

# Fixed Charge Receiverships

Your team of Law of Property Act Receivers



# Fixed Charge Receivers

Edward Symmons has a national network of 10 Fixed Charge Receivers (also known as Law of Property Act (LPA) Receivers) who are specialists in all aspects of property insolvency.

We are one of the largest teams of LPA Receivers in the country and our experienced and fully qualified team are all members of the RICS and Fellows of NARA (The Association of Property and Fixed Charge Receivers). Our appointment takers are all RICS Registered Property Receivers (RPR's).

Fixed Charge Receivers are appointed under the mortgage charge and occasionally under the Law of Property Act 1925 by a lender seeking to recover a debt secured against property and/or fixed charge assets.

The role of a Fixed Charge Receiver is essentially to:

- Resolve complex cases whilst seeking to maintain a positive relationship with the lender's customer
- Reduce the risk of reputational damage to the lender
- Minimise tensions between the lender and borrower
- Secure, manage and insure the property
- Work to achieve the best realisation for the benefit of the mortgagee and mortgagor.

As well as acting as Fixed Charge Receivers, we also provide many lenders with detailed pre-appointment advice including alternative recovery strategies such as refinancing and loan restructuring. In addition, several of our Partners are NHBC certified and in some situations a build-out of the project may be a viable option for the lender. Our Partner-led service also utilises the experience of all our divisions, from agency advice on disposal and exit strategy to project monitoring and Asset Based Lending.

**Our expertise also extends across many property sectors including:-**

- Industrial, Commercial, Retail & Investment & Residential
- Hotels
- Restaurants & Public Houses
- Care Homes (nursing and residential)
- Construction & Development
- Commercial Development Land

## Your Contacts:



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