

CASE STUDY

# WILTON SECURED LENDING (INVESTOR)

## KEY FACTS



LOAN  
£1.5m



LTV  
50%



LOAN TERM  
9 months



RETURN TO INVESTORS  
12% per annum

## THE PROJECT:

IN 2016, WILTON AND INVESTORS PROVIDED £1.5M TO AN ESTABLISHED UK PROPERTY DEVELOPER SPECIALISING IN RESIDENTIAL PROPERTY. THE BORROWER NEEDED FUNDS FOR OVER A 9 MONTH TERM TO COMPLETE DEVELOPMENT ON A PROPERTY IN ESSEX, UK.

## THE BORROWER:

The borrower was an experienced property developer who expected to sell the properties in the development for an amount that would comfortably be enough to repay loans to both Wilton and other investors, as well as to provide a substantial profit for the borrowers themselves.

## THE WILTON WAY:

Having conducted a thorough due diligence on the borrower and review of all of their assets, Wilton found that that the borrower owned a completely unencumbered buy-to-let apartment in Central London, valued at £3m. It was decided that Wilton would secure the investors' loan by way of a first legal charge (mortgage) over the Central London apartment. This represented a loan to value of just 50%.

An external surveyor was appointed to value the asset and an external solicitor was appointed to conduct independent due diligence over the loan.

## THE RESULTS:

The deal provided an attractive return to investors of 12% per annum over the 9 month term. Redemption of the loan was completed as per the terms of the agreement. The borrower has since approached Wilton again for another loan on a similar project.



## THE WILTON APPROACH:

Further to a renowned professional services business, Wilton operate a successful lending business to provide investors with a safe yet lucrative investment proposition. Wilton adopt the same care and diligence when managing lending deals as we do when handling our clients throughout the rest of the Wilton professional services business.



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Investment characteristics are based on assumptions and therefore are estimates. Property investment may expose you to risk of losing your investment. Property is an illiquid asset. Sometimes properties may not be so easy to sell and this means that the liquidity of your investment cannot be guaranteed. Past performance does not guarantee future results. Actual results may differ materially from the forecasts / estimates. Views, opinions, trends, and prices expressed are subject to change without prior notice. They do not constitute investment advice or a guarantee of returns.

Before Wilton make any lend, an internal investment committee is brought in to sign off the loan.