

BARLOW ROBBINS LLP
Solicitors

mortgage services

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what you didn't
our mortgage



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David Foster

Peter Sisson

Gordon Reid

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know about services team

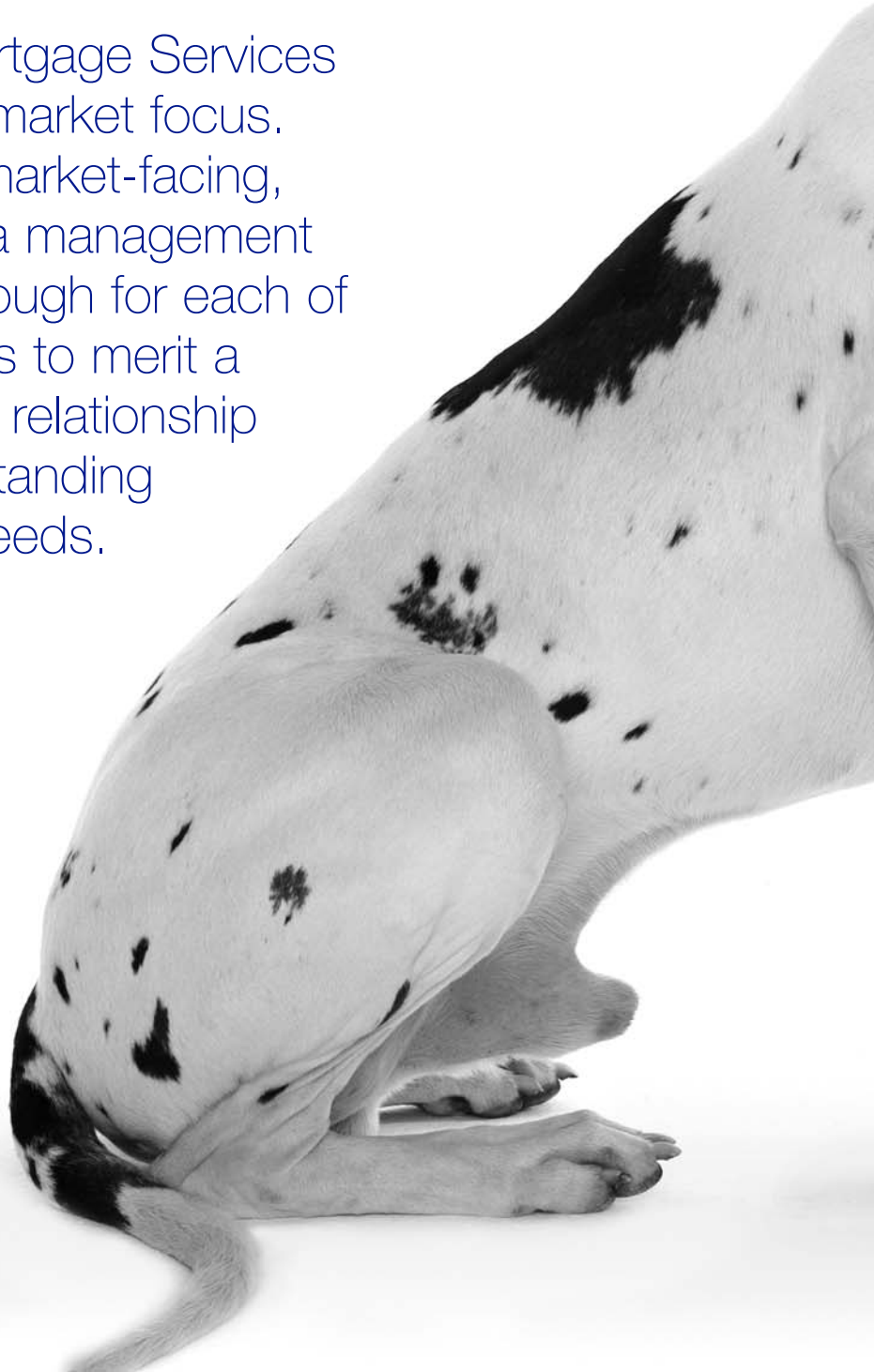
“Because we’re based in Guildford just outside of the M25, we’re able to retain great young talent and deliver superior value for money. We support our team’s continued growth with state of the art IT and fine tuned team processes to help underpin volume delivery and seamless relationships with our clients.

Our clients tell us we’re easy to work with and exceptional in our ability to resolve complex mortgage litigation disputes. We work hard at maintaining this reputation through seeking and acting upon regular client feedback.”

