

Financial Institutions



We are a distinct legal practice,
with a leading reputation in our
chosen services and sectors.

Our approach is relationship-driven
and internationally minded, with
great people dedicated to giving
clients just what they need.

A vibrant, agile firm which is,
above all ... just different.

Introduction

Lawrence Graham LLP is a multi-service law firm, based in London, focusing on key industry sectors. Clients in the Financial Institutions sector are very important to us: over a quarter of our top 200 clients come from within the Financial Institutions sector accounting for a third of our business.

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LG provides the... “confidence and comfort that clients need on complicated transactions” with “regular and helpful updates in understandable terms”
Chambers UK, 2009

About LG

Lawrence Graham LLP (LG) is a leading international law firm based in London. With over 220 lawyers we offer clients legal and business solutions based on practical, commercial advice. We are a full service law firm providing expert legal advice across all the legal disciplines in the business arena. Our clients range from FTSE 100 companies and their boards, large institutions, multi-national corporations and international banking corporations and financial institutions, to smaller quoted and unquoted companies and the entrepreneurs who drive them.

At LG, we're not just commercially-minded, we're entrepreneurial and results-minded. The key to our difference lies in our people – we are not clones working behind closed doors. We are highly talented individuals but with a strong team ethic

For you that means getting a personal, flexible service delivered by entrepreneurial people.

We pride ourselves on the quality of our practice, and we are passionate about the service we give to our clients.

We work hard for them and achieve excellent results for them. We foster close relationships with our clients and advise them at all stages of their business growth. We understand the sectors our clients operate in by focussing on the same sectors ourselves – the financial institutions sector is one such sector.

We offer access to legal services internationally both through our Dubai, Monaco and Russia offices and through our strong relationships with law firms throughout continental Europe, North America, India and around the world.



LG and the financial institutions sector

Financial Institutions are facing unprecedented challenges in the aftermath of the credit crisis and the global recession. This is presenting itself in the form of continuing liquidity issues, shareholder and investor activism, more onerous capital adequacy requirements and an evolving regulatory regime which continuously demands better governance, transparency and accountability from institutions. At the same time national governments are considering further taxes on banks and restrictions on their trading activities, while the private equity industry is fearful of the impact which proposed European legislation will have on private equity assets under management in Europe.

At LG, we have an experienced team of lawyers who advise all industry participants, including banks, corporate finance houses, asset managers, fund administrators, insurance and reinsurance companies, Lloyd's Syndicates commodity and energy traders, nominated advisers, IFA umbrellas, financial advisers, mortgage brokers, insurance intermediaries, professional firms, international trust companies, retail and professional investment funds and individual directors.

Our areas of expertise include:

- Establishing, structuring and reorganising investment funds and vehicles
- Tax efficient structuring and cross-border trust structures
- Acquisitions, disposals and assignments of interests, assets and companies
- Takeovers (including reverse takeovers)
- Initial public offerings and secondary offerings on the London Stock Exchange (Main Market) and AIM and dual listings on the world's major exchanges
- Private equity and venture capital raising
- Restructuring, reorganisations, turn-arounds, intra-group transfers, bankruptcy and insolvency
- Regulatory and corporate governance, including capital adequacy
- Domestic and international litigation and arbitration
- Fraud and asset tracing
- Financial institutions insurance including D&O and Fidelity
- Real estate investment and financing and debt and project finance
- Employment issues and pensions aspects of M&A, joint ventures, capital raising, restructuring, finance and insolvency
- Non-marine, marine insurance and reinsurance coverage and avoidance disputes and insurance exit strategies, run-off and legacy issues
- Establishment and management of captives



Banking

LG has a strong corporate banking practice, providing a full range of debt finance and treasury services to AIM and mid-market corporates with the practice focusing primarily on borrower clients. We have experience in a broad range of debt finance transactions including leveraged finance acquisitions, refinancings and the provision of working capital facilities. Borrower clients range from AIM listed companies to larger corporate borrowers including Scottish & Newcastle Plc, Micro Focus International Plc, Cape Plc, Clipper Windpower Plc and Wilmington Group plc. The team, in conjunction with specialist departments covering corporate, regulatory, pensions, employment, intellectual property, real estate, litigation and tax, provide a full service to its clients, whether lenders or borrowers, enabling the team to effectively execute large, complex multi-jurisdictional debt transactions.

