



Silver Homes, Crowborough

10.0% Senior Secured Loan Notes

A bespoke development of 6 beautifully appointed homes
by award-winning developer Silver Homes.



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Crowborough - Elevated Living in the Heart of East Sussex

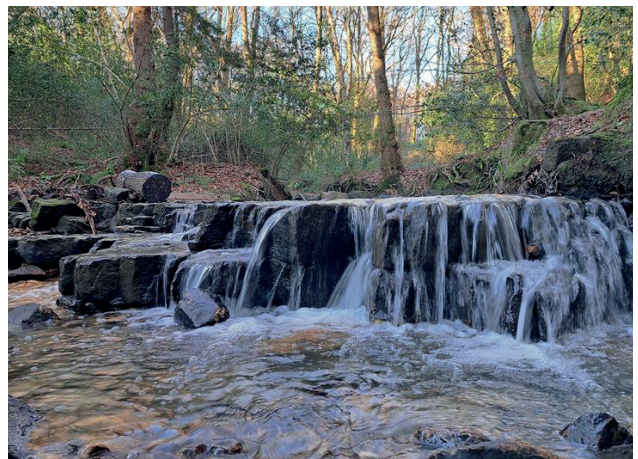
Set within the prestigious High Weald Area of Outstanding Natural Beauty, Crowborough offers a rare blend of elevated countryside living and strategic investment appeal. Just seven miles from the elegant spa town of Royal Tunbridge Wells and under an hour by train to London Bridge, this sought-after market town combines natural beauty with exceptional connectivity.

Surrounded by the serenity of the Ashdown Forest, Crowborough offers refined rural living with all the benefits of modern infrastructure. Its charming town centre features independent boutiques, artisan cafés, and essential amenities, while leisure pursuits include the historic Crowborough Beacon Golf Club, a state-of-the-art leisure centre, and miles of woodland trails.

The town is also renowned for its educational offering, anchored by the highly regarded Beacon Academy and a selection of excellent primary schools—making it a magnet for families seeking both quality of life and schooling.

Crowborough's property market continues to demonstrate strong fundamentals, driven by limited supply, increasing demand, and inward migration from London and the Home Counties. High-specification family homes, contemporary new builds, and desirable rental stock are all in demand, underpinned by consistent yields and long-term capital growth.

With its elevated setting, village-like charm, and seamless links to London and Tunbridge Wells, Crowborough represents a premium opportunity for discerning investors. It is a place where lifestyle and investment potential converge—making it one of the South East's most compelling and resilient markets.



illustrative purposes only

Silver Homes, Crowborough

Site Plan



About the Development

This exclusive gated development comprises just six detached family homes, discreetly positioned off a quiet, tree-lined road. Set within established grounds, the scheme enjoys views across the Kent countryside while remaining within easy walking distance of the mainline railway station.

The development offers a thoughtfully curated mix of house types. The largest is a substantial five-bedroom home extending to approximately 2,155 sq ft, featuring well-designed living space and a detached double car barn.

In addition, there are three impressive four-bedroom homes. Two are arranged over approximately 1,952 sq ft, with a third at 1,795 sq ft. Each provides a generous open-plan kitchen, family and dining space, alongside two further reception rooms, three bathrooms (including two en-suites), and double car barns.

A further four-bedroom detached property offers 1,563 sq ft of accommodation and benefits from an integral garage. Completing the scheme is an existing, characterful four-bedroom detached home, set within mature gardens and served by its own car barn. All homes will be finished to a high specification, consistent with our nearby Ridge Way, Edenbridge development—combining traditional architectural detailing with contemporary, high-quality interiors



Loan Note Summary

Teaming up with Silver Homes (Crowborough) Ltd (“Silver Homes”), Property Investor Partnership (“PIP”) offers a secured loan note for investors, targeting a 30-month investment term (24 months with 6-month extension option at the discretion of the developer) and offering an attractive 10.0% annual yield. As the Senior Lender, PIP will provide acquisition and development finance of up to £4.1m (excluding interest), secured against £5.194m of development asset value available at completion (78.93% net Loan-to-Value).

