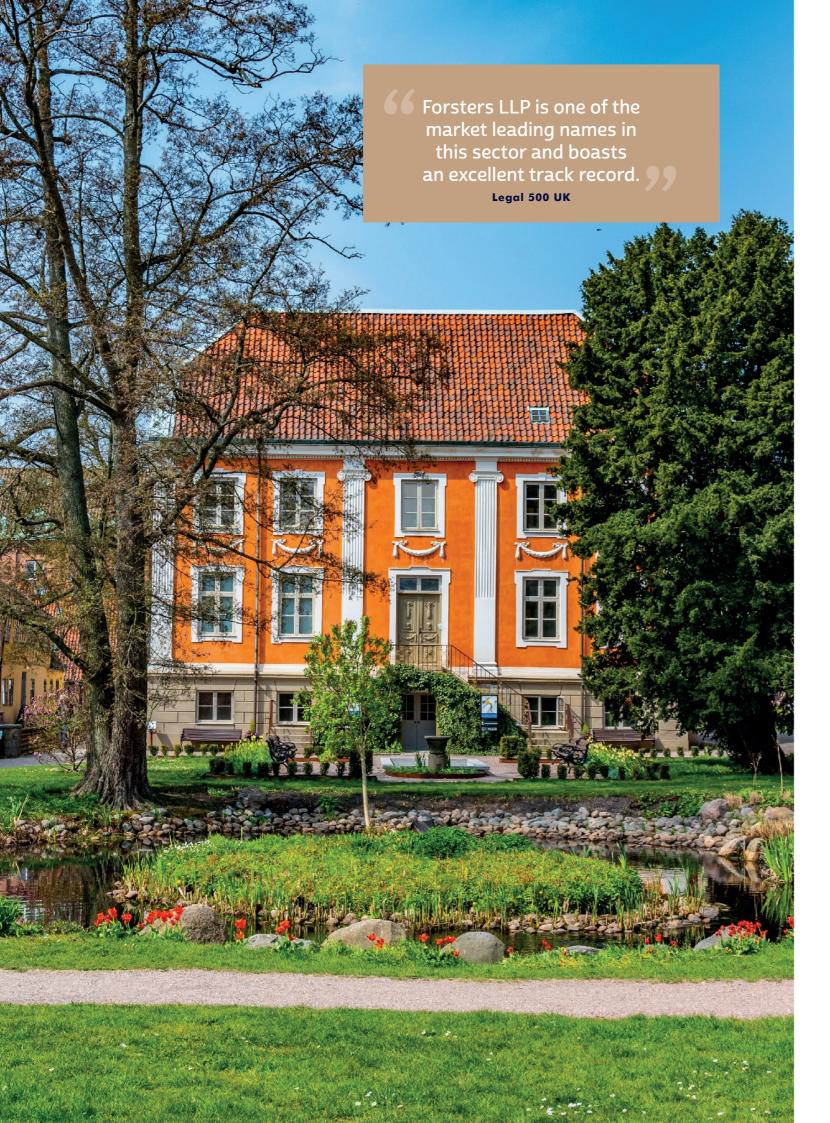
FORSTERS

Residential Property

THE LEADING LEGAL ADVISORS IN LUXURY RESIDENTIAL PROPERTY





"The purchase or sale of a high value home requires strategic and thoughtful legal advice to manage and mitigate against the complexities involved in such a transaction. Your requirements will need to be placed front and centre when considering the finer details of your wider wealth strategy and it is important that your legal advisors not only understand, but also respect, this.

My team will ensure that your transaction runs smoothly, meeting your individual needs while causing you minimal disruption or delay.

At Forsters we pride ourselves in our ability to provide an integrated service, with a firmwide team who can act on the full range of matters experienced during a property's lifecycle. Our focus is to ensure that you feel supported and that the value of your asset is fully protected.

It is important for us to take the time to understand your aspirations and ensure we act on them in our delivery; working as a united force with you and your wider advisory team.

