



Miss Natalie Nesbitt and Mr justin evans
48 Penenden
New Ash Green
Longfield
Kent
DA3 8LS
25 June 2024

LPL a division of Read Roper and Read
Solicitors Limited (Manchester)
5th Floor Delphian House
Riverside
New Bailey Street
Manchester
M3 5FS

LPL a division of Read Roper and Read Solicitors Limited (Manchester)

Case Reference: EC3391478G/ORD



Your case team



0333 305 5249



Amy Sutton

Assisted by

Sophie Darlington



Purchase

48 Penenden, New Ash Green,
Longfield, Kent, DA3 8LS,
England

£262,000

Dear Miss Nesbitt, Mr evans

Introduction

Thank you for choosing LPL a division of Read Roper and Read Solicitors Limited (Manchester) to do your conveyancing. The purpose of this letter is to provide you with information about the work that we will be doing for you and what you need to do next. It refers you to information about our Conveyancing Quotation and Terms of business which, together with this letter form the legal basis of our agreement with you.

It is important that you read these documents carefully and let us know if you are unsure about anything or have any questions.

What you need to do

You have chosen to use the DigitalMove portal and this will greatly help your purchase to progress quickly and smoothly. Please check the To do list and try to complete all outstanding tasks as soon as possible.

Responsibility for your work

Amy Sutton is a Conveyancing Executive and will carry out the day to day work on your case. Amy Sutton is assisted by Sophie Darlington who is a Conveyancing Executive. If at any time Amy Sutton is not available please feel free to talk to anyone within the team, all of whom will have access to your file. If the work requires us to involve other legal specialists within the firm, we will introduce you to them.

We try hard to avoid changing the people who are handling your work, but if this cannot be avoided, we will notify you promptly giving details.

In addition Fiaz Khalid, who is a Managing Partner, will be responsible for the overall supervision of your case.

Financial Information

It is important that you fully understand the fees associated with your case. Our Conveyancing Quotation is based upon the information you have supplied, or which has been supplied on your behalf via a third party, and on a number of assumptions. Shortly you will be prompted to read and acknowledge our quote which contains a breakdown of how our fees are calculated.

Acting for your Lender

If you are taking a mortgage, we will normally act for your lender too. We are required to tell your lender all the relevant facts about your purchase and mortgage. This includes any differences between the information contained within your mortgage application and information we receive during the transaction. In the very unlikely situation that a conflict of interests occurs between you and your lender it may be necessary for you to seek an alternative conveyancer because we will be unable to continue to act for you.

Timescales

A typical transaction is taking around 15 weeks to complete. It is difficult to say exactly how long your purchase will take. There are a lot of processes and parties involved, which affect how long it can take. These include:

- The type of property
- The length of the chain (if you are in one)
- How quickly information/documentation is completed and received
- When your mortgage offer is received by us (if you are getting one)
- How long the searches take to get to us (if required)
- What questions we need to raise on the information we receive

We will be able to give you more information on the likely timescale as the transaction progresses.

Complaints

LPL a division of Read Roper and Read Solicitors Limited (Manchester) is committed to offering high quality legal advice and client care. If you are unhappy about any aspect of the service you have received or about the bill, please discuss this with Amy Sutton. We have a complaints procedure which details how we handle complaints, in addition to your right to complain to the Legal Ombudsman. If you remain dissatisfied this can be found within the DigitalMove documents section.

Cancellation

Your contract is subject to a 14 day cooling off period. Full details of this are included within our Terms of Business. If you wish to cancel your contract with us, you need to let us know within the 14 day period. Should you expressly ask us to start work within this period you will be responsible for paying any costs accrued in that time.

If there is anything you would like us to clarify or discuss, please do not hesitate to contact us.

Yours sincerely

Amy Sutton

WARNING NOTICE: We will NEVER send you our bank details by email. If you receive an email containing bank details, DO NOT make payment, contact us IMMEDIATELY by phone.