Services include advice on:

- Acquisition facilities, both bi-lateral and syndicated
- Other corporate and working capital facilities including revolving credit facilities
- Intercreditor and subordination arrangements
- Security and guarantees structures
- Related due diligence

We advise lenders such as Anglo Irish Bank, Bank of Scotland, Bayerische Landesbank, Berlin Landesbank, Dusseldorfer Hypothekenbank AG, DG Hyp, Capmark, Hypothekenbank in Essen AG, JP Morgan Chase Bank, KBC Bank N.V. London Branch, LRP Landesbank and Munchener Hypothekenbank eG.

Example transactions:

- Advising various banks on purchase of loan participations including A/B intercreditor arrangements (including with Citibank, Barcap, Bear Stearns, Credit Suisse and RBS)
- Advising on the financing aspects of the sale of the London Mortgage Company to Lehmans (total consideration in excess of £1.6 billion) and on the proposed acquisition of the Kensington Mortgage Company
- Acting on numerous CMBS and RMBS transactions for banks which include Morgan Stanley, Lehmans, Northern Rock and HBOS
- Advising Hatfield Philips and Capmark in relation to servicing and special servicing functions

“Nick Turner and Iain Thomas are leading individuals”

Chambers UK, 2011

Nick Turner and Jonathan Lent are recommended for their ‘problem solving and negotiation skills’

Legal 500, 2010

Fraud and Asset Recovery

Our award winning Fraud Team has been advising on a range of issues triggered by the global financial crisis adding this experience to their existing deep knowledge in financial services, offshore, corruption, white collar and economic crime.

LG is a founder member of FraudNet, an ICC endorsed network of fraud and asset recovery specialists worldwide. With 47 members in 42 countries, it is capable of undertaking large fraud and corruption matters anywhere in the world.

The firm supports the ground-breaking MA course in Fraud Studies at Teesside University.

Our areas of expertise include:

- Fraud and asset recovery
- Anti-corruption and economic crime
- Regulatory advice and investigations
- Search and seizure orders
- Freezing orders
- Money laundering

Examples of our recent experience include:

- Acting for the government in Brazil and the City of Sao Paulo in relation to alleged frauds by the former Mayor of Sao Paulo, including investigations and proceedings in the BVI, the Cayman Islands, New York, Switzerland and Jersey
- Advising in relation to a major alleged Ponzi scheme in the Caribbean including obtaining ancillary relief in the courts of the Dubai International Financial Centre
- Acting for a US natural resources group in relation to US\$130 million breach of duty and conspiracy claims brought by a Kazakh based partnership in arbitration proceedings in England and advising on satellite litigation in the USA, Australia, BVI, Bahamas and Switzerland
- Acting for New York-based clients in respect of an alleged fraud relating to a series of loans made by the client, including obtaining a worldwide freezing injunction from the English High Court over £10.5 million of assets and managing related proceedings in France, Switzerland and Israel

“Andrew Witts’ international fraud and asset tracing team at Lawrence Graham LLP continues to impress with its high-profile caseload”
Legal 500, 2010

“This flourishing team is well regarded for its expertise in bribery and corruption matters, and has been instructed in relation to a number of high-profile international cases arising from the financial crisis”
Chambers, 2011

“[The team] handled everything to my complete satisfaction. They would exchange emails with me in the middle of the night and explained things in a language non-lawyers can understand”
Chambers, 2011





Banking Litigation

The LG Banking Litigation team comprises hugely experienced litigators, who have a reputation for the creative and innovative way in which they resolve disputes. We litigate before the English Courts and represent clients in front of international arbitral bodies as well as selecting and managing the best legal advisers in each jurisdiction from our extensive network of contacts, managing legal teams and advising clients in the majority of onshore and offshore financial centres around the world.

