

# Client Information Form - Purchase

**Important** – Please complete as fully as possible in BLOCK CAPITALS and return. We are unable to progress with your transaction until this form has been returned. Please note information pre populated may have been provided by a third party (e.g. a broker or estate agent) so please confirm it is correct.

Property: 2 School Lane Hadlow Tonbridge TN11 0EH  
Client: Ainsley Mark Spencer Clarke and Bethany Jones  
Reference: EHo/8083165/00001 [Details](#)

## Section 1 – Your Details

### Client 1

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐  
Full Name (including middle names)   
Current Address   
 Postcode   
Home Telephone  Work Telephone   
Mobile\*\*  Email   
Date of Birth  National Insurance Number   
Have you ever lived outside of the UK? Yes ☐ No ☐  
If yes where did you live?

**\*\*Essential for online identity check**

### Client 2

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐  
Full Name (including middle names)   
Current Address   
 Postcode   
Home Telephone  Work Telephone   
Mobile\*\*  Email   
Date of Birth  National Insurance Number   
Have you ever lived outside of the UK? Yes ☐ No ☐  
If yes where did you live?

**\*\*Essential for online identity check**

## Section 2 – Details of your purchase

Sellers Name   
Are you related to the seller? Yes ☐ No ☐  
Is this a private sale? (i.e. no estate agent involved) Yes ☐ No ☐ (if no please provide the details of the Estate Agent dealing below)  
Estate Agent's or developer's name, address and telephone number

Purchase Price

Reservation fee paid (if applicable)

Mortgage lender's name, address and telephone number (if applicable)

Amount being borrowed?

Is this an equity release mortgage?

Yes ☐ No ☐

If a joint mortgage please specify in what percentage shares you intend to pay the mortgage

Client 1:

Client 2:

Mortgage broker's name, address and telephone number (if applicable)

Will anyone aged 17 or over be living with you at the property? Yes ☐ No ☐

If YES, please state their **full name** and **ages**

Please confirm;

On completion of this purchase how many properties (anywhere in the world) will (either of) you own or have an interest in? (you may have another interest in a property due to part ownership or inheritance or through marriage )

If more than one, will the property you are purchasing replace your main residence **AND** will you be disposing of your previous main residence?

Yes ☐ No ☐

Is the property a Buy to Let?

Yes ☐ No ☐

If you own more than one property and are not replacing your main residence you may be liable to pay additional Stamp Duty Land Tax.

Are you a First Time Buyer?

Yes ☐ No ☐

A first time buyer is someone who has never owned any interest in a dwelling (anywhere in the world) before and who is purchasing their only residence. To qualify all parties to the transaction would need to be first time buyers. If you are married HMRC will treat you both as 'one unit'. Therefore if your spouse owns other property in their sole name you will be deemed to have an interest in that property and you will not qualify for first time buyers' relief.

### Section 3 – Buildings Insurance Arrangements

Please let us know whether you will insure the property through your mortgage lender OR which company or broker you intend to use. Failure to satisfy a mortgage lender's requirements for buildings insurance for the Property can often cause delay. We will refer to this in other communications we send you.

Insuring with lender Yes ☐ No ☐

OR

Insuring with (name of company or broker, contact details and policy number)

### Section 4 – Selling another property

Property Address

Estate Agent's name and telephone number

Have you accepted an offer? ☐ Yes ☐ No

If 'Yes' what is the agreed sale price?

Buyer(s) name(s)

Solicitor's name, address and telephone number (if not Linder Myers Conveyancing)

Their reference (if applicable)

#### Section 5 – Ownership of the property

If you are buying the Property jointly with another person, please read the General Notes on Joint Purchases that accompany this letter and then tell us how you would like to jointly own the Property:

Please select one of the following: -

- ☐ We want to own the Property as Joint Tenants **NB The survivor automatically inherits property on death of one of you**
- ☐ **OR** We want to own the Property as Tenants in Common in equal shares and **we would / would not** like you to prepare a Declaration of Trust at our expense to set out the terms of our agreement **NB On death, your share of the property will pass in accordance with your will or the intestacy rules if you have not made a will**

- ☐ **OR** We want to own the Property as Tenants in Common in the following shares:

% as to.....