About Customer Form



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, justin evans

1. Name

1.1	Full name	Miss Natalie Jade Nesbitt
1.2	Have you changed your name since buying this property?	N/A question not asked
1.3	Previous name(s)	N/A question not asked
1.4	Evidence of change of name	N/A question not asked

2. Home address

2.1	Home address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS
2.2	Rental property	Yes
2.3	Rental notice period	0 Day(s)
2.4	Moved in	JUL 2016
2.5	Previous addresses	N/A question not asked

3. Contact details

3.1	Main contact number	07715690176
3.2	Alternative contact number	N/A question not asked
3.3	Email address	natalie@wisechoiceglazing.co.uk
3.4	Post completion correspondence address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS
3.5	Correspondence address	N/A question not asked

4. Identity documents

4.1	Date of birth	02/09/1992
4.2	Occupation	Office Manager
4.3	UK driving licence holder	Yes
4.4	Driving licence number	NESBI959022NJ9HL
4.5	Passport holder	Yes
4.6	Passport details	Country of Origin: United Kingdom Passport Number: 550660539
4.7	Do you have a National Insurance number?	Yes
4.8	National Insurance number	JR192405B

5. Bankruptcy

5.1	Any previous bankruptcy proceedings	No
5.2	Details of bankruptcy proceedings	N/A question not asked

6. Politically exposed persons

6.1	Are you, or have you been within the last 12 months, a Politically Exposed Person (PEP)?	No
6.2	Are any of your family members a Politically Exposed Person (PEP)?	No
6.3	Details	N/A question not asked
6.4	Do you have any close association or connection with a Politically Exposed Person (PEP)?	No
6.5	Details	N/A question not asked

7. Cold calling

7.1	Were you cold called, approached or contacted unexpectedly by someone selling our conveyancing?	No
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8. Marketing

8.1	We, LPL a division of Read Roper and Read Solicitors Limited (Manchester), would like to continue to use your contact details to let you know about our services in the future. And of course, if you ask us to stop we will. Is that ok?	N/A question not asked
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About Customer Form



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

1. Name

1.1	Full name	Mr Justin Robert Evans
1.2	Have you changed your name since buying this property?	N/A question not asked
1.3	Previous name(s)	N/A question not asked
1.4	Evidence of change of name	N/A question not asked

2. Home address

2.1	Home address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS
2.2	Rental property	Yes
2.3	Rental notice period	0 Day(s)
2.4	Moved in	JUL 2016
2.5	Previous addresses	N/A question not asked

3. Contact details

3.1	Main contact number	07703525653
3.2	Alternative contact number	N/A question not asked
3.3	Email address	justinevanscoop@gmail.com
3.4	Post completion correspondence address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS
3.5	Correspondence address	N/A question not asked

4. Identity documents

4.1	Date of birth	19/01/1990
4.2	Occupation	Glazier
4.3	UK driving licence holder	Yes
4.4	Driving licence number	EVANS901190JR9UA
4.5	Passport holder	Yes
4.6	Passport details	Country of Origin: United Kingdom Passport Number: 133023279
4.7	Do you have a National Insurance number?	Yes
4.8	National Insurance number	JL071600A

5. Bankruptcy

5.1	Any previous bankruptcy proceedings	No
5.2	Details of bankruptcy proceedings	N/A question not asked

6. Politically exposed persons

6.1	Are you, or have you been within the last 12 months, a Politically Exposed Person (PEP)?	No
6.2	Are any of your family members a Politically Exposed Person (PEP)?	No
6.3	Details	N/A question not asked
6.4	Do you have any close association or connection with a Politically Exposed Person (PEP)?	No
6.5	Details	N/A question not asked

7. Cold calling

7.1	Were you cold called, approached or contacted unexpectedly by someone selling our conveyancing?	No
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8. Marketing

8.1	We, LPL a division of Read Roper and Read Solicitors Limited (Manchester), would like to continue to use your contact details to let you know about our services in the future. And of course, if you ask us to stop we will. Is that ok?	N/A question not asked
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Purchase Form



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

1. The property

1.1	Current use	Rental
1.2	Intended use	Private home
1.3	Will the property be vacant on completion?	N/A question not asked
1.4	Assured short hold tenancy	N/A question not asked
1.5	House in multiple occupation (HMO)	N/A question not asked
1.6	Property type	House
1.7	Flat type	N/A question not asked
1.8	Floor level	N/A question not asked
1.9	House type	End of terrace
1.10	Is there anything unusual about this property or any particular aspect which you would like us to look into?	No
1.11	Details	N/A question not asked
1.12	Green Deal scheme	Dont Know

2. Estate agent

2.1	Purchasing through an estate agent	No
2.2	Name	N/A question not asked
2.3	Address	N/A question not asked
2.4	Contact name	N/A question not asked

