



## Cecily Crampin Called 2008

### Practice Summary

Cecily practises all aspects of property law, including both residential and commercial landlord and tenant law and real property. She likes difficult legal problems.

Cecily has expertise in the Building Safety Act 2022. She has advised on the duty to undertake the type of remediation works caught by Part 5 of the Act, on the application of the service charge limits in Schedule 8, and the application of the associated provisions for recovery between landlords, and on the leaseholder and landlord certificate process including in cases with chains of leases, and in relation to Islamic finance mortgages. She was and is junior counsel for the Respondents, led by Jonathan Selby KC of Keating Chambers, in **Triathlon v SVDP & Others [2024] UKFTT (PC)**, fully fought applications for remediation contribution orders under the Building Safety Act 2022, heard in the FTT by the Upper Tribunal (Lands Chamber) President and Deputy President. **Triathlon** is due to be heard on appeal to the Court of Appeal in the spring of 2025.

Cecily has extensive experience in: Landlord and Tenant Act 1954 lease renewals including difficult opposed lease renewals; in complicated forfeiture claims; in property cases with issues as to trust or company ownership; in Party Wall etc Act 1996 work, on which she often gives seminars for the Faculty of Party Wall Surveyors and for the Pyramus and Thisbe Club; and, with Stephen Jourdan KC, on property issues arising out of the sanctioning of individuals (for example under the Russian sanctions regime).

Cecily has a particular interest in mortgage law, in particular the more difficult mortgage possessions. With her colleague, Stephanie Tozer KC, she authored a new book, *Mortgage Receivership: Law and Practice* (Wildy, Simmonds and Hill Publishing, October 2018). The second edition, with Stephanie Tozer KC and Tricia Hemans, was published by Wildys in May 2024, and considers the application of new legislation such as the Building Safety Act 2022 to receivers, and the effect of sanctioning of the borrower. In 2023 she successfully led Taylor Briggs, pro bono, for the Fourth Defendant, in **Barnard v Brandon & Others [2023] EWHC 3043 (Ch)** which involved mortgagee sale to self and sale at less than the best price reasonably obtainable. She is currently instructed in relation to the mortgage issues in a large commercial dispute, and in a case, most recently considered on appeal in **Dattani & Anr v Ferns [2024] EWHC 2980 (Ch)** on whether a conveyancing solicitor has liability to a judgment creditor when he transfers the proceeds of sale of a property on the instructions of his principals, where there is a charging order over a beneficial share in the property protected by a standard form K restriction.

Cecily is also the co-editor, with Michael Ranson, of Falcon Chambers' book *Charging Orders on Land: Law, Practice and Precedents*, 2nd edition (Wildy, Simmonds and Hill Publishing, January 2024).

In April 2024, Cecily was shortlisted for the Junior Pro Bono Barrister of the Year at the 2024 Bar Pro Bono Awards. She was shortlisted for the John Collins Pro Bono Excellence Award at the 2022 Bar Pro Bono Awards.

Current and recent work includes:

#### Building Safety Act 2022

- Remediation orders and remediation contribution orders from case management hearing to trial. She was



junior counsel for the Respondents, led by Jonathan Selby KC of Keating Chambers, in **Triathlon v SVDP & Othrs [2024] UKFTT (PC)** which is now under appeal to the Court of Appeal, due to be heard in the Spring of 2025.

- Landlord and leaseholder certificates including in unusual lease structures
- The source of duties to do remediation work
- Limits of service charges under Schedule 8 and the rights of recovery of service charges between landlords

## **Mortgage work**

- Complicated mortgage claims including those raising regulatory issues under the Financial Services and Markets Act 2000 and unfair relationships under the Consumer Credit Act 1974
- Mortgage subrogation
- Consolidation and tacking
- Mortgage receivers' possession claims, and cases on breaches of receiver's duties
- Cases on how to structure mortgage documentation