% as to.....

and **we would / would not** like you to prepare a Declaration of Trust at our expense to set out the terms of our agreement **NB On death, your share of the property will pass in accordance with your will or the intestacy rules if you have not made a will**

- ☐ **OR** We cannot answer the above and need further advice

Please confirm your relationship i.e married, co-habiting, family members, friends

Have you made a will? Yes ☐ No ☐ If 'Yes' in which year approximately?

#### Section 6 – File Retrieval

We are obliged to hold your file following completion for a minimum of 6 years. For reasons including security your file will be stored off site or electronically. If you or someone at your request (e.g. Solicitor acting on future sale of the property) instructs us to retrieve from storage your file or papers from your file there is a fee payable.

A reduced charge of £45.00 plus VAT will be added to your completion statement in respect of any future file retrieval request. You do have the opportunity to opt out of this service by ticking here-

Opt out? ☐

*If you decide to **opt out** please note any future file retrievals will be charged at **£99.00** plus VAT (or the current rate at that time)*

#### Section 7 – Bank Details – These will be held in strict confidence

Please select your preferred method for us to return surplus money due to you following completion. Monies can be sent electronically or by cheque. Sending monies electronically directly into your account by bank transfer will avoid any delay in you receiving funds. We will act on your Authority at the end of this Form.

- ☐ **Same day bank transfer** -cleared funds can be transferred and received into your account during the same working day. A charge **will** be made for this service. Please see the additional charges sheet for details
- ☐ **BACs bank transfer** -payments take 3 working days to clear into your account. Therefore payments made on a Monday will clear into your account on Wednesday. We **do not** make a charge for a BACs transfer **OR**
- ☐ **Cheque** -Where there is more than one client we will make any cheques payable to clients jointly unless you give us different instructions in writing. A **charge will** be made for this service. Please see the additional charges sheet for details

**Please provide your bank details below:**

Name of account holder(s)

Bank name and branch

Bank sorting code

A/C number

**Please note if your bank details change please notify us as soon as possible but be aware this will be subject to verification and further checks which may cause delay**

#### Section 8 – Involvement of a Third Party

If you have a third party assisting you (perhaps a relative or friend) with this transaction and you would like Linder Myers Conveyancing to speak with them regarding this transaction on your behalf please provide their name, relationship to you and contact details below.

Please note even where you have authorised us to speak and take instructions from a third party we will still need to speak with you prior to exchange. We can **only** accept your authority to exchange.

Third Party details

Name

Address

Contact number(s)

Email

Relationship

**Please note by signing the general authority to act and disclose below (section 10) you authorise Linder Myers Conveyancing to speak with and take instructions from the above named individual**

Do you have a Power of Attorney in place? Yes ☐ No ☐

If 'Yes' please provide us with a certified copy of the Power of Attorney. In addition to this, we need to confirm the identity and current address of the Power of Attorney – please contact us for our requirements.

#### Section 9 – Monies on account

So as not to delay the progress of your transaction please forward the sum of £323.00 to cover the initial disbursements. Please either forward via electronic bank transfer to the bank details shown below or alternatively we can take payment over the phone.