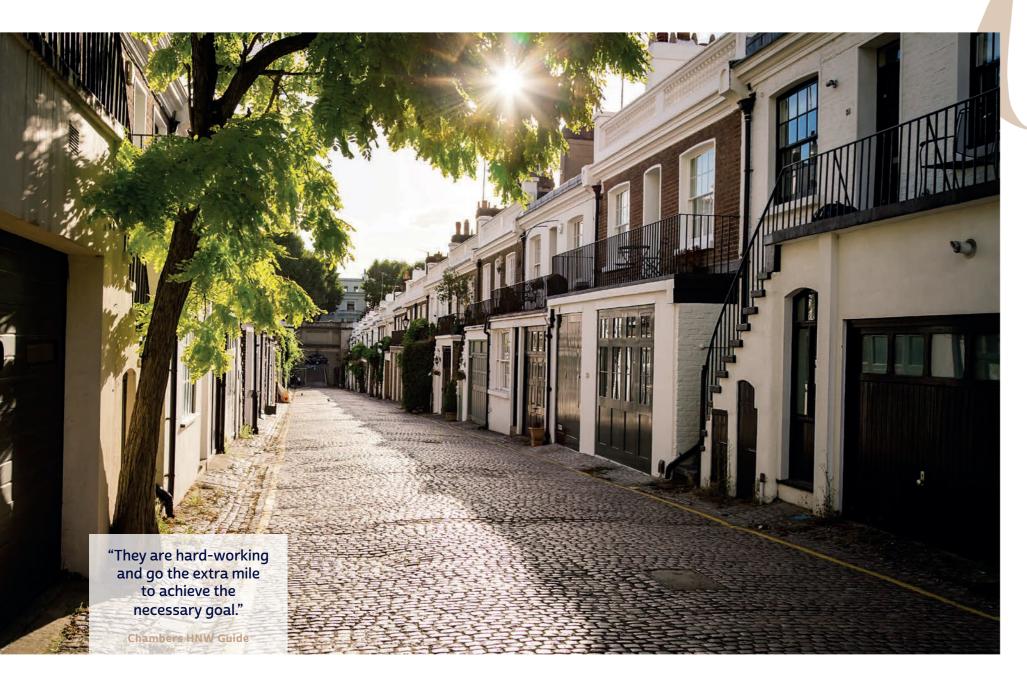
As head of our Residential Property team I am certain you will have a positive experience with my team; we are here to support you and meet your property needs."



Lucy Barber, Partner and Head of Residential Property T: +44 207 863 8418 M:+44 7786 738 632 lucy.barber@forsters.co.uk

Residential Property

FORSTERS IS DEEPLY EMBEDDED IN THE PRIME LONDON AND NATIONAL RESIDENTIAL MARKET. WE DELIVER EXCEPTIONAL LEGAL ADVICE TO HIGH NET WORTH INDIVIDUALS AND PROVIDE THE ULTIMATE CLIENT EXPERIENCE.



The Residential Property team's core focus is to share their knowledge to enable you to navigate the legal practicalities of buying and selling high value assets.

We work regularly with the top advisors in the high value sector. Our relationships with the key estate agents and buying agents ensure that you are provided with a cohesive team approach and an understanding of the complete dynamics of the market and enable us to move forward efficiently and handle negotiations on your behalf.

It has been a turbulent time worldwide, and has greatly impacted the way businesses are operating and concluding transactions. We continue to work as normal, undisrupted, to deliver to our clients the services they expect from us. The high value residential property market is very much active and moving, and while completions have experienced some delay, our transactions continue to be successfully concluded.

Forsters provides an unrivalled level of comprehensive property law expertise with one of the largest dedicated Residential Property teams in the country. The highly knowledgeable and experienced team handle all aspects of residential property, including:

Luxury property sales and purchases Complex development structuring Investment portfolios Estate management Landlord and tenant matters

Complementary Services

DELIVERING FIRST-CLASS LEGAL ADVICE IS ABOUT UNDERSTANDING THE NEEDS OF OUR CLIENTS AND THEIR PERSONAL AND STRATEGIC GOALS IN RELATION TO RESIDENTIAL PROPERTY.

OUR MULTIDISCIPLINARY TEAM AND COMBINED CORE STRENGTHS OF PROPERTY AND WEALTH MANAGEMENT ALLOW US TO PROVIDE EVERY CLIENT WITH A BESPOKE, INTEGRATED AND SEAMLESS SERVICE ON ANY MATTER ARISING FROM THEIR PROPERTY REQUIREMENTS.

WE ARE PERFECTLY POSITIONED TO BRING TOGETHER A RANGE OF DISCIPLINES AND SO ARE ABLE TO ADVISE CLIENTS ON ALL OF THEIR LEGAL, PERSONAL AND BUSINESS AFFAIRS.



Forsters has a dedicated Residential Property Finance team with an excellent reputation for its high level of client service and transactional proficiency. The team advises a variety of clients, including high net worth individuals, international clients, family offices and trusts, in relation to every type of residential property ranging from London residences to country estates.