David Foster – Head of Dispute Resolution

striking the right balance

Within Barlow Robbins, Mortgage Services is one of four key areas of market focus. We're large enough to be market-facing, well-structured and led by a management board. We're also small enough for each of our mortgage service clients to merit a tailored client service and a relationship built around a deep understanding of their mortgage service needs.



OUR ADVANTAGE

1. Mindset

We make every effort to put ourselves in our clients' shoes as we believe this helps us gain deeper understanding of how we can add value.

2. Scale

We're large enough to deliver efficient structure and processes and small enough for UK lenders to be amongst our most valued clients.

3. Stability

Importantly our people are not just passing through Mortgage Services to gain experience, which allows us to guarantee high quality service.

4. Being ourselves

It seems odd to state this as an advantage but clients' tell us it makes us stand out because we are not patronising, have a strong ethos of sharing and take pride in being ourselves.

5. Quality

We have a great track record as complex litigation specialists; we tend to win more than our fair share.

6. Reputation management

We communicate potential risk early so that it can be mitigated. We have a traffic light risk protocol especially designed for this purpose.

7. Seamless

We support our team with state of the art internet enabled IT and fine tuned team processes to deliver 'one team' work processes for our clients.

8. Value for money

Being based outside the M25 has its advantages; we attract and retain great local talent at off-London rates. We're also experienced at managing volume requirements efficiently.

9. Scalability

We're constantly growing.

10. We embrace change

and we plan for it rigorously.



our services

1

Volume repossession services

Our team is structured to service volume instructions with a view to obtaining repayment of mortgage arrears at the earliest opportunity. We continually invest in technology and robust team procedures, which help to underpin service delivery and value for money.

2

Volume sales in possession

We provide a fast, seamless service – once possession has been obtained we sell properties at the earliest possible opportunity. The team is structured to service volume instructions and deliver exceptional client value for money.

3

Complex litigation specialists

We have experience across the full range of challenges which present themselves in our clients' loan books. We maintain close relationships with specialist Chambers and our lawyers have an established track record of success in both out of court settlements and actions taken to trial in both the higher and the lower courts.

The work is undertaken in accordance with fixed price fee tariffs and supported by a state of the art, internet-enabled dedicated case management IT system, which provides for regular reporting in accordance with the individual requirements of each client. We set tight deadlines for resolving cases, and we publish and stick to our target timescales on each case.

Each team is led by a Manager supported by a clearly identified team. Our most experienced people have been in place for a number of years and everyone has thorough specialist knowledge of delivering volume repossession services. The team is supported by a sophisticated IT system and finely-tuned processes.

This is not to say we concentrate on quantity and not quality. Although there are similarities within every conveyancing transaction, tremendous care is taken to ensure our client's legal position is protected. Not only during the more usual conveyancing procedures, but also when dealing with the more unusual circumstances, for example; proceeds of crime cases,

matrimonial homes rights, complex legislation in relation to Housing Act discounts, contract races, auction sales, shared ownership cases, home information packs, adverse possession and planning problems.

We also maintain a constantly updated schedule of all cases so that we're able to communicate the current position on each case to our

clients at the touch of a button. This schedule is also very helpful throughout our contact with the borrowers.

As you would expect, we always aim to ensure we are prompt and professional and we facilitate redemption on our clients' behalf when this is applicable.

Our casework includes; recovery of possession against alleged solicitors and valuers negligence, fraud, undue influence, identity theft and claims against HMLR for defective titles. We are especially experienced in cases concerning professional negligence and property fraud claims.

We pride ourselves on keeping a commercial eye on the outcome and we are experienced in using commercial mediation to achieve an early settlement when this is appropriate.

We always work hard to understand the business issues at hand and put in place effective communication protocols so that everyone who

needs to be is kept in the loop. Crucially, we focus attention on assessing reputation risk early so that it can be mitigated effectively when necessary.

quality, location, value

Our team is one of the few truly dedicated mortgage service specialists and we successfully compete with the largest legal service providers in the UK lending market. Because we are based just outside of the M25, we are able to employ and retain great young talent and deliver superior value for money.

We provide a high volume, cost-effective service that is tailored to clients' requirements, but the team is probably best known for its excellence in resolving complex mortgage litigation disputes.

We work closely with our clients to familiarise ourselves with their commercial goals and business objectives. Through regular reviews and joint employee training initiatives, we aim to mirror our client's culture and tailor our service to their specific requirements.

We believe that 'one team' focus is critical to the quality of our client communication and service delivery, which is why we all sit together in our Guildford office.

Our service quality is highly dependent upon the quality of our client communication, which is why we actively seek collaborative client working relationships. We regularly seek client feedback, which we rigorously review and take action upon in order to enhance client service.

We have an in depth knowledge of the lending industry and Barlow Robbins is an Associate Member of the Council of Mortgage Lenders.

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