Client account	HSBC Bank plc Pall Mall Branch	BPL Solicitors Limited
	Sort code	40-05-20
	Account No	63683109

IBAN No:

GB41HBUK40052063683109

## Section 10 – General authority to act and disclose

- We instruct you to act for us.
- We request that you start work straight away and we will not revoke these instructions except in writing, but any such revocation will not affect any actions taken before actual receipt by you of such written revocation.
- Unless you hear from us to the contrary in writing, we authorise you to disclose relevant information to other parties in the conveyancing chain, including estate agents, our mortgage broker or any introducer who has referred this matter to Linder Myers Conveyancing.
- We confirm that the information contained in this form is true and accurate to the best of our knowledge and belief and can be relied upon by you and any Lender for whom you may act
- We confirm that if there is any change in our circumstances, we will immediately inform you and any lender who is providing mortgage funding
- We authorise you to sign the contract on our behalf where it is expedient to do so
- We authorise you to send any residue funds to the nominated bank account we have indicated in this Form and confirm that if any fee is payable it will be met by us.
- We authorise you to act on the request of any one of us.
- We understand that during the course of our transaction you will be updating the case tracking portal (the Portal) for which we have been given the relevant details. By agreeing to instruct you, we understand that the Portal allows the progress of a conveyancing transaction to be tracked, and information to be given, received and stored about us for any matter for which you are instructed to act on our behalf. We authorise you to use the Portal and to update it with information about us and our transaction. By accessing and using the Portal, whether by us or by you, we agree that you, as our lawyer, have our authority for the purposes of the General Data Protection Regulation (GDPR) to use and disclose personal data supplied by us, and information about our sale and purchase transactions, to other parties in the conveyancing chain including: any Introducer, lawyers, estate agents, mortgage brokers, financial service advisers, and Portal data managers and administrators.
- We confirm that we have read and understood the firms position with regards to confidentiality as detailed within the firms Terms and Conditions.
- We confirm the sum of **£323.00 has been made to Linder Myers Conveyancing by either electronic bank transfer(quotng 8083165/00001) or by debit card** to cover the initial disbursements. Please note we do not accept payment by credit card.

Evidence of Source of Funds enclosed where amount is over **£1,000** Yes ☐ To Follow ☐ Not Applicable ☐

Signed  Name in BLOCK CAPITALS  Date   
 Signed  Name in BLOCK CAPITALS  Date

**Please complete and return this form and enclosures as soon as possible to:**

**Linder Myers Conveyancing 117A Regus House Herons Way Chester Business Park CH4 9QR**  
**so that we may start to progress your transaction. Thank you for your assistance.**

**Ref: EHo/ROI/8083165/00001**

# Contribution to the purchase price and source of funds

If you intend to supply us with any money during this transaction, such as a deposit, we need to ask you further questions about the source of those funds.

Under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, solicitors must now verify the source of any funds used in legal transactions in the UK, and report to the authorities any suspicions that the funds are the proceeds of crime (including tax evasion and VAT fraud). We have provided you with more details of this in our Terms and Conditions.

## **Funds from overseas**

If any of the funds that you are using derive from an overseas source, you should be aware that we will be unable to progress with your transaction until we have been through a verification process. We are obliged to ensure that all funds that pass through our client account come from a legitimate source. Additional fees and disbursements such as translation costs and foreign verification costs may need to be incurred and charged to you.

## **Action Required**

Please read this part of the form very carefully and answer the questions below as fully as possible before signing and returning it to us. If you have any problems, questions, or concerns please don't hesitate to contact us.

**If there are any changes to the source or amount of the funds you must notify us immediately. We may not be able to complete your transaction if funds are received from a different source at the last minute.**

The total contribution by you to the purchase price (i.e. the purchase price less any mortgages)

If contribution is from more than one person please specify exact amounts from each person

Client 1:

Client 2:

Please advise us from which Bank or Building Society account we are to receive funds and note that any monies forwarded to us must come from your bank account. We cannot accept funds from a third party such as a friend or relative.