We excel in advising on complex transactions, built around the core private client and property practice areas of the firm.

With extensive experience of working with private banks, high street banks and alternative lenders, the team have an in-depth understanding of various forms of financings and will manage the transaction smoothly for you from start to finish.

They understand the concerns of buyers and communicate very clearly, all of the advice is well backed-up and they deal with people in a very reasonable manner. It's a well-oiled machine and they deliver an excellent service.

Chambers HNW Guide

RESIDENTIAL TAX

Every property transaction will involve some type of tax implication and the primary concern of our Residential Tax team is to ensure that our clients optimise their allowances, mitigate their liabilities and receive assurance that their property tax affairs are in order. We deal with all aspects of residential tax, including advising on:

- Stamp Duty Land Tax
- VAT
- Capital Gains Tax, for both residents and non-residents
- Income and corporation tax
- · Annual Tax on Enveloped Dwellings.

The team also regularly assist clients who are facing HMRC enquiries into the eligibility of reliefs or general tax inspections. We act for buyers, ranging from individuals purchasing off-plan to property rental businesses acquiring further dwellings and pension funds obtaining ground rent portfolios and are skilled at adapting to various tax criteria for both developers and sophisticated domestic and international buyers.

ENFRANCHISEMENT

This specialist area of law refers to the process that allows a leaseholder to obtain either a lease extension or to purchase the freehold of a residential asset.

Forsters has a dedicated team of award-winning lawyers with experience in all aspects of the enfranchisement regime, who can advise clients on each step of the process as well as on discrete issues which require expert input. We act for both landlords and tenants, providing advice on lease extensions and collective enfranchisement claims, as well as the right of first refusal under the Landlord and Tenant Act 1987.

We are highly experienced in applying our enfranchisement know-how to draft creatively around the terms of the relevant legislation.

PLANNING

We have a leading planning practice who can advise on all planning, heritage and rights of way issues should they be of relevance to your purchase.

CONSTRUCTION

We are one of London's leading construction practices with specialist lawyers dealing with both the review of contractual rights in relation to recently built property and the required forms of appointment and contracts should you wish to carry out works to your new acquisition. Our extensive knowledge of residential development projects enables us to anticipate the requirements of our clients when drafting and negotiating your construction documents.

RISK MITIGATION

When there is a dispute over property, a client needs to know that their legal advisor will first aim to resolve it and mitigate any risks; only when this route has been exhausted should they turn to litigation. Our leading Property Litigation and Contentious Construction teams provide practical and pragmatic advice, to assist clients in resolving issues either before they become litigious or by providing support and representation to clients throughout mediation, adjudication, litigation, arbitration or other dispute resolution procedures.

LODGEED

Our Expertise

FORSTERS' RESIDENTIAL PROPERTY TEAM ADVISE ON THE FULL PROPERTY LIFECYCLE, FROM LAND ACQUISITION TO DEVELOPMENT AND THE ONGOING MANAGEMENT OF RESIDENTIAL PROPERTY ASSETS TO THEIR EVENTUAL DISPOSAL.

WE HAVE AN OUTSTANDING REPUTATION IN ACTING FOR HIGH NET WORTH INDIVIDUALS AND LANDOWNERS INVOLVED IN ALL TYPES OF RESIDENTIAL PROPERTY MATTERS. SEVERAL RECENT EXAMPLES OF OUR EXPERIENCE ARE SET OUT OVER THE FOLLOWING PAGES TO SHOW YOU THE BREADTH OF OUR EXPERTISE.

Forsters' residential property team have an excellent manner of communication and a strong, collaborative team ethic.

Legal 500 2020



ACQUISITION OF A £27 MILLION HOME

Forsters advised a high net worth couple on the £27 million purchase of their first property in the UK - an off-plan, complex acquisition of a super-prime apartment in Central London.

We investigated the planning permission as part of the property due diligence and also handled the lengthy negotiations regarding the agreement for lease.

Despite their not being initially offered to our clients we, together with our Construction team, robustly argued for, and obtained, the inclusion of construction warranties due to the high value of the property. Tax structuring elements were also required (both for SDLT purposes and personal tax reasons) and these were handled by our Private Client and Residential Tax experts.



