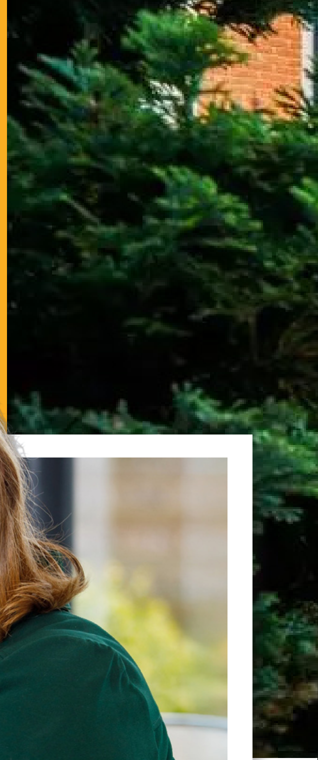
CHANGING THE GAME IN PROPERTY: THIS IS WHY I DO WHAT I DO



In 2017, when I pushed my way through to my first Title Split completion, little did I know that one deal would lead to us helping so many buy-and-hold property investors (landlords and developers), changing their futures, their families' futures, and the shape of their property portfolios through this incredible strategy. Neither is much help when a deal pack lands in your inbox, your solicitor has sent 120 pages of searches to wade through, and a lender wants answers by Thursday.

It has been hiding in plain sight for decades, but now everybody in property is talking about Title Splitting. We started with a simple two-house conversion into four one-bedroom flats. We completed the Title Split after refurbishment, achieving an additional 30% capital uplift on the day we split the property into four leasehold apartments.

Simple, right? You must be joking!

The challenge nobody prepared me for

My first Title Split was so very difficult to do, with conflicting advice from multiple professionals. The solicitor did not know how, the accountant did not know how, the mortgage broker did not know how.

The bank (commercial lender) literally thought I was crazy. After all they would give me a mortgage, whether I Title Split or not. This would of course be a block (commercial) mortgage. So why Title Split? What is the point? Just do it when you sell?

I am so glad I refused to listen to them. 5 years later, my capital had grown on each flat by 38%. So, 68% capital uplift, in 5 short years, just because we Title Split at the beginning.

Going against conventional wisdom

I am an entrepreneur with many years of experience in building businesses. However, getting that first Title Split over the line was really tough. No one believed it was necessary. No one believed we would actually do it and little did they know it would become one of the most attractive strategies for property investors in today's buy-to-let and commercial property market.

It is a strategy that accelerates capital appreciation fast while improving cash flow and supporting long-term asset growth. Little did we know that some of the major players in the property sector would still be saying the same thing in 2026: "Why bother? I can get a mortgage anyway. Just do it when you sell!"

After three years (2017–2020) of pioneering this strategy within my own portfolio, I realised this incredible approach could help other landlords generate significant equity and cash flow. So, I decided to share that knowledge far and wide, and TitleSplit.com was born. I believed I could draw on my leadership experience from my corporate career, together with my background as an educator (my favourite job ever in my 20s), to genuinely help people transform the future of their property businesses.

Education over information

Many educators cast the net wide, selling training to everyone and anyone. They then deliver the training on so many strategies, leaving people overwhelmed and unsure which direction to take.

Rachel Knight
Founder & Director

There are some excellent educators out there, but if you believe a £50 course on any strategy will give you the knowledge and confidence to invest hundreds of thousands of pounds in property projects, you should think carefully. There is simply too much at stake.

Another thing that makes my blood boil is mortgage brokers who recommend bridging finance as the first option for Title Splitting. In our world, bridging finance is the last option. We save both ourselves and our clients hundreds of thousands of pounds by using far more creative approaches to Title Splitting blocks of apartments, houses on land, and commercial properties.

Title splitting- a complete solution

Education is at the heart of how we help our clients, but it is only a small part of what we do. I thought it was time I shared with the property community what we do that is so different for our clients. Where better to tell this story than in the magazine of the amazing Sam Cooke, edited by the very talented Vicky McCulloch? Their values align closely with mine, and this magazine is designed to help you move your property journey forward in an ethical way.

Ethics, honesty, and integrity drive every decision we make at TitleSplit.com. For that reason, we only invite people into our community when we genuinely believe it is the right decision for them, as well as for us and our existing clients.

Many of our clients come to us because they are frustrated that their property business is not growing as quickly as they would like. Some of the traditional cash flow strategies are either saturated or no longer delivering the level of cash flow they need. They have invested in education, but at best it has only scratched the surface, and for one reason or another they are still not achieving the results they want.

Others come to us with a freehold Title Split project where they are receiving conflicting advice on how to proceed. They have worked hard, invested heavily in the project, and are now running out of both time and money. They cannot find the right information, they have been told not to bother Title Splitting, and they know they are leaving a significant amount of equity in the deal.

Helping investors avoid costly mistakes

In many cases, they are also facing the pressure of a bridging loan that has reached the end of its term, leaving them feeling they have no option but to cut their losses just to get off the Bridge. It is a real shame because, had they found us earlier, we could have helped them earlier and saved a lot of pain.

How do we help them?

1) We start with education, in detail, live in the room with recent real live case studies on exactly how to Title Split in multiple complex scenarios.

2) We show them how to find these deals. There are over 700,000 properties to target with up to 20 units on one freehold title. Literally, there are hundreds of opportunities in every town.

3) We help them to know how to negotiate effectively, using creative ways to finance the properties, without having to get expensive bridging in most instances. Bridging can work if the deal stacks, but for us we advise clients to be really cautious on GDVs and use Bridging as the last resort.

4) We help clients with existing unsplit freeholds, unpick the problems and get the Title Splits done, releasing untapped equity.

5) We hand-hold all our clients through their first deal, ensuring everything is done at the right time, by the right person on the right day. This means our clients can refinance out onto lower interest rate buy to let mortgages, releasing all of the trapped equity.

6) We work hand in hand with our trained and retained Title Split power team all of the way through the process, with the sole intention of ensuring our clients release their capital and achieve strong cashflow.

7) Finally, they become a part of our wonderful Dream Clients Advanced Deals Networking community. They can attend up to 4 live deal events per annum. 3 days of networking with JV partner opportunities, understanding and breaking down multiple case studies, live deal clinics, working hand in glove with our power team, live in the room, on their deals. See the latest photo from our June 2026 event, featuring some of our wonderful clients.

It is very simple to me. Unless a professional power team is prepared to attend our Mastermind programme and work collaboratively to deliver the most profitable solution for the client, we do not work with them. This ensures our process runs smoothly, enabling our developers and landlords to achieve the maximum return on investment, equity uplift, and cash flow on every single deal.

Title split case study may 2026

All that matters to us, is that our wonderful clients make a profit on their deals. Here are the figures from a straightforward mixed-use property in London, completed in May 2026.

This was a Title Split on Purchase.

Purchase Price .... **£1,999,999 (Block Value)**

Costs, fees, SDLT........ **£226,000**

GDV on the day of purchase .... **£3,004,000 (Title Split Value)**

Capital Uplift on Title Splitting **£1,004,000**

As you can imagine, my client and his wife are very happy. We are very happy, and so is the bank.

To learn more about how we can help you, simply scan the QR code to register for our free Title Splitting webinar.

Rachel Knight
Founder & Director

01332 412575

www.titlesplit.com