, and with at least 12 months to sell the London property.

Over the past ten years mortgage lenders have progressively tightened up on their due diligence and lending criteria. The cost of money is historically low, but the ability to obtain funding has become evermore challenging, particularly for those whose affairs are complex. We specialise in this market at the £500k - £5m loan level.

Please get in touch with me if you think I can be of assistance.

Tim

[Click Here For More Information](#)



[Contact Us](#)