STATELY HOMES AND COUNTRY ESTATES

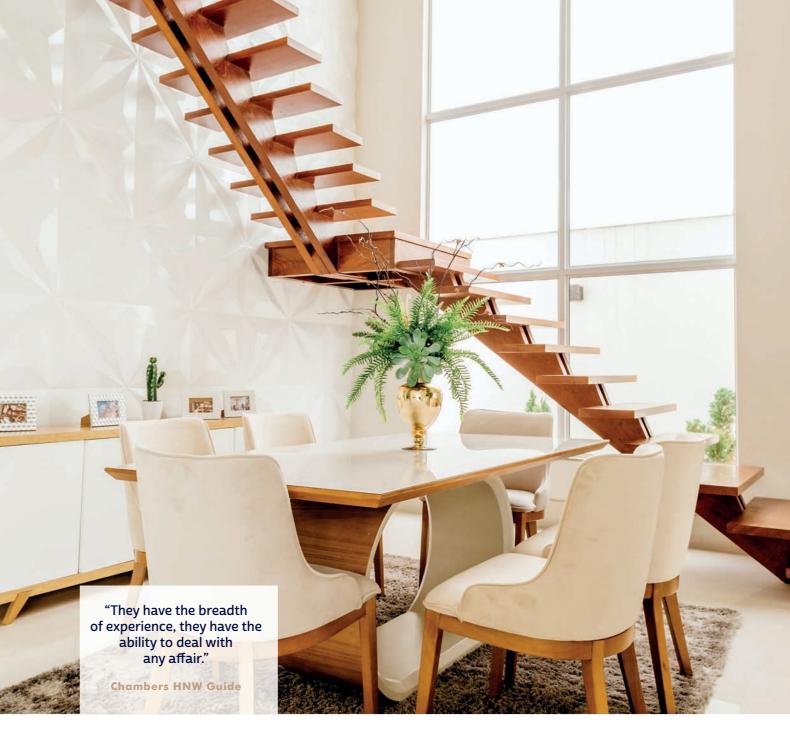
Working in conjunction with our top-ranked Landed Estates team, we regularly advise clients looking to purchase stately homes, listed buildings or land to develop.

For example, we recently advised on the sale of a Grade I listed stately home, valued at approximately £20 million, which comprised the main house, ten additional dwellings and around 100 acres of land and acted for a client on the £7 million purchase of a listed building, with two additional cottages and around 40 acres of land.

PORTFOLIO PURCHASES

One of our high net worth clients wished to complete on two concurrent purchases to supplement their high value investment portfolio. This involved the purchase of a house for £6.4 million and several acres of land, which were sold in one transaction.

Various issues arose on the purchase, which we resolved on our client's behalf. These included investigating a number of restrictive covenants, easements and options and suggesting various solutions, including indemnity insurance and obtaining the necessary consents from the neighbouring owners and also dealing with several title concerns. In addition, we advised on various planning issues and tax matters to enable our client to carry out substantial post-purchase enhancement works to the property.



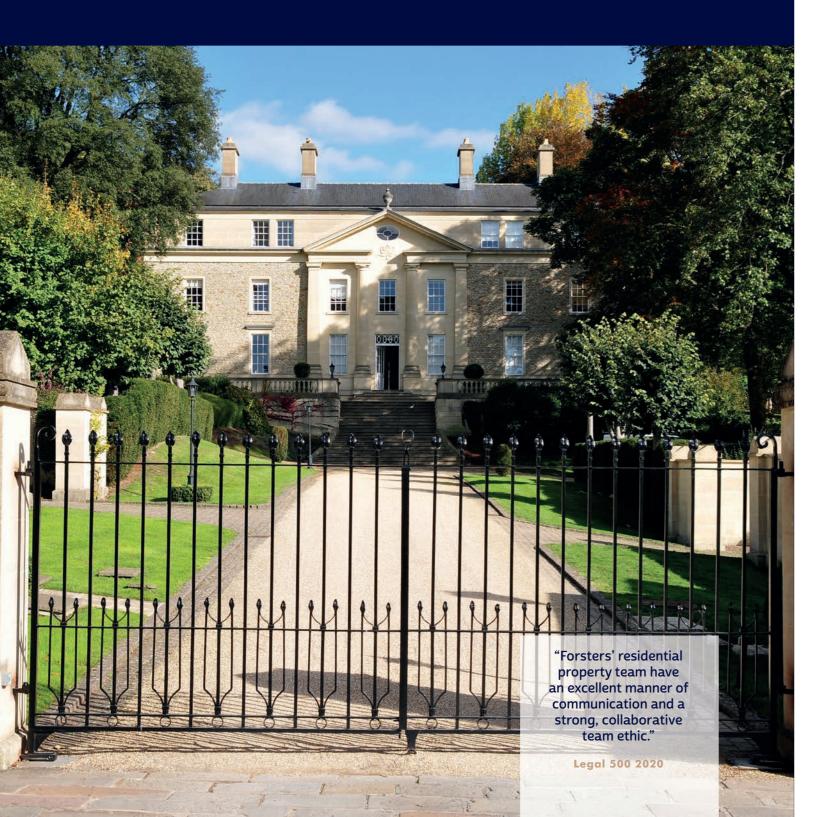
ACQUISITION OF DEBT

Working with our Banking and Finance team, we advised a private bank in connection with the refinancing of a £13 million loan to an international high net worth individual for a super-prime £25 million leasehold property in London.