Current instructions include some of the highest profile and most significant disputes to have come before the courts in the wake of the banking crisis. The team is currently advising on disputes and litigation in Bahrain, Saudi Arabia, the CSI, the Russian Federation, the Cayman Islands, Bermuda, the BVI, Dubai, the United States, Turkey, the Channel Islands, Switzerland, Brazil and Monaco. The team is conflict-light and is prepared to take instructions adverse to many major banks (usually on behalf of bank and fund clients) deploying partner-led teams with deep industry expertise.

Our areas of expertise include:

- Structured product disputes
- Commercial fraud investigation and asset tracing
- Asset management disputes
- Trade finance disputes
- Misrepresentation claims
- Regulatory advice and investigation
- Professional negligence
- Restructuring advice

Examples of recent cases include:

- Acting for a Saudi Arabian group in relation to its multi-billion dollar restructuring and refinancing, including negotiations with counterparty lenders and co-ordinating and advising in relation to litigation in the Cayman Islands, Abu Dhabi, Switzerland, the United States and England
- Acted in linked litigation to the Shaker v Al-Bedrawi dispute which involved a dispute over a mudarabah agreement. The dispute was in relation to an alleged misappropriation of monies carried out by the trustee
- Acted for Man Group plc in relation to a \$100 million sharia compliant loan dispute
- Acted for Riyadh Bank in a US\$40 million breach of contract/professional negligence claim arising from a sharia compliant leasing fund
- Advising Noteholders in a landmark case in relation to a US\$12.5 billion Lehman CDO programme and establishing noteholder priority in favour of our clients before the English High Court and Court of Appeal
- Global counsel for a precious metals group in relation to a US\$500 million commodities trading claim brought in England by a major European bank relating to trading activities in Dubai and Turkey
- Advising in relation to a dispute with a major international bank in relation to a USD\$2.5 billion repo portfolio and set-off claims under foreign exchange contracts

Insurance and Reinsurance

The LG Insurance and Reinsurance team is recognised as one of the leading practices in the insurance market in London. All the lawyers in our team have extensive knowledge and experience of the practices of the London and international insurance and reinsurance markets. We act for policyholders, insurers and reinsurers in London and overseas in high-value contentious claims matters and policy disputes, whether they are in domestic or international arbitration or the High Court in England.

Our areas of expertise include most classes of insurance and reinsurance business including:

- Financial lines including professional liability, directors & officers liability, E&O, fidelity and fund managers' liability insurance
- Property and business interruption insurance
- Political risk and trade credit insurance
- Accident & health
- Facultative and treaty reinsurance in all classes of marine and non-marine business

Examples of our recent experience includes:

- Advising reinsurer interest in the London market in virtually all major market-wide issues in recent years including Personal Accident Spiral claims, Exxon Valdez and Kuwait LMX reinsurance recovery actions, World Trade Centre claims, Hurricane Katrina claims, Dotcom bubble claims, US Tax Shelter claims, Worldcom, Global Crossing, US Mutual late trading/market timing disputes, stock option claims, credit crunch exposures, Madoff fraud claims, SEMBRA Energy California wildfire claims
- Acting for US multinational insurer in professional liability excess insurance
- Advising fund managers on their insurance coverage under Fund Management liability insurance for losses sustained in the Madoff and Petters ponzi frauds

“LG’s insurance and reinsurance team is very responsive and knowledgeable”
Legal 500, 2010

“Nicholas Bradley has ‘considerable expertise, experience and respect in the insurance and reinsurance market’”
Chambers UK, 2010

“David Breslin ‘wins particular acclaim for his extensive knowledge of insurance and reinsurance law and for never losing sight of commercial considerations’”
Chambers UK, 2010





Investment Funds

Our investment funds team is headed by Nick Heather, an acknowledged leader in this field. We are noted for our understanding of the practicalities of the industry as well as our grasp of complex technical issues and ability to explain them. We have close relationships with firms in the leading offshore centres both in Europe, the Caribbean and elsewhere.

As well as a long established presence in the UK investment funds industry, representing investment companies, fund managers and sponsors, we act for offshore closed ended companies as well as onshore and offshore unit trusts and open ended investment companies in both the institutional and the retail markets. We also act for limited partnerships in both the private equity and real estate fields.

