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NEEDHAM**

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Essex Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ. Tel: 01799 521301

Bedfordshire 38 Mill Street, Bedford, MK40 3HD.

Hertfordshire Unit 4, Limes Court, Hoddesdon, Hertfordshire, EN11 8EP. Tel: 01992 471472

Hertfordshire 1A Bridge Street, Bishop's Stortford Hertfordshire, CM23 2JU. Tel: 01279 213320

London 46 New Broad Street, London, EC2M 1JH.

info@cnmadvisory.com
www.cnmadvisory.com

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To whom it may concern:

Ref Elms Farmhouse / Mobile Homes

CN Wealth have been appointed as the company to help raise finance for any costs needed in the build, we have helped the family in the past to raise finance and have an understanding of the client's needs and potential lending structure needed.

We have been looking at the ways in which to raise the monies required for some time. The suggestion has always been to look at wrapping up probate and use the farmhouse itself to self-fund any improvements and upgrades needed.

Elms Farm House It is a standalone farm house on its own title away from the agricultural land that it sits on. This makes it easier to deal with, currently it is not subject to the lending on the farm, capital can be raised on this asset, without having to look at commercial lending, which makes it easier.

The Farm house currently sits in probate which means we cannot arrange lending until it is free from that constraint.

We have a number of ideas and options, but again cannot do anything until probate is lifted.

Currently the industry is squeezed in terms of capacity as a number of lenders haven't returned back to full lending and a number of firms still have employees working from home as the pre-covid office environments do not currently work with those kind of staffing numbers. So the quicker we can make applications into lenders the better.

Please feel free to come back to me if you have any questions.

Kind regards

Gordon

Gordon Rumsey