## **Real property**

- Restrictive covenants including applications for discharge or modification under s84 of the Law of Property Act 1925
- Overage and other development issues
- Easements and boundaries
- Party Wall etc Act 1996 including issues on s10 jurisdiction, and limitation
- Land registration, including rights post completion and pre registration
- Rent charges and variation of estate management schemes
- Vendor purchaser summons and effect of Russian sanctions regime on buying property

## **Trusts of land**

- TOLATA claims in difficult family circumstances
- Trusts in the context of bankruptcy

## **Commercial leasehold**

- Unlawful forfeiture and relief from forfeiture in valuable commercial property
- Opposed and unopposed lease renewals under the Landlord and Tenant Act 1954
- Rent review
- Effect of Russian sanctions regime on leasehold obligations and rights

## **Residential leasehold**

- Right to manage including the extent of the right once acquired as against landlord's retained rights
- Licence for alterations in high value residential property
- Enfranchisement with issues about split freehold ownership
- Service charges in high value residential property

- Education

MA (Oxon) MSc DPhil

Before coming to the Bar, Cecily successfully completed a doctorate in mathematical logic (her thesis title is Reducts of Differentially Closed Fields to Fields with a Relation for Exponentiation) at the University of Oxford. From this education come her analytical skills, perseverance, and sense of humour. Her CPE (distinction) and BVC (very competent) are both from City University.

- Professional



Cecily's current and recent work includes: Building Safety Act 2022 advice and a number of complicated mortgage claims including those raising unfair relationship issues under the Consumer Credit Act 1974; cases on the interaction of lender's powers and the borrower's attempts to sell; a case with issues as to breach of a receivers' duties; and a case dealing with the residue of the proceeds of sale of mortgaged property when there are competing claims. She has also worked with Gregory Jones KC, on a heavily contested opposed lease renewal under the 1954 Act, and, led by Stephen Jourdan KC, cases about the effect of sanctioning of an individual on property transactions.

Other recent work includes: a claim relating to costs of removing overspill under the Party Wall Act 1996; a s84 Law of Property Act 1925 application, led by Guy Fetherstonhaugh KC; a complicated commercial forfeiture and relief from forfeiture claim, led by Caroline Shea KC, for which Cecily drafted the pleading; defending a high profile forfeiture claim led by Gary Cowen KC in which Cecily gave early advice unled; a complicated licence for alterations case about a high value property; advising on the structure of lending and mortgages in a scheme where interest is not to be charged; led by Stephen Jourdan KC, a party wall appeal, **K Group Holdings Inc & Anr v Saidco International SA and Ors** which raised limitation issues; and **Poundland Limited v Toplain Limited**, a County Court unopposed 1954 Act lease renewal in which the court decided that no Covid-19 clause should be included in the new lease.

Cecily is a member of the Property Bar Association (although she stepped down as a member of the PBA committee in November 2022 she continues as a co-opted member), and of the ChBA. She is the first barrister member of NARA (the National Association of Receivers and Administrators). She often speaks at conferences and seminars, including for the Pyramus and Thisbe Club and the Faculty of Party Wall Surveyors. She has also co-written an article on s126 of the Consumer Credit Act 1974 and its application to regulated mortgage contracts with Prof Lisa Whitehouse of Southampton University on mortgage law and time orders. She is a reviewer for Advocate.

