

Key Considerations for Property Finance Transactions

Providing clear information about the proposed funding and the properties involved at an early stage will help your solicitor understand the transaction, identify potential issues and establish the work required to reach completion.

-  **The Funding Structure**
Provide details of the proposed finance arrangement and explain what the funding is intended to achieve.
-  **The Properties Involved**
Provide details of all properties that will form part of the transaction or be offered as security.
-  **Existing Finance and Security**
Where the transaction involves refinancing, provide details of any existing borrowing and security registered against the property.
-  **Lender Requirements**
Where you are borrowing, provide details of the proposed lender and any facility or offer documentation as early as possible.
-  **Title and Property Rights**
The legal title to the property should be reviewed to identify matters that could affect its value, use or suitability as security.
-  **Tenants and Occupational Arrangements**
Where the property is occupied by tenants, details of the leases and other occupational arrangements will usually form an important part of the due diligence.
-  **Transaction Timescales**
Identify any important deadlines affecting the finance transaction.



Property Valuation and Condition

Although legal advisers do not provide property valuations or structural advice, any valuation or survey reports may identify matters that require legal investigation.



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