The client had bespoke tax structuring requirements due to their residency, therefore the bank's standard documentation did not meet their needs. The Banking and Finance team drafted and heavily negotiated these documents, which included a revolving facility agreement, a first legal charge, a second legal charge, a guarantee, a share pledge and a cross pledge.

COMPLEX SALE OF A £10 MILLION HOME

We recently assisted a long-standing client with the sale of their £10 million family home. As the sale was being made in connection with our client's international relocation strategy, high level transactional advice was required to ensure that the transaction proceeded smoothly and in line with their wider plans. The purchase price was structured using deferred consideration, which was secured by a legal charge over the property in favour of our client, who was advised on these aspects by our Banking and Finance team. Additionally, our Private Client Tax team advised on the personal tax and structuring aspects.





HIGH VALUE ESTATE PURCHASE

We recently acted for a client in connection with their £5 million purchase of a sizeable estate, comprising the main house, an additional property and stables on several acres of land.

With a complex title to the property (which was actually made up of several titles), our client faced numerous issues which we handled on their behalf. Among other matters, we arranged an inspection of the property, handled various historic restrictive covenants and easements and evaluated and advised on SDLT in relation to the additional property. Our team also managed matters regarding the subletting of the property, entitlements under the basic payment scheme and establishing rights relating to the water supply, as well as acquiring grazing and stabling licences.

"Service and advice is exceptional."

The Legal 500



COMPLEX ENFRANCHISEMENT

We have recently acted for a client on a transaction that was complicated by the fact that the purchase of the freehold was by way of a lease extension using the head lease, known as an Aggio lease extension. Our role involved advising the client on the overriding lease (which is required to be put in place in respect of an Aggio lease extension), transferring several flats in the building and granting new leases of those flats and advising the client about rights arising under the Landlord and Tenant Act 1987. In addition, the enfranchisement was being pursued under the Leasehold Reform, Housing and Urban Development Act 1993.

Due to there being several transfers, we also advised on the SDLT consequences and provided full guidance on the best way to structure the transaction in light of the possible tax consequences.



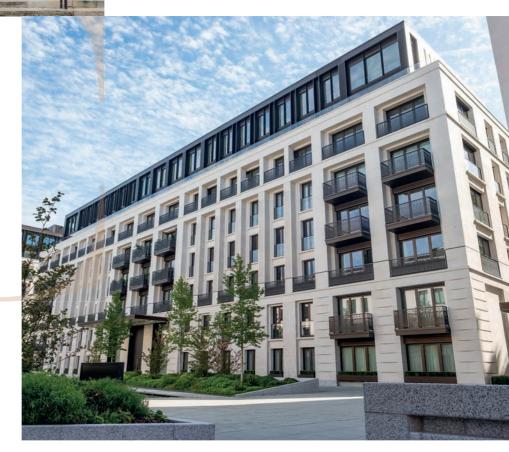
"Forsters LLP is one of the market leading names in this sector and boasts an excellent track record."

Legal 500 UK

CHELSEA BARRACKS

Since November 2019, the Forsters' Residential Property team have acted on the completion of various apartments and townhouses at Chelsea Barracks (the highest-value residential development scheme in prime central London) with a total value of over £325 million.

We provide strategic advice in relation to the completion process, including advising on contentious and specialist matters in relation to breaches of sales contracts. Our team have also provided bespoke advice and negotiated complex suites of documents in relation to linked transactions involving multiple units and complex handover processes for high net worth buyers and their professional teams.



WITH OVER 35 LAWYERS SPECIALISING IN HIGH VALUE RESIDENTIAL PROPERTY PURCHASES AND SALES, WE ARE SUPERBLY POSITIONED TO GUIDE OUR CLIENTS THROUGH EVERY RESIDENTIAL PROPERTY SITUATION.