Please indicate the source of funds **(Tick each where applicable)**

<input type="checkbox"/>	<b>Proceeds of sale of existing property</b>	Where the proceeds are coming from the sale of your existing property, we will need to see a copy of your <b>Solicitors completion statement</b> (where Linder Myers Conveyancing are not acting).	
<input type="checkbox"/>	<b>Savings</b>	Where the proceeds are coming from your own personal savings we will need to see evidence in the form of <b>statements (or savings book)</b> for the account(s) showing the build-up of savings over time.	
<input type="checkbox"/>	<b>Disposal of assets other than existing property</b>	Where funds are from the sale of other assets we will require documentation showing the confirmation of sale.	
<input type="checkbox"/>	<b>Gifted Deposit</b>	Where the monies are being gifted to you please provide us with the full name(s) including salutation and address of the person(s) gifting the funds and their relationship to you. We will make contact with them directly asking for Identity documentation, evidence of source of funds and provide a declaration to be signed. Where there is a mortgage lender involved we will also need to make them aware. Please note an additional fee as listed in the additional services	<p><b>Name(s):</b> Mr/Mrs/Ms/Miss</p> <p><b>Address(s):</b></p> <p><b>Relationship to you:</b></p>

		sheet will be payable.	
<input type="checkbox"/>	<b>Help to Buy ISA</b>	Where funds are coming from the Governments Help to Buy scheme we will make the bonus application for the drawdown of monies on your behalf. We will ask for you to complete a declaration and provide us with a closing statement prior to making the application.	
<input type="checkbox"/>	<b>Some other means</b>	Please provide us with further information.	

**Please note that we cannot exchange on your purchase until the source of funds requirements have been satisfied**

By signing this form you are confirming that any funds sent to us have been declared to HMRC and all relevant taxes paid thereon.

Name(s):

Signature(s):

Date:

**Signatures of all clients are required.**

# Survey Instruction Form

**Property:** 2 School Lane Hadlow Tonbridge TN11 0EH  
**Client:** Ainsley Mark Spencer Clarke and Bethany Jones  
**Reference:** EHo/8083165/00001 [Details](#)

As part of the service that we offer, we have to advise you on the need to have a survey and also on the various levels of survey available to you. Our attached General Notes on purchases contain more detailed information on the options and we strongly suggest that you read these carefully before completing and returning this form.

Recent surveys have suggested that there are many myths regarding surveys and as a result many clients are left at risk or worse actually losing money through misunderstanding what they should be doing to protect themselves.

**As a matter of course, we always advise clients to consider having the most comprehensive survey that they can afford although of course we are not surveyors and as such we can only advise on the need to have further inspections and the options commonly available. We cannot make any warranty as to the suitability of any particular product but you can discuss these with your surveyor before arranging any services.**

In summary, you need to know the following:-

- A Mortgage Valuation is **not** a survey. Indeed in some cases, no inspection of the property will be carried out at all. It is only a limited check on the property that your mortgage lender carries out to ensure it's worth the money they're lending you.
- Although your lender will probably ask you to pay for the valuation, it is not yours and you cannot rely on it should problems arise in the future.
- It is up to you to satisfy yourself as to the state and condition of any property you are buying. In particular, you should satisfy yourself that the following are in good order and built or installed to the relevant standards:-
  - The main structure,
  - Any extensions or alterations
  - Any wiring
  - Any plumbing
  - The roof
  - Interior and exterior decoration

**Once you have read our General Notes, please can you complete and sign this form and return it with your initial papers so that we have a record of your instructions?**

**Of course if you have any queries do please let us know as soon as possible and we will be happy to discuss any points of concern.**

Please select one of the following: -		√
We would like you to arrange for a RICS Homebuyer Report and we are happy for you to pass on our details to a third party who will contact us to arrange the survey and payment.		
<b>OR</b> We have arranged our own survey in addition to any mortgage valuation and we will provide you with a copy as soon as it is received.		
<b>OR</b> We have read and understood the attached notes and your General Notes on Purchases but we have decided that we do not require any further inspections or surveys.		