Our work includes establishment, structuring and reorganisation of investment vehicles together with specialist, regulatory and corporate governance advice.

Together with our tax department we advise on all aspects of taxation in connection with investment funds and on the most tax efficient structures. We also work with our clients on the design of new and innovative products.

Example deals:

- Advising Terra European Investments BV on a €103.3 million public company takeover cash offer for Spazio Investment N.V. (AIM)
- Advising NFU Mutual OEIC on the establishment of NFU Mutual OEIC and the roll-over by way of scheme of arrangement of the Avon Equity Unit Trust to form the UK Equities sub-fund of the new OEIC
- Advising Jupiter Second Split Trust PLC on an Official List reorganisation, placing and offer for subscription, achieving a market capitalisation of £216 million
- Advising Pacific Alliance Asia Opportunity Fund Limited, a fund with a combined net asset value of US\$1.25 billion, on a reconstruction and tender offer on AIM
- Advising on the establishment of The Forest Company Limited as a private global forestry investment vehicle, including two institutional closings raising in aggregate \$178 million

“Clients praise Lawrence Graham LLP for its ‘consistently good service backed by strong technical ability’, and for being ‘responsive and providing good value for money’”

“Jeffrey Elway is recommended”

Legal 500, 2010

“Nick Heather is a leading individual and John Reed is described as a ‘great lawyer – hard-working and dependable’”

Chambers UK, 2011

Employment

Our Employment lawyers advise on all legal aspects of the employment relationship. They have vast experience advising on complex remuneration structures, including employee benefit trusts and salary sacrifice arrangements – as well as on reviews of bonus and other incentive arrangements.

We have acted for Legal & General, NFU Mutual Insurance Society, Isle of Man Assurance, Norwich Union, Generali, Pharmacy Mutual and WPA.

We can advise you on:

- The provision of service contract and employee policy material tailored to protect the business needs of the employer and to ensure regulatory compliance
- Discrimination
- Employment aspects of corporate restructurings
- Recruitment and termination
- All types of disputes, including grievance procedures, breach of covenant claims and injunctions, as well as representing employers in all tribunals and courts

As well as providing advice to you, we also provide training sessions for your employees, along with brainstorm and policy sessions to help implement new legislation.

Conscious of the impact of our work on your business, our tax, pensions, corporate recovery and restructuring, finance and mergers & acquisitions teams work together with us to provide you with a complete solution.

“The team is ‘excellent all round – they go the extra mile and know their stuff’”

Legal 500, 2010

“Bright, affable and creative lawyers whose advice is spot-on”

Chambers UK, 2010

“LG delivers an excellent service”

*The European Legal 500
US Special Edition, 2009*

“Yvonne Gallagher has an ‘outstanding commercial and pragmatic approach, and sensitivity to client and situation’”

“Simon Malcolm is ‘commercial and practical with good interpersonal skills’”

Legal 500, 2010





Pensions

We offer advice on legal and regulatory issues to many participants in the pensions industry including scheme trustees, employers, insurance companies, intermediaries, professional advisers and other providers of pension products and services.

As well as providing the usual range of advisory services, we have developed particular expertise in the financial aspects of pensions. These include:

- Investment management agreements
- Managed fund policies
- Bulk annuity purchase
- Longevity swaps
- Liability driven investment
- Provision of contingent assets
- Disputes arising out of investment performance
- Trustee governance issues
- Assessing the employer covenant

Our aim is to give practical advice on any pensions issue, drawing upon our experience and expertise and that of other departments within the firm with specialist skills in finance, secured lending, tax and investment (including real estate).

Team members are active members of professional bodies including the Society of Pension Consultants, the Association of Pension Lawyers, the Pensions Management Institute and the International Pensions and Employee Benefits Lawyers Association.

