

Mortgage Enforcement
& Banking Litigation

The Leading Northern Irish Firm

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Wilson Nesbitt



Founded in 1948, Wilson Nesbitt solicitors have evolved and grown, established as one of Northern Ireland's top law firms, with offices located in both Belfast and Bangor.

Our success is attributed to our determined focus to get the best results for our clients. We trust our team to apply their expertise to resolve any problem, and we are open to new ideas and innovation.

Banking and Financial Services is one of the key sectors in which the firm operates. Our team of experts support clients to resolve business critical matters and deal with risks of strategic importance.

We work smarter, are open to taking a different approach and achieve better results for our clients.



About us

Wilson Nesbitt are the market leaders in **Mortgage Enforcement and Banking Litigation** in Northern Ireland. We have been established in this market for over 70 years.

The Northern Irish recoveries market has a number of unique factors distinguishing it from the rest of the UK. Northern Ireland is a small specialised market and our established relationships and reputation in the High Court, the Land Registry and throughout the province assist in maximising successful client outcomes.

Our Services

We provide a full range of services and have been involved in some of the leading and most complex banking disputes in Northern Ireland.

Our range of services includes:

- Mortgage Account Rehabilitation
- Complex Mortgage Enforcement Litigation
- Fixed Charge Receiver Appointments and Actions
- Professional Negligence
- Ejectment, Trespass and Injunction Proceedings
- Shortfall Recovery
- Title Rectification and File Recovery
- Repossession and Receiver Sales
- Insolvency Proceedings
- Security Reviews
- Sales and Acquisitions of Loan Books
- Fraud Cases
- Project Support

Compliance accreditation

We operate to the highest level of compliance and have obtained **Lexel, Cyber Essential Plus** and **ISO27001** Certification. We are a member of CIFAS and engage with them to identify and prevent fraud.

Our dedicated in house team ensure compliance with all the banks procedures and processes. We maintain parallel levels of compliance to that of our banking clients who trust us with their customer data.

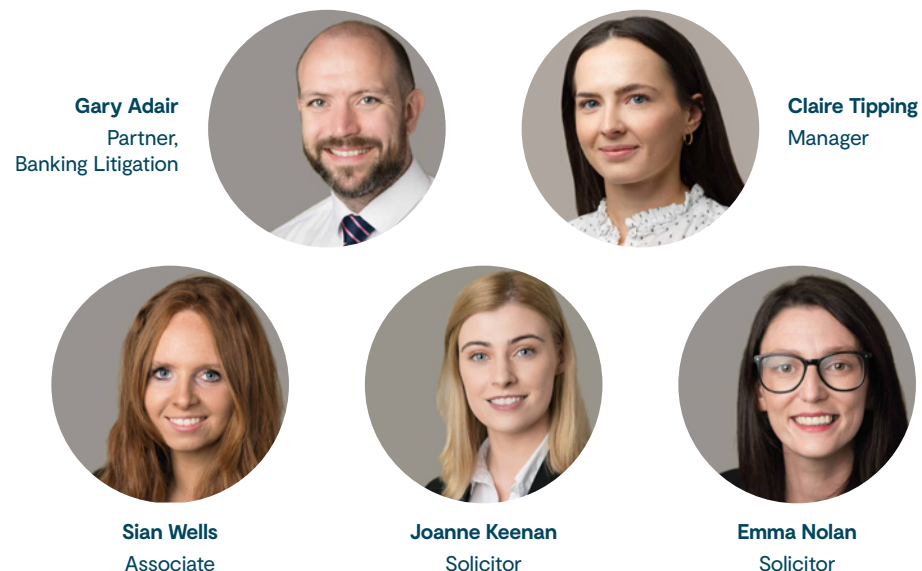


Meet our team

Experienced Dedicated Specialised

Our team is led by **Partner Gary Adair** who has over 16 years' experience. He leads a team of specialists who are dedicated to standard and non-standard banking work. The team consists of 10 staff including 1 partner, 3 solicitors, 6 paralegals supervised by a Recoveries Manager.

We offer innovative solutions to banks and financial services providers operating in Northern Ireland. We operate a workflow driven system, developed using the Visualfiles platform, which ensures full SLA compliance and MI reporting in line with your requirements.



Our Market Leading Experience

100%

Dealt with first instance possession cases in 2022 without instructing counsel

24%

All cases in NI issued by Wilson Nesbitt on behalf of our clients

We are trusted advisors to all our clients, who rely on us for legal representation and navigating the unique NI market.

To the end of Q3 2022, **24%** of the mortgage cases brought to the High Court were issued by Wilson Nesbitt on behalf of our clients. Wilson Nesbitt's in house advocates dealt with **100%** of first instance possession cases before the Chancery Master in 2022 without instructing counsel.

The team were involved in some of the leading High Court and Court of Appeal cases in the area of banking and finance in the last 12 months including:

- Pepper (UK) Limited v Pyper [2022] NICH 13
- John Charles Quinn and Ita Bernadette Quinn v Swift First Limited [2022] NICA 43

As testimony to our expertise and our valued client's trust placed in us, we have established ourselves as the leading firm in a competitive market. We combine our extensive knowledge and experience to deliver dynamic, high-value legal services in Northern Ireland and across the UK.

¹ Northern Ireland Statistical Research Agency – Actions for possession Bulletin – 25 November 2022 (119/489 = 24.34%)

What they say

“Gary was extremely confident and articulate, and his knowledge of the process was immense. He was able to answer all queries that we have on the call and talk through real examples which brought the process to life for us”

— LLOYDS BANKING GROUP

Who we act for

Atom Bank
Bank of Scotland
Birmingham Midshires
Cheltenham & Gloucester
Bank of Ireland
Barclays Bank
Britannia Building Society
Capital Home Loans
Coventry Building Society

Halifax
Leeds Building Society
Lloyds Bank
Nationwide Building Society
One Savings Bank
Pepper (UK) Limited
The Co-Operative Bank
The Mortgage Business (TMB)
Virgin Money



✘ BANK OF SCOTLAND



C&G Cheltenham & Gloucester

Get in touch

Visit our website to find out more about how we can help you with your Mortgage Enforcement & Banking Litigation query.

wilson-nesbitt.com

Smarter. Different. Better.



Wilson Nesbitt

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