Signed	<input type="text"/>	Name in BLOCK CAPITALS	<input type="text"/>	Date	<input type="text"/>
Signed	<input type="text"/>	Name in BLOCK CAPITALS	<input type="text"/>	Date	<input type="text"/>



You have already made a great decision by instructing Linder Myers Conveyancing and you will already be aware of all the benefits of our services. As a little something extra here is some free advice on how you can help your conveyancer expedite your transaction. By following the advice below and working with us you can ensure that your transaction proceeds as quickly and smoothly as possible.

1. **Copy Planning Documents or related documents** – On the purchase of a property, where you are obtaining a mortgage your conveyancer is required to obtain copies of planning permissions, building regulation approvals and tree preservation orders. If you already have documents of this nature in relation to the property that you are buying either from your own investigations or from your estate agent it is advisable to send them to us as early as possible. If not we will raise any issues that we become aware of with the sellers and request further details based on our investigations and the results of our local search. It is therefore in your interests, if you have the planning documents for the property to let us have copies. If you are not obtaining a mortgage and do not want us to obtain this documentation or carry out the usual searches then please let us know at the outset of this transaction.
2. **Expedited time between exchange and completion** - Having a short period between exchange and completion results in more work for your conveyancer. Lenders often require a minimum of one week to obtain redemption figures or mortgage advances. An expedited completion necessitates constant chasing of 3<sup>rd</sup> parties in order to prepare financial statements and ensure that mortgage funds are in place at the correct time. Up until a few years ago it used to be the norm to have 4 weeks between exchange and completion. Shortening the period to a week or less does mean that our fees ( in line with many other conveyancers) may have to increase. This can be saved if you extend the period to over a week and agreeing a reasonable completion date with the buyers as early as possible is important to ensure that the transaction proceeds smoothly.
3. **Let us know if there is anything unusual about the property.** At the point of providing you with an estimate for your conveyancing no law firm can fully predict how complex your conveyancing will be as they have not had the opportunity to check the title or conduct conveyancing searches that could reveal problems that necessitate additional work. This extra work can delay your transaction. If you know or anticipate any particular with the property you are purchasing then please let us know as soon as possible. This may not save you costs but could possibly save you time and it will ensure that we can discuss any likely adjustment to your fees from the outset.
4. **Assignment of Guarantees** – If you are aware that there are any guarantees applicable to the property you are purchasing, such as Damp Treatment etc, then you may want them assigned to you. The best way of ensuring that you will have the benefit of the guarantee is to require the seller to enter into a formal legal document called a Deed of Assignment. Unless we hear from you we will assume that you will deal with any assignment.
5. **Adult Occupiers.** If you are obtaining a mortgage and anyone over 18 will be living at the property (other than the named borrowers) we may be required to arrange for that person to execute a waiver of any occupation rights. We will make an additional charge where this is required as we have to write to that person, ensure that they understand the position and give them the chance to take independent legal advice if they so require. Whilst this cost cannot be avoided, having full details of any occupiers at the outset can save considerable time and last minute rushing.
6. **Balance of Completion Monies** – If the balance of the monies arrived from anyone else other than you or a mortgage lender, this causes a problem on two potential fronts:
  - (1) We are legally obliged to carry our various money laundering checks on all parties who send monies to us and this will incur further costs and delays.
  - (2) If you are obtaining a mortgage there will be a condition in your mortgage offer or in the instructions to us that require us to ensure that the balance of the purchase price is coming from your own resources. The bank will be concerned that if a third party is giving you money then that third party may have an interest in the property. Please note that where you

have a lender, we are also acting for the bank and therefore have to disclose such matters to them. Such disclosure may delay or adversely affect your mortgage offer

7. **Building Insurance (Freehold)** – Although arranging building insurance through a lender may be slightly more expensive it could save you time in that as the bank's lawyers, we will not need to check if the insurance meets their requirements. If you do not insure through them then we will have to check that the building insurance meets their – quite often stringent – requirements and have a copy of the relevant documents before we can complete the purchase. Any insurance will need to be on risk as from exchange of contracts. Every lender has slightly different requirements and some even require their interest to be noted on the policy.

**Linder Myers Conveyancing**