Reasons to Invest

- Earn 10.0% per annum for up to 30-months
- Yield is paid as a single bullet payment upon repayment of capital
- Senior-ranking debenture over the borrower to include:
 - A fixed senior charge over the development asset.
 - Floating charges over all other company assets and undertakings.
- Clear exit strategy, upon sale of the properties
- No upfront fees
- Minimum investment of £10K

The Tubwell Lane (Crowborough) Development Appraisal

	GBP (£)
Gross Development Value (GDV)	£5.194M
Net Loan-to-Value (Unlevered)	78.93%
Gross Loan-to-Value (Levered)	84.91%
Developer Profit (Levered)	£783,860
Profit on Cost	17.77%
Profit on GDV	15.09%



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About the Developer

Silver Homes is a multi-award-winning developer of luxury residential properties, delivering exceptional new homes across the most desirable locations in London, Kent, Sussex, and Surrey. Established in 1987, the company has built a strong reputation for its commitment to quality, innovation, and design excellence.

With a legacy spanning over three decades, Silver Homes is renowned for its distinctive, design-led properties, featuring striking architectural details and bespoke finishes. Each development is thoughtfully crafted to harmonize with its surroundings while offering a bold and contemporary aesthetic.

Every Silver Homes project showcases high-specification interiors and serene, modern living environments. Locations are carefully selected to provide residents with both luxury and convenience, ensuring a lifestyle that is as refined as it is comfortable.

<https://www.silverhomes.co.uk/>





Transaction Counterparties

Developer

Silver Homes (Crowborough) Ltd
<https://www.silverhomes.co.uk/>



Security Trustee & Investment Servicer

Property Investor Partnership



Legal Counsel

Howes Percival
<https://www.howespercival.com/>



Key Investment Terms

Loan Note Issuer	Silver Homes (Developments) Limited
Investment Type	Secured Loan Note
Investment Status	Senior-Secured Debt under English Law
Investor Yield	10.0% per annum (0.83% per month) Paid as a single bullet payment on maturity
Investment Term	Up to 30 months
Call Option	The Notes can be redeemed before the Repayment Date at the option of the Issuer. Interest shall accrue and be paid up to and including the date of repayment.
Transferability	Freely transferable
Minimum Investment	£10K (increments of £1K thereafter)
Purpose of Loan	Acquisition & Development Finance for the development of 6 houses with a net GDV of £5.194M (as at March 2026)
Investor Security	A debenture is granted to the Security Trustee providing fixed and floating charges over the Loan Note Issuer. These charges capture all assets, cashflows and other undertakings of the borrower, including all legal rights to Secured Assets.
Exit Strategy	Between a 12-18-month construction period, plus further 12 months to sell and complete all properties.

FCA Risk Warnings

Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

This investment is only available to High Net Worth and self-certified sophisticated investors.

What are the risks?

1. You could lose all the money you invest

- If the business you are investing in fails, there is a high risk that you will lose your money. Most start-up and early-stage businesses fail.
- Advertised rates of return aren't guaranteed. This is not a savings account. If the borrower doesn't pay you back as agreed, you could earn less money than expected. A higher advertised rate of return means a higher risk of losing your money. If it looks too good to be true, it probably is.
- These investments are sometimes held in an Innovative Finance ISA (IFISA). An IFISA does not reduce the risk of the investment or protect you from losses, so you can still lose all your money. It only means that any potential gains from your investment will be tax free.

2. You are unlikely to be protected if something goes wrong

- The business offering this investment is not regulated by the FCA. Protection from the Financial Services Compensation Scheme (FSCS) only considers claims against failed regulated firms. Learn more about FSCS protection here.
<https://www.fscs.org.uk/what-we-cover/investments/>
- The Financial Ombudsman Service (FOS) will not be able to consider complaints related to this firm. Learn more about FOS protection here:
<https://www.financial-ombudsman.org.uk/consumers>

3. You are unlikely to get your money back quickly

- Many bonds last for several years, so you should be prepared to wait for your money to be returned even if the business you're investing in repays on time.
- You are unlikely to be able to cash in your investment early by selling your bond. You are usually locked in until the business has paid you back over the period agreed.

4. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more than 10% of your money in high-risk investments.

<https://www.fca.org.uk/investsmart/5-questions-ask-you-invest>

If you are interested in learning more about how to protect yourself, visit the FCA's website here.

<https://www.fca.org.uk/investsmart>



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