2.5	Phone	N/A question not asked
2.6	Email	N/A question not asked

3. The seller

3.1	Name	Alex Orpin
3.2	Address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS
3.3	Relationship to the seller	None
3.4	Sellers' conveyancing firm known	N/A question not asked
3.5	Conveyancing firm name	UNKNOWN
3.6	Conveyancing firm address	48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS England
3.7	Conveyancing firm contact	UNKNOWN
3.8	Conveyancing firm phone	0
3.9	Conveyancing firm email	UNKNOWN@HOTMAIL.COM

4. The transaction

4.1	Agreed purchase price	£262,000
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5. Auctions

5.1	Property purchased at auction	No
5.2	Auctioneer name	N/A question not asked
5.3	Auctioneer contact	N/A question not asked

5.4	Auctioneer phone	N/A question not asked
5.5	Auction date	N/A question not asked

6. Dependant sale

6.1	This purchase is dependent upon a sale	No
6.2	Property address	N/A question not asked
6.3	Conveyancing firm name	N/A question not asked
6.4	Conveyancing firm address	N/A question not asked
6.5	Conveyancing firm contact	N/A question not asked
6.6	Conveyancing firm phone	N/A question not asked
6.7	Conveyancing firm email	N/A question not asked
6.8	Does the sale need to exchange and complete at the same time as the purchase?	N/A question not asked

7. Occupiers

7.1	Will there be any other occupants over the age of 17?	No
7.2	Occupiers	N/A question not asked

8. Company details

8.1	Company name	N/A question not asked
8.2	Registered office address	N/A question not asked
8.3	Company number	N/A question not asked
8.4	Company registration document	N/A question not asked



Essential information for your home move



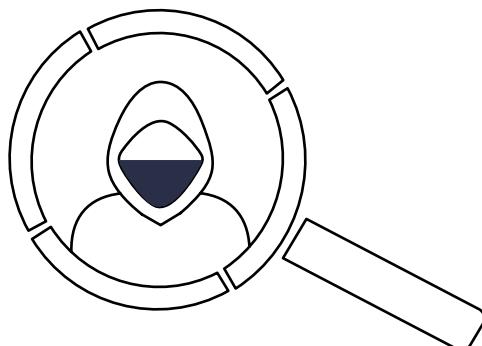
Beware of Fraudsters

In recent years, fraud occurring during the conveyancing process has been on the rise. It's important you're clued up on the tell-tale signs to reduce your risk of losing money.

Fraudsters can easily discover you're moving house. They will impersonate your conveyancer, usually by email, and ask you to transfer money. If you do this your money will be lost and it is unlikely you'll get it back.

To keep you safe, WE WILL NEVER SEND YOU OUR ACCOUNT DETAILS BY EMAIL. If you receive an email with bank details, remember to never make a payment and call us straight away.

Instead of email, we will send this kind of account information through DigitalMove, or by post. And if you're ever in doubt, please call us to double check.



Property fraud

Property fraud is where people (known as fraudsters) try to “steal” your property. They can do this by pretending to be you and selling or mortgaging your property without your knowledge.

You are more at risk if:

- Your identity has been stolen.
- You rent out your property.
- You live overseas.
- The property is empty.
- The property is not mortgaged.
- The property is not registered with [HM Land Registry](#).

Your property will be registered with the Land Registry (a government department) if you bought it or mortgaged it since 1998. You can check the register (<https://www.gov.uk/search-property-information-land-registry>) if you are unsure.

You can take steps to protect your property from being fraudulently sold or mortgaged:

- You can sign up to get property alerts (<https://propertyalert.landregistry.gov.uk/>) from the Land Registry if someone applies to change your properties details. For example, you will be alerted if someone tries sell your property or apply for a mortgage. This will not automatically block any changes to the register but will alert you when something changes so that you can take action.
- You can ask a conveyancer to put a restriction on your title if you think you are at risk of fraud.

Please ask your conveyancer for more information.