Recent instructions

- Advising the trustee of the BMW (UK) Operations Pension Scheme on a major longevity insurance transaction covering its 60,000 pensioners. The Scheme has put in place a long-term insurance contract with Deutsche Bank's specialist unit Abbey Life to provide a hedge to remove longevity and other demographic risks. This deal is the largest transaction of its type to date
- Developing a bulk annuity buy-in product for a major insurance company
- Providing regulatory and product advice for Alliance Trusts
- Providing advice and assistance in the design of healthcare trust documentation for Aviva plc and WPA Protocol Plc
- Assisting in product design and documentation of SIPPs for Alliance Trust Savings Ltd and Ashcourt Rowan Financial Planning

“[The team provides] ‘clear’ and ‘comprehensive’ advice, grounded in ‘good commercial sense’”

Legal 500, 2009

“Robert Smith, Ron Burgess and Adam Bushby (‘extremely knowledgeable’ and appreciated for his communication skills) are recommended”

Legal 500, 2010



Private Capital

Our premier Private Capital team is internationally renowned as a leading adviser to the world's wealthiest families and to the banks and offshore trustees who work with them.

As one of the largest private client teams in London, we have unrivalled strength and depth of expertise in estate planning and trust structuring for clients based in the UK and internationally. Four of our lawyers were named 'Top 100 Global Wealth Advisers' at the inaugural Citywealth awards in 2006 and three are named as leading individuals in the legal directory, Chambers UK 2011.

We have strong links with institutions in the 'offshore' world, particularly, the Channel Islands, Isle of Man, Switzerland, Bermuda and the Caribbean and have a particular focus on the Middle East and the Far East.

Example deals:

- Advising an ultra high net worth individual on a wide scale restructuring project, including advising on corporate governance issues and combining a robust trust structure with practical and user friendly mechanisms to be operated by the beneficiaries through the family office
- Pioneering a move from traditional to dynastic trust structures for ultra high net worth families looking to preserve the family wealth and legacy beyond the third generation and prevent family conflict damaging this wealth, together with the family's reputation and confidentiality. We have created a number of state-of-the-art dynastic trust structures incorporating the highest standards of corporate governance for these families

- Creating, through new legislation, an entity specifically to carry out executive functions within wealth preservation structures, such as acting as protector or enforcer of a trust, or shareholder of a private trustee company. It is designed to simplify wealth preservation structures by removing unnecessary layers of complexity, administration and cost

Anthony Thompson is recommended for his "ability to take a commercial view"
Legal 500, 2010

Anthony Thompson is described as "fantastic and amiable"
Chambers UK, 2011

"This team focuses on the international wealth market. And has a significant client base in the Middle East and Asia. LG is one of the only firms to have a private client partner based in Dubai"
Chambers UK, 2010

Winner Legal Business Awards 2010
Private Capital Team of the Year



Financial Services Regulation

The impact of regulation on financial services sector businesses is all-pervasive. Our team of acknowledged experts will ensure as far as possible that regulation is not an impediment to your commercial objectives.

The team is led by Richard Everett who has more than 10 years' experience with the FSA as a senior lawyer in its General Counsel's Division, and latterly as head of the legal advisory function for the Regulatory Decisions Committee. Other lawyers in the group have worked within the FSA and therefore we are uniquely placed in terms not only of advising on the law but providing an essential insight into the workings of the UK regulatory and prudential regime which can directly benefit our clients.

We advise on regulatory issues affecting the whole business life cycle, including day to day support for business, support in times of crisis and transactional support.

Examples of our work include:

- Advising on the need for obtaining FSA authorisation
- Advising on the responsibilities and liabilities in relationships with appointed representatives
- Advising on technical legal aspects of the UK prudential regime
- Advising senior management and compliance officers on requirements for internal systems and controls
- Advising on the operation and impact on intermediaries of the FSA's client money protection requirements
- Providing ad hoc assistance on regulatory requirements under the FSA Handbook and other regulatory provisions
- Advising on the handling and regulatory impact of customer/investor complaints arising out of changes made to investment products by third parties
- Representing clients in several high profile regulatory investigations such as Equitable Life and Independent
- Advising a UK company in relation to its obligations upon implementation of the 2010 Bribery Act

“The team at Lawrence Graham is approachable and easy to deal with”...Richard Everett is recommended”
Legal 500, 2010

On Richard Everett, “his knowledge doesn't come from a textbook, but from living it”
Chambers UK, 2011

“Lawrence Graham is valued for its 'superb level of service'. The 'impressive' Eoin O'Shea is recommended”
Legal 500, 2010

Restructuring and Insolvency

The Restructuring and Insolvency Group is recognised as a market leading team, providing advice to our clients on the full range of corporate recovery and restructuring assignments.