WE WORK IN TANDEM WITH OUR EXPERTS IN TAX, DEVELOPMENT, LITIGATION, PRIVATE WEALTH AND FINANCING TO PROVIDE OUR CLIENTS WITH A HOLISTIC LEGAL SERVICE, FROM ACQUIRING MORTGAGE FINANCE TO SELLING A PROPERTY.

Knowing that our clients will be impressed by the service they receive from a nominated solicitor is vital to our long term relationships - the Forsters team repeatedly provide an exemplary service.

Chambers HNW Guide



Lucy Barber Partner and Head of Residential Property



Helen Marsh Residential Property



Charles Miéville Residential Property



Henry Cecil Landed estates and rural property



Robert Barham

Residential Property

Catherine Hill
Trusts and estates planning



Victoria Du Croz



Sarah Cook Construction



Natasha Rees Risk mitigation and dispute resolution



Elizabeth Small



Victoria Edwards
Banking and Finance
specialist





Lucy Barber
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Lucy specialises in all aspects of residential property, acting for a variety of private individuals, developers, investors and lenders in the acquisition and disposal of freehold and leasehold property.

She is also a member of the firm's Enfranchisement team, acting for both landlords and tenants in connection with their enfranchisement claims. Her work includes acting for the Phillimore Estate and the Crown Estate, dealing with their enfranchisement claims and management issues arising from their property portfolios. Lucy provides commercial and practical advice to ensure the best outcome is reached for her clients. She trained at Forsters where she qualified in 2004 and became a Partner in 2012.

"She is wonderful, really phenomenal."

Chambers HNW Guide





Helen Marsh
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Helen advises on all legal aspects of residential property. She has a wealth of experience in dealing with high value conveyancing, secured lending and landlord and tenant issues.

She also offers specialist expertise in residential and mixed-use developments, advising on the set-up, legal structuring and drafting, as well as providing advice on the strategic sales issues across the scheme.

Helen acts for a wide range of clients including developers, investors, banks, trust companies and private individuals.

With over 15 years' experience, she has been described by agents as helpful and "ludicrously knowledgeable". Helen has been noticed for how she understands the needs of her clients and the professionalism in which she acts for them.

After training and qualifying at Allen & Overy in 2005, she worked at Boodle Hatfield, and then Farrer & Co. Helen joined Forsters in 2014 and became a Partner in 2015.

"She is calm, thoughtful, brilliant in front of clients and she knows what she's talking about."

Chambers HNW Guide





Robert Barham
Partner, Residential Property
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Robert is a Partner in the Residential Property team, specialising in the purchase and sale of high-value residential property and mixed-use assets.

With more than thirty years of practice, he has notable experience of dealing with freehold and leasehold residential property sales and purchases, both registered and unregistered, for urban and country properties, including contract races and auction transactions.

Robert is also recognised for his expertise when advising clients on the structuring and ownership of mixed-use building and flat blocks.

He advises both domestic and overseas clients, including individuals, trustees, charitable bodies and financial institutions. Working with various lenders, Robert also advises on purchases, sales and security documentation.

Robert is a leading specialist in the law relating to London Garden Squares and is retained by the Royal Borough of Kensington and Chelsea to advise the committees that run garden squares in the borough.

He maintains an approachable, sensible and proactive worth ethic, with a core focus on ensuring that he preserves the best interest of his clients. Robert is highly regarded by his clients, who describe him as "a pleasure to work with".

Robert qualified as a solicitor in 1990 and spent 30 years at Pemberton Greenish where he fulfilled many roles including Managing Partner and Senior Partner. He joined Forsters in 2021.

"Approachable, sensible and proactive."

Chambers HNW Guide





Charles Miéville
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Charles is a Partner in the Residential Property team.

He acts for private individuals in residential acquisitions and disposals, as well as clients investing, refinancing or developing residential property. Additionally, he acts for banks in residential matters, particularly in relation to enforcing security over residential properties.

With over eight years of commercial property experience, Charles has significant expertise advising on mixed-use building matters, as well as property intended for residential conversion.

'Widely respected in the market,' Charles also boasts experience in general estate management, secured lending, LPA Receivership and commercial property.

Efficient and proactive, he enjoys helping his clients achieve their desired outcome in an engaging and trouble free manner. Charles is extremely thorough and prides himself on delivering practical advice and generating solutions. A client comments, 'Charles is brilliant. He always delivers the expertise, speed, efficiency and professional service level our clients expect'.

Charles trained and qualified at Freshfields Bruckhaus Deringer in 2008 before moving to Cripps Pemberton Greenish in 2014 and to Forsters in 2021.