What we do on a Purchase

In a typical purchase we would expect to do the following:

- Identification checks on all parties involved in the transaction.
- Investigation into the Proof of Funds and Source of Wealth for all funding being used for the purchase, to comply with Anti-Money Laundering regulations. This includes any gifts being received.
- Check the title to your new property and raise any questions with the seller's lawyer on missing information.
- Instruct and submit searches about the property.
- Check, amend and approve the purchase contract on your behalf.
- Act on behalf of your lender (if relevant) and secure their charge on the property after completion.
- Prepare reports to tell you about our findings in relation to the title, contract, searches and, if applicable, mortgage so you can make an informed decision about whether the property suits your needs.
- Proactively assist you throughout the transaction, and keep you advised of progression towards exchange of contracts and completion. Advise you in general terms of the capacity in which you can buy the property (e.g. solely, as joint owners, as tenants in common).
- Exchange contracts for you to secure your purchase and set the completion date.
- Deal with the financial transactions involved including receipt of deposit, mortgage funds, making the completion payment and paying stamp duty on your behalf.
- Prepare and submit the application to HM Revenue & Customs for payment of Stamp Duty in England, or Land Transaction Tax for properties in Wales.
- Following completion, ensure you are registered as the new owner with Land Registry.

We have to make some assumptions when we are providing our quotation to you. So, if we have to carry out other work or pay for something that was not anticipated at the start, we will explain the reason for this before we agree to any additional expense. We will also give you information regarding the likely additional costs and how this will be calculated.

The assumptions that we have made are that:

- The property is currently held under one title at the Land Registry with no title defects.
- The purchase will be on the basis of an unconditional contract and the property is bought without a tenant living there e.g. it will be vacant.
- If the property is leasehold, the lease terms are acceptable to your lender.
- Completion takes place on the date agreed in the contract.
- There is no need to renegotiate any terms or arrange title indemnity insurance.

What we don't do

To avoid any confusion, we want to tell you some of the key things that we do not or cannot do as your conveyancer:

- We will not carry out a physical inspection of the property.
- We will not arrange a survey of the Property. You may wish to speak to your lender or a local surveyor to arrange this.
- We cannot advise you on the valuation of the property or on any matters revealed by your survey.
- We cannot advise you on the suitability of your mortgage nor any other financial arrangements.
- We cannot advise on environmental liabilities.
- We cannot advise you of any tax implications of this transaction, other than the anticipated amount of stamp duty land tax / Land Transaction Tax payable. We will not consider any tax planning strategies. We assume your transaction is a standard purchase without any SDLT/ LTT exemptions. You will require specialist advice if you believe there are or may be tax incentives available to you.
- We will not advise on any planning applications necessary for your intended use of the Property or intended future alterations that are required to the property (if any).
- We will not notify relevant service providers (gas, electricity, water etc.) of your sale or purchase.
- We will not advise on insurance policies connected with your mortgage, such as life or critical illness nor any financial matters.
- We will not advise on construction documentation.
- We cannot advise on corporate/joint venture documentation.

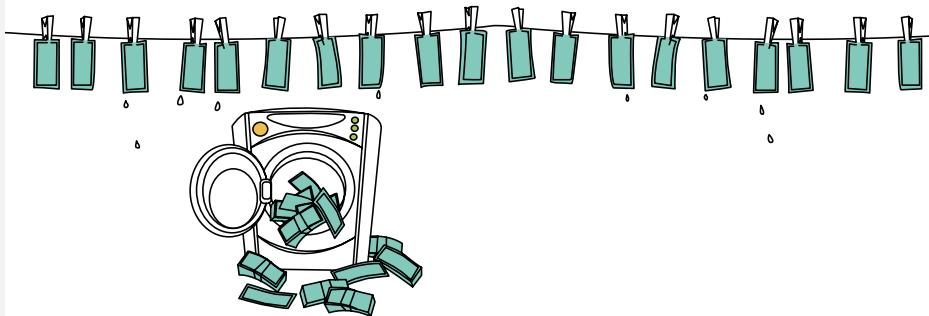
Anti Money Laundering

Since 2002, the government introduced laws to stop money gained illegally being used to buy property:

To make sure we comply with these laws, we need to:

- 1** Verify your identity (and sometimes the identity of people who gift you money).
- 2** Confirm where money transferred to us has come from and collect evidence to show where it was held.

It's vital we meet these requirements as soon as possible to keep the conveyancing process moving. So, to help avoid delays, please let us know if funds are gifted to you. DigitalMove will guide you through providing the information and evidence.



Transferring money

Making payments to us

Before we can accept money from you, we need to verify where it has come from. Here are some important points to remember when you're sending money to us:

- Please only transfer money to us when we ask you to.
- If someone else (e.g. a family member) is sending you money, we need to verify their identity and where the money has come from. We suggest having the money transferred to your account before sending it to us.
- We must let your mortgage lender know about any gifts or loans.
- We may not be able to accept money originating from high risk countries.