Our clients include banks, financial institutions, restructuring professionals and insolvency practitioners. We also work with all categories of stakeholders associated with under-performing businesses – companies and their directors, individuals, partnerships, LLPs, pension trustees and charities.

We can advise you on:

- Strategy and risk management, including transaction and contingency planning
- Distressed mergers and acquisitions
- Workouts, restructuring and turnaround, including real estate restructuring, debt and equity rescheduling and refinancing
- Security enhancement and priority issues
- Schemes of arrangement and company voluntary arrangements
- Distressed debt trading and non performing loans
- Formal corporate insolvencies, including administration, liquidation and receiverships
- Directors' duties and responsibilities
- Asset tracing and debt recovery, both in the UK and internationally
- Litigation, dispute resolution and mediation
- Fraud and corporate investigation

- Partnership issues, including restructuring and disputes
- Options for distressed charities, voluntary organisations, industrial and provident societies and members' clubs
- Court appointed receiverships
- Regulatory issues including officeholder conduct
- Protection against customer and supplier insolvency
- Creditor protection
- Personal insolvency, bankruptcy and individual voluntary arrangements

We have acted on many high profile restructurings and insolvencies, acting for all classes of stakeholder. We work hard to maintain our outstanding reputation for all types of corporate recovery and restructuring work.

Example deals:

- Acted on the administration of London & Edinburgh Swallow Hotels, a trading administration of 850 pubs and hotels with Ernst & Young
- Acted for major stakeholders in the insolvencies of Hextalls LLP and Halliwells LLP (the largest insolvent UK law firms to date)
- Acted for a multinational media corporation and its officers in a £100 million claim against its former advisers and third parties in relation to a property fraud perpetrated against it
- Acting for a number of lenders and receivers on the sale of a large number of partially built developments in England
- Advising banks on security and enforcement issues

“LG is known for its high-quality advice, value for money and “no-nonsense approach”

Chambers UK, 2011

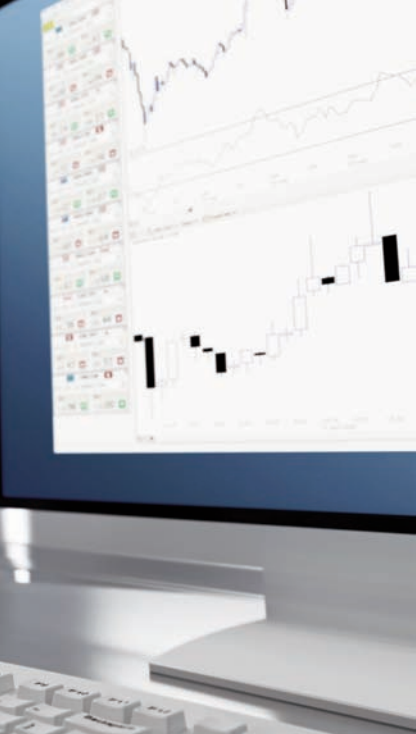
“Tom Withyman ‘connects well with clients’ and the ‘very good’ Steven Cottee is also recommended”

Legal 500, 2010

“Tom Withyman and Nick Pike are both listed in the Guide To The World’s Leading Insolvency and Restructuring Lawyers”

International Financial Law Review





Outsourcing

The Outsourcing component of our practice covers all aspects of outsourcing, from IT outsourcing, business process outsourcing, knowledge process outsourcing and transformational outsourcing through to managed services, facilities management, application service provision and highly specialised digital security and public key infrastructure outsourcing. We recognise and understand the particular issues that arise in the context of outsourcing in the financial services sector and our team is well versed in the relevant FSA implications.

We have represented clients in a vast range of outsourcing projects, both in the UK and internationally, acting for both customers and suppliers. This gives us a perspective on the issues that would concern both customer and supplier in any transaction and helps to streamline the contractual process. We continue to be at the forefront of offshore outsourcing and the development of corporate and commercial structures and vehicles to suit the transaction. We act for six of the top ten Indian technology suppliers.