- Recent Cases

- **Dattani & Anr v Ferns [2024] EWHC 2980 (Ch)** a claim for recovery against a judgment debtor and his wife as co-owners of the family home, and against their conveyancing solicitors, arising out of distribution of the proceeds of sale of that family home. Against Cecily's client, the conveyancing solicitors, the judgment creditors claim damages and accounts on the grounds that the conveyancing solicitors were constructive trustees of the proceeds of sale, or gave dishonest assistance to the judgment debtor in paying the proceeds, on instruction, to the judgment debtor's wife, with the dishonesty alleged on the basis that there was a form K standard restriction on the title to the family home protecting the judgment creditors' charging order over the judgment debtor's beneficial interest in it. On appeal, Master McQuail's strike out of the claim on both grounds was reversed as to dishonest assistance, with the appeal against the strike out of the constructive trust claim dismissed.
- **Reynolds v Tifrit & Ors** (August 2024) for the Claimant and the Part 20 Defendant bank. This was a receivers' claim for possession in which the Defendant borrower joined the mortgagee alleging that the loan was a sham, alternatively unfair under the s140A-C provisions of the Consumer Credit Act 1974. Recorder Mullen, hearing the trial in the County Court at Central London concluded that the loan was not a sham by reason of a number of inconsistencies in the Defendant's written and oral evidence as against the documents, and that the unfair relationship claim was pleaded with insufficient detail for the Defendant to pursue it.
- **Triathlon v SVDP & Ors**  
[2024] UKFTT (PC) for the Respondents, led by Jonathan Selby KC, before the Upper Tribunal (Lands Chamber) President, Mr J Edwin Johnson, and Deputy President, Martin Rodger KC. This was the hearing of high value remediation contribution order applications under the Building Safety Act 2022 in relation to the former Olympic Village. The decision decides matters of statutory interpretation of Part 5 of the Act, as well as relevant factors in the just and equitable test in s124. The appeal in the Court of Appeal is due to be heard in the Spring of 2025.
- **Barnard v Brandon & Ors [2023] EWHC 3043 (Ch)** a claim arising out of the order on a fraudulent misrepresentation sale claim involving issues about construction of orders, trust law, mortgagee sale to self and sale at less than the best price reasonably obtainable. Cecily led Taylor Briggs pro bono for the Fourth Defendant. At the consequential hearing, Cecily obtain a pro bono costs order.
- **Fairhold Homes v Heritage Court RTM Company Ltd**  
(June 2023) a claim in which the freeholder of a retirement block of flats sought rent, licence fee, or damages for trespass for the continued use by the RTM company of a flat for housing a caretaker. The RTM company argued that the right to manage the block included the right to use the flat for the caretaker and hence nothing was payable. Recorder Padley disagreed. The acquisition of the RTM did