> "Widely respected in the market, and very strong work ethic."

> > The Legal 500



Henry Cecil
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Henry acts for a wide variety of landowners and estates and holds a number of trustee roles.

He focuses on property work predominantly in relation to the purchase of estates, farms and country houses and related property issues. He also has involvement in a number of London-based property transactions. Additionally, Henry advises clients on succession and estate planning matters and in relation to planning promotion and development agreements.

From his professional and personal involvement managing estates, he is often able to use his personal experience and knowledge for the benefit of many of his clients and empathise with their concerns.

"Henry Cecil has considerable experience and knowledge with a great understanding of the client's needs and a rarely found ability to help his clients focus on the key issues for them."

The Legal 500

Forsters is a firm full of phenomenally talented lawyers who constantly keep the client experience top of mind.

Chambers HNW Guide





Catherine Hill
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Catherine has been advising individuals and their families on estate planning matters for more than 25 years. She has extensive experience in managing complex estates, both in the UK and abroad, and particular strength in devising holding structures for family wealth, including companies, partnerships and trusts.

She works closely with the Corporate and Family teams at Forsters to deliver strategic advice on asset structuring, succession and taxation from both the personal and commercial point of view. She has valuable expertise in establishing family investment companies and an interest in all aspects of philanthropy. Within the practice, she focuses on building the firm's client base of UK domiciled and resident clients.

In addition to her mix of clients with businesses and private wealth, she acts for a number of significant landed estates and for living artists and those investing in art, so that she has an in-depth knowledge of agricultural and heritage property taxation in addition to the more corporate-focused tax legislation, such as business property relief and entrepreneurs' relief.

"Catherine Hill is first-class. Smart, diligent and she consistently goes the extra mile."

The Legal 500

Catherine is fluent in French and qualified in 1996 at Withers, where she was also a Partner. She joined Forsters as a Partner in 2008. Catherine has been recommended in a variety of leading directories, including Super Lawyers, The Legal 500 and the Citywealth Leaders List.



Victoria Du Croz

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Victoria is Head of Forsters' Planning
team and prides herself on providing
proactive high quality advice. She

Victoria is Head of Forsters' Planning team and prides herself on providing proactive, high quality advice. She specialises in all aspects of planning law and her clients include private individuals, major developers, institutional investors and the public sector.

"Victoria Du Croz is diligent, thorough and provides personal engagement throughout a case."

The Legal 500

She advises on a variety of complex planning issues ranging from initial acquisition, due diligence and strategic advice on the planning application process, through to the delivery of the development and securing any necessary amendments to the planning permission. Victoria also has extensive experience in advising on heritage matters, amalgamation, utilising permitted development rights for residential buildings, converting out buildings into commercial operations and in dealing with applications to add or divert public rights of way.

Victoria is a ranked lawyer in the 2021 edition of Chambers UK. Prior to joining Forsters in January 2017, Victoria spent 14 years at Hogan Lovells where she trained, qualified and was promoted to Counsel in 2014



Sarah Cook
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Construction
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With over 20 years' experience in noncontentious construction matters, Sarah has acquired a wealth of knowledge enabling her to advise clients with respect to the construction documentation required for works across all sectors, including commercial, residential, leisure and mixed-use.

She has extensive experience in drafting and appraising amendments to standard forms of building contract, negotiating appointments and collateral warranties/ third party rights to be provided by the professional team, building contractors and sub-contractors and negotiating performance bonds and guarantees. Her expertise spans the full range of methods of procurement, including design and build, traditional procurement and construction management. She regularly drafts bespoke forms of building contract specifically tailored to her clients' needs and creative procurement requirements. Sarah leads a team of highly competent lawyers of various levels of qualification and co-ordinates a top-class service to clients. She read natural sciences and law at St. Catharine's College, Cambridge. She qualified at Frere Chomeley Bischoff, joining Forsters in 1998 and has spearheaded the development of Forsters' construction department, becoming a

"Sarah Cook is outstanding. Efficient, experienced and knowledgeable."

Partner in 2004.

The Legal 500



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Litigation
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Natasha has experience in all areas of commercial and residential property litigation, with particular expertise in residential disputes and leasehold enfranchisement. Natasha also heads up the Forsters' Enfranchisement team.