The **Information Technology** component of our practice covers substantial networks and systems development and implementation, integration and exploitation, including all aspects of electronic commerce and associated advisory work. Most of our transactions are mission-critical for clients in the financial services, telecommunications, technology, health, leisure and hospitality industries.

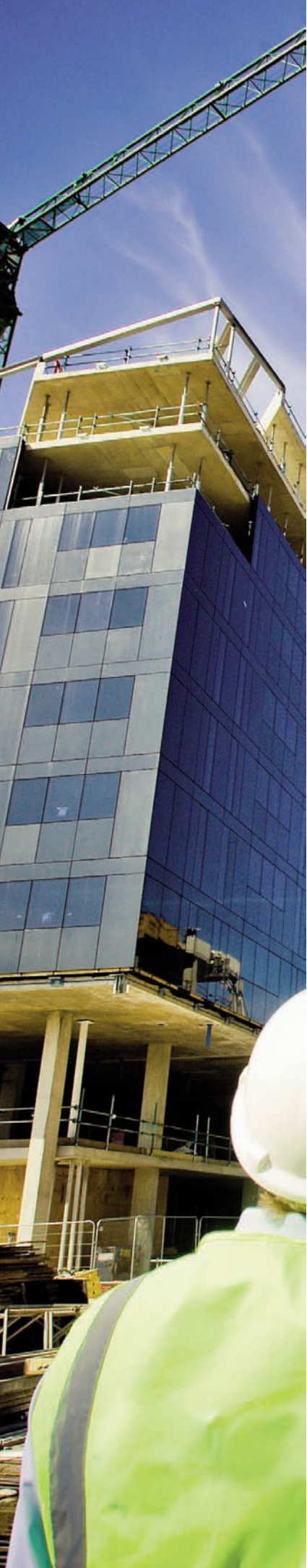
We operate at the leading edge of IT and we are involved in projects for the development and application of e-money in a number of sectors. We are recognised for our related work in data protection and privacy law, having devised for UK clients robust and fully-compliant structures and processes for cross-border personal dataflows. We advise some of the largest IT and outsourcing providers in the world and their customers on such cross-border data protection issues.

Example deals:

- Advising Infosys BPO on financial services regulatory issues arising out of an offshore BPO arrangement with a UK-based financial services institution
- Advising a specialist banking software vendor in relation to a range of software procurement, white-labelling and software reseller contracts with various international financial institutions
- Advising a bank on the cross-border outsourcing of its credit card operations, both back and front office functions

“BT has appointed Lawrence Graham for legal help with major outsourcing transactions, and we enjoy our working relationship”

Faith Macdonald, BT



Real Estate

LG is firmly established as a leading adviser in the real estate industry. Our expertise mirrors the broad range of our clients' needs, both in the UK and globally; there is no kind of real estate transaction that we cannot undertake.

We provide high quality, practical and commercial advice at all stages of your business growth.

With 23 partners and over 70 lawyers, LG has one of the largest and most respected real estate teams in London. The availability of this level of resource and expertise enables us to handle large volumes of real estate due diligence, portfolio management, development, planning, construction and real estate tax advice.

In short, we provide a fully-integrated real estate service for complex, and simpler, transactions.

Examples of recent experience include:

- Advising LaSalle Investment Management on its acquisition of Caldecotte Lake Business Park. The client purchased the Park with Frontier Estates Limited, its joint venture partner. LG advised LaSalle on the joint venture agreement as well as being involved on the due diligence and real estate finance aspects
- Advising AXA on the acquisition of Thomas More Square and the subsequent disposal to Land Securities for the sum of £240 million. The transaction was exchanged and completed within 3 weeks of instruction
- Advising the NFU Mutual Insurance Society Limited on the establishment and authorisation of its flagship OEIC investment platform
- Acting for Legal & General on the acquisition, the lettings and management, transfer to the unit trust and limited partnership and then ultimate sale of St. George's shopping centre, Harrow. This was alongside incidental advice on planning and construction
- Advising BMW Pensions Trustees on the acquisition of 4-6 Soho Square. Amongst a number of issues arising, the property is situated directly over the proposed Crossrail route and opposite a planned station. We advised in detail upon the effect on the title and also the potential short and long term effects on the occupational tenancy and lease terms
- Advising Sainsbury's on the sale and leaseback of four distribution facilities totalling 2.4 million sq.ft, raising approximately £200 million