- not permit that use given that the freeholder under the flat leases had no obligation to use the flat to house a caretaker. See L&TR 2023 27(6) 236-239 for an article Cecily has written on this case with Daniel Black.
- **Gregory v Ajayi** (November 2022) a claim for a share of the expenses of creating a basement wall with a counterclaim for the costs of removing overspill said to have been caused by those works, under the Party Wall Act 1996.
  - **Butler-Creagh v Cork** (Unreported, 27 April 2022, Insolvency and Companies List ChD, ICC Judge Jones) a lease held on trust by a discharged bankrupt for his parents for life himself in reversion was not after-acquired property. On bankruptcy, the bankrupt's reversionary equitable interest vested in the bankrupt's estate. The trustees in bankruptcy were entitled to wait until the last of the parents' deaths to seek an order for possession and sale.
  - **K Group Holdings Inc & Anr v Saidco International SA and Ors** (Unreported, 19 July 2021, Central London County Court, HHJ Parfitt) led by Stephen Jourdan KC in drafting the grounds of appeal, but appearing alone at the substantive appeal hearing. A successful party wall appeal on many grounds in relation to an award made 11 years after original awards and against a new party as if building owner. In particular, HHJ Parfitt found that the Limitation Act 1980 applied to the purported award of compensation for alleged water damage more than 6 years earlier.
  - **Poundland Limited v Toplain Limited** (Unreported, 2 July 2021, Brentford County Court, DJ Jenkins) no Covid-clause, reducing rent and service charge by 50% during a further Covid-19 lockdown would be added to an existing lease for an unopposed 1954 Act renewal since its introduction would not be fair or reasonable.
  - **Ahuja v Kerrigan & Anr** (Unreported, 3 October 2019, ChD, Nugee J) Interim injunction to prevent receivers' sale of mortgaged property given arguable case of breach of regulatory requirements.
  - **Mirza v Elmdon Real Estates LLP** (Unreported, 28 June 2019, Newcastle County Court, HHJ Kramer) Unclear reasoning was not a ground for setting aside an expert determination of a rent review.
  - **Whitehall Court London Ltd v Crown Estate Commissioners** [2018] EWCA Civ 1704, led by Stephen Jourdan KC, which decided that the no-Act assumption in valuations for lease extensions extended to the block containing the subject flat. Cecily acted alone at first instance.
  - **Sloane Stanley Estate Trustees v Mundy** [2016] UKUT 223 (LC), led by Philip Rainey KC, a case about the use of the hedonic regression statistical methodology in valuations under the Leasehold Reform, Housing and Urban Development Act 1993.
  - **Patel v Peters** [2014] EWCA Civ 335 a case on the meaning of sections 10(6) and 10(7) of the Party Wall etc Act 1996. Cecily appeared at the trial, drafted the grounds for the application for permission to appeal, and led by Nick Isaac, succeeded on appeal.
  - **St John's Wood Leases Limited v O'Neil** [2012] UKUT 374 (LC) a case on the application of s20C of the Landlord and Tenant Act 1985.
  - **Country Trade Ltd v Noakes** [2011] UKUT 407 (LC) a service charge case.
- Publications
    - With Camilla Chorf, "The Building Safety Act: issues for lenders" Butterworths Journal of International Finance and Banking Law, January 2025.
    - With Caroline Shea KC, "A suitable sanction?" on *AI Properties v Tudor Studios RTM* and whether it assists with the sanction for non-compliance with s124 of the Consumer Credit Act 1974, *New Law Journal*, November 2024.
    - Contributor with Edward Blakeney to *Party Walls* volume 2 (Ed Benjamin Mackie, 2024): "When concrete overspill spills over into litigation".
    - *Mortgage Receivership: Law and Practice*, Edition 2, Stephanie Tozer KC, Cecily Crampin, and Tricia Hemans (Wildy, Simmonds and Hill Publishing, May 2024)
    - *Charging Orders on Land: Law, Practice and Precedents*, 2nd edition (Wildy, Simmonds and Hill Publishing, January 2024): editor with Michael Ranson
    - With Prof Lisa Whitehouse of Southampton University, "Missing in action? Mortgage enforcement under section 126 of the Consumer Credit Act 1974" *Legal Studies Journal*, 2023, 43(3), 543-561.
    - *Mortgage Receivership: Law and Practice*, Stephanie Tozer and Cecily Crampin (Wildy, Simmonds and Hill Publishing, October 2018).
    - Contributor to the Property Finance section of *Asset & Project Finance*, Thomson Reuters/Sweet & Maxwell.
    - Contributor with Edward Blakeney to *Party Walls: Articles concerning the Law and Practice of the Party Wall etc Act 1996*, volume 2 (Ed Benjamin Mackie, 2024): "When concrete overspill spills over into litigation".
    - Contributor to *Party Walls: Articles concerning the Law and Practice of the Party Wall etc Act 1996* (Ed Benjamin Mackie, 2022): "Limitation and the Party Wall etc Act 1996".
    - Contributor to the 15<sup>th</sup> edition of *Fisher and Lightwood's Law of Mortgage*, Falcon Chambers (LexisNexisButterworths, 2019).



- Contributor to first the edition of *The Law and Practice of Party Walls*, Nick Isaac (Property Publishing 2014)
- Contributor to *Tanfield Chambers' Service Charges & Management: Law & Practice* 3rd edition (Sweet & Maxwell 2013).

### Published Comments

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"Cecily Crampin is widely acknowledged as an exceptional property junior with a sophisticated practice. Her caseload includes landlord and tenant, mortgage and real property work." *Chambers and Partners UK Bar Guide 2025 (Real Estate Litigation)*

"Cecily makes incredibly difficult things seem quite simple. She has a doctorate in mathematical logic and you can tell by the way she forensically takes things apart." *Chambers and Partners UK Bar Guide 2025 (Real Estate Litigation)*

"Cecily always thinks through everything and really tries to find a solution to even quite intractable issues. She's an incredibly bright, very persuasive and collaborative barrister." *Chambers and Partners UK Bar Guide 2025 (Real Estate Litigation)*

"Cecily Crampin is extremely intelligent and has a real passion for property law." *Chambers and Partners UK Bar Guide 2025 (Real Estate Litigation)*

"Cecily is a thorough and tenacious advocate and a shrewd and sympathetic adviser." *Chambers and Partners UK Bar Guide 2025 (Real Estate Litigation)*

"Her ability to communicate to a wider group with differing levels of technical knowledge and convey her points so effectively is first class." *Legal 500 UK Bar Guide 2025*

"Cecily is a very sympathetic adviser and a subtle, deceptively tenacious, advocate."