She advises and acts for estates, charities, commercial landlords and management companies, primarily in London. She also acts for both landlords and tenants in relation to enfranchisement claims and enfranchisement-related litigation, including professional negligence claims. Natasha joined Forsters from Pinsent Masons in 2001 and became a Partner

Natasha is on the contributory board of the Property Law Journal and regularly speaks at conferences and seminars on residential property litigation and enfranchisement.

in 2008

"She is absolutely phenomenal."

Chambers UK

The main thing that separates the team from the competition is that they act as one team, not just as individuals.

Chambers HNW Guide



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Victoria advises lenders and borrowers in relation to all areas of banking and finance.

"Victoria Edwards [is] an 'excellent negotiator' who is 'practical' and always responds quickly."

The Legal 500 UK

She has particular expertise in the real estate finance sector (both investment and development). Victoria has acted on a large number of residential development schemes, including prime residential London and non-prime residential schemes all over the UK.

She also acts for various hotel owners and operators in the UK and Europe on all their financing requirements, as well as advising family offices about the banking requirements of their investments Victoria's lender clients include challenger banks, retail banks, debt funds, bridging and mezzanine lenders and alternative lenders, while her borrower clients comprise developers, onshore and offshore investors, corporates, family offices and high net worth individuals. Many of her clients are international. Victoria is noted for her pragmatic and efficient approach, as well as her responsiveness and ability to get deals done quickly. She consistently offers her clients robust and commercially sound advice.



Elizabeth Small
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Elizabeth is a corporate tax lawyer who enjoys advising on M&A and corporate reconstructions, with particular reference to demergers. To achieve an efficient tax result, Elizabeth takes a holistic approach, ensuring that all tax aspects (including CIS, VAT, SDLT, corporate tax and CGT) of any transaction are considered, as well as the potential use of entrepreneurs' relief and employee incentives.

She has valuable expertise in commercial and residential property transactions, which include forward-funding transactions for large institutional clients, corporate reorganisations of high end mixed-use property developments and advising on VAT and SDLT issues for landed estates. Her advice relates to the full range of property-types, including hotels, bars, care homes and student accommodation, as well as offices and prime residential property. Elizabeth enjoys working collaboratively with her clients and their other professional advisors. She prides herself on being insightful, seeing the key concerns and above all, on being pragmatic. Elizabeth provides clarity in what is a complex area, where different tax rules conflict with one another. She has a deep understanding of her subject, explaining issues and resolving problems calmly and comprehensively without losing sight of the commercial objectives.

She works with the whole spectrum of clients who are interested in property, including pension funds, international property developers and landed estates. Elizabeth has recently written for the Property Law Journal and The Times and has been invited by LexisNexis to co-present a webinar regarding SDLT. She speaks at conferences, as well as contributing to BPF and Treasury tax working groups.

Why Appoint Forsters?

WITH ONE OF THE LARGEST RESIDENTIAL LEGAL TEAMS, WE ENSURE THAT YOU RECEIVE THE SUPPORT THAT YOU REQUIRE AND DESERVE.

DRIVING YOUR TRANSACTION

We are experts in the successful delivery of strategic, tactical and commercial legal advice. Our clients tell us that they value our input and as such, we are the long-term legal partners to a range of diverse clients. In all matters, whether simple or complex, we believe in giving clear, commercially driven advice, making recommendations to clients based on our experienced judgment and tailored to their specific circumstances.

OUR COMMITMENT TO YOU

We take the time to listen to, and understand the needs of, our clients, in order to build a solid relationship that is based on trust, expertise and enthusiasm. We invest heavily in developing and nurturing relationships with our clients and their wider advisory

PASSION AND PROMISE

Our teams are passionate about residential property and thrive on getting deals done. Working closely with our clients and their advisors, we would like to help you achieve your commercial aims. We have a proven track record of delivering outstanding results for a wide range of high-profile and sophisticated clients.

A STRONG AND DEDICATED TEAM

Our combined core strengths of property and wealth management allow us to provide every client with bespoke, integrated and seamless advice on any matter arising from their property requirements. We pride ourselves on our partner-led service, dealing with complex issues and working closely with our clients throughout the purchase process.

STRATEGIC EXPERIENCE TO SUPPORT YOU

Forsters has a wide variety of experience covering the acquisition and disposal, development and management of a broad range of residential property holdings. We are well-known for being able to deliver top quality legal advice at any stage of the property lifecycle. We bring you an unrivalled level of specialist residential property law expertise and are adept at looking after clients and balancing their needs.

Our team take great pride in the work we do and achieving the best results for our clients. We act only with your needs in mind, treating each case with the care it deserves.

> Lucy Barber, Partner and **Head of Residential Property**















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