Real Estate Finance

- Loan origination (investment and development)
- Syndication/distribution
- Commercial and residential mortgage backed securities
- A/B intercreditor and servicing related issues
- CRE CDOs and associated transactions
- Debt buy backs, restructurings and rescheduling
- ISDA derivative transactions
- Distressed debt acquisitions
- Servicing and special servicing

Real Estate Investment

- The establishment of UK and off-shore funds (both quoted and unquoted)
- Tax structuring
- Corporate holding structures for real estate acquisitions and disposals
- Joint ventures
- Investment into UK, European and global funds

Structuring Real Estate Funds

- Establishing both authorised and unauthorised UK-based investment vehicles to offshore structures
- Buying and selling real estate assets through onshore and offshore corporate entities, limited partnerships and unit trusts
- Structuring and negotiating joint ventures, with particular expertise in regeneration projects and shopping centre developments

“Jon Lloyd and Rabinder Chaggar are leading individuals”

Chambers UK, 2011

“LG provides an ‘overall excellent service’ and the ‘response time, industry knowledge and strength of the team is great’”

Legal 500, 2010

Jon Lloyd is described as ‘exceptional’ – ‘he provides an excellent, commercial legal service ably supported by the team’

Legal 500, 2010

Contact us



Robert Adam
Partner
T/ +44 20 7759 6596
E/ robert.adam@lg-legal.com



Jeremy Andrews
Partner
T/ +44 20 7759 6787
E/ jeremy.andrews@lg-legal.com



Catharine Bell
Partner and Head of the Contentious Trusts
and Estates Group
T/ +44 20 7759 6727
E/ catharine.bell@lg-legal.com



Nick Bradley
Partner
T/ +44 20 7759 6405
E/ nick.bradley@lg-legal.com



Peter Brudenall
Partner
T/ +44 20 7759 6823
E/ peter.brudenall@lg-legal.com



Steven Cottee
Partner
T/ +44 20 7759 6424
E/ steven.cottee@lg-legal.com



Jeffrey Elway
Partner
T/ +44 20 7759 6517
E/ jeffrey.elway@lg-legal.com



Richard Everett
Partner
T/ +44 20 7759 6687
E/ richard.everett@lg-legal.com



Charles Malpass
Partner
T/ +44 20 7759 6642
E/ charles.malpass@lg-legal.com



John Reed
Partner
T/ +44 20 7759 6846
E/ john.reed@lg-legal.com



James Sidwell
Partner
T/ +44 20 7759 6971
E/ james.sidwell@lg-legal.com



Robert Smith
Partner
T/ +44 20 7759 6541
E/ robert.smith@lg-legal.com



Iain Thomas
Partner
T/ +44 20 7759 6460
E/ iain.thomas@lg-legal.com



Nicholas Turner
Partner
T/ +44 20 7759 6605
E/ nicholas.turner@lg-legal.com

Lawrence Graham LLP
4 More London Riverside
London SE1 2AU

T/ +44 20 7379 0000
F/ +44 20 7379 6854

Lawrence Graham LLP
Unit 2, Level 6
Currency House Office Building 1
The Gate District
Dubai International Financial Centre
PO Box 506503
Dubai, United Arab Emirates

T/ +971 4 437 5100
F/ +971 4 437 5101

Lawrence Graham
Est-Ouest
24 bd Princesse Charlotte
MC 98000 Monaco

T/ +377 93 10 55 10
F/ +377 93 10 55 11

Lawrence Graham (CIS) LLP
1-st Troitsky Pereulok 12/5
Moscow, 129090
Russia

T/ +7 495 799-5501
F/ +7 495 799-5502

India desk
Sunil Kakkad

T/ +44 20 7759 6548
E/ sunil.kakkad@lg-legal.com

info@lg-legal.com
www.lg-legal.com