"A supremely intelligent advocate."

"She is very attentive, technically excellent and very easy to work with."

"She is able to quickly digest a lot of information and provide the most straightforward advice." *Chambers and Partners UK Bar Guide 2024 (Real Estate Litigation)*

'Cecily has an incredible grasp of the detail. She is very detail orientated and she knows the black letter law inside out. Cecily is great on her feet and you always feel you are in good hands.' *Legal 500 UK Bar Guide 2024*

"Cecily is excellent - a quietly tenacious advocate who seeks carefully and effectively to persuade the judge." *Chambers and Partners UK Guide 2023*

"Cecily Crampin is extremely technical. She's intellectually very bright, and a delightful advocate for clients." *Chambers and Partners UK Guide 2023*

"Cecily combines her strong drafting skills with strategic thinking, focusing on the end game from the start and charting a course to get there." *Legal 500 UK Bar Guide 2023*

Cecily Crampin is widely acknowledged as an exceptionally promising property junior with a sophisticated practice. Her caseload includes landlord and tenant, mortgage and real property work. "Cecily is a solid advocate in both the tribunal and court." "My go-to for mortgage work; she is extremely thorough and bright." Recent work: Acted in



a party wall appeal related to whether the join of a basement slab wall on one side of a boundary was a party wall under the Party Wall Act 1996. *Chambers UK Guide 2022 (Real Estate Litigation)*

'Cecily is a go-to barrister. She is a very tenacious advocate with a firm and nuanced grasp of the detail and the technicalities of the law, but a very human touch in dealing with clients.' *Legal 500 UK Bar Guide 2022*

Widely acknowledged as an exceptionally promising property junior with a sophisticated practice. Her caseload includes landlord and tenant, mortgage and real property work. She is also experienced in possession disputes. Strengths: "She has a brain the size of a planet." "Cecily is very easy to deal with, she is very calm and collected but ferocious and fiery before a judge." "Very diligent, approachable and clear in her advice." *Chambers and Partners UK Guide 2021 (Real Estate Litigation)*

'Cecily is very clever, well organised and always well prepared. She is approachable, a team player and easy to work with. We have had a number of notable successes for one particular client who is very impressed with her.' *Legal 500 UK Bar Guide 2021*

Widely acknowledged as an exceptionally promising property junior with a sophisticated practice. Her caseload includes landlord and tenant, mortgage and real property work. She is also experienced in party wall work. Strengths: "Incredibly bright, capable of digging into the detail and a very good advocate." "Effective in cross-examination – very calm and impressive." "She does forensic, detailed analysis on the more complex work." Recent work: Continued to act for the Crown Estate Commissioners in a Court of Appeal matter concerning the extent of the no-Act assumption for lease extensions. *Chambers and Partners UK Guide 2020 (Real Estate Litigation)*

"Excellent on party walls and other neighbourly matters." *Legal 500 UK Bar Guide 2020*

"Widely acknowledged as an exceptionally promising property junior, with a sophisticated practice. Her caseload includes landlord and tenant, mortgage and real property work. She is also experienced in party wall work. Strengths: 'A very clever and commercial team player.' 'A real authority on the Party Wall Act.' Recent work: Acted for the Crown Estate Commissioners in an application under the Leasehold Reform, Housing and Urban Development Act 1993, concerning the share of premium payable on a lease extension to the freeholder and the head leaseholder." *Chambers UK Guide 2019 (Real Estate Litigation)*