Payments we can't accept

- Cash payments, whether they're made at our offices or over the counter at a bank.
- Payments from someone else.

Making payments to you

To keep payments safe, we have to follow strict rules when we send you money.

- We must only make payments to accounts we've verified first. To do this, we need you to send us account details using the DigitalMove portal, by letter, or using a phone number we've spoken on before, just to be safe.
- We can't make payments to third parties.

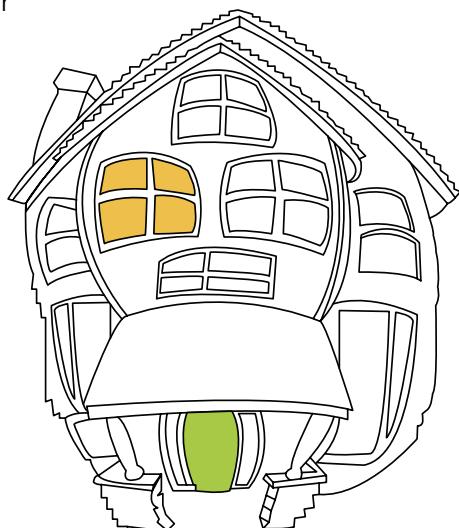
Buying a house in multiple occupation (HMO)

You may need a licence if you're buying a house in multiple occupation (HMO), sometimes called a 'house share'. This type of property is one you rent out to at least three people who are not from one household (e.g. one family), but they share facilities like the bathroom and kitchen.

If you're renting out a large HMO, you will definitely need a licence. Your property is considered a large HMO if it falls into ALL these categories:

- It's rented to five or more people who are not from one household.
- It's at least three storeys high.
- Tenants share toilet, bathroom or kitchen facilities.

Even if the property is smaller and rented to fewer people, the area it's in could mean a licence is a must. It's important you have the right licence from the local authority before you let it out, so do check whether you need one before you're tied in to buying the property.



Surveys

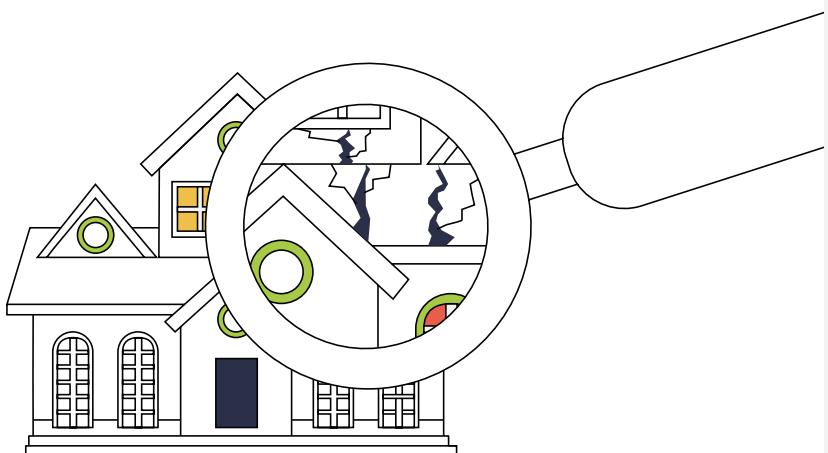
A property is one of the most expensive purchases you are ever likely to make. You need to be sure it's the right one.

In the UK, it is the buyer's responsibility to check the property's condition. This is where surveys come in. They are your way to find out if a property has any hidden issues you would need to pay to fix.

There are different types of survey reports available, ranging from a basic valuation to a full structural survey.

You can find and compare local surveyors here:

<http://hoa.org.uk/services/building-survey-compare-quotes/>



Buildings Insurance

It is important the property is fully insured throughout the moving process. Buildings insurance protects you against the costs of repairs if the property becomes damaged.

When you are buying the property

It's essential that you have buildings insurance in place from the date you exchange contracts. This is to protect you, and your mortgage lender. After exchange you would still have to go ahead with the purchase even if the property was completely destroyed.

If you are not arranging buildings insurance through your new lender, please make sure the sum insured meets your new lender's requirements. You will also need to make sure the new lender's interest is noted on the insurance schedule.

When you are buying a leasehold apartment or a new-build property, the landlord or the developer may be responsible for the building insurance until completion. Please check with us in these circumstances.

Please let us know your building insurance details as soon as possible.



Property Searches

Although surveys can tell you a lot about a property's condition, they can't tell you everything about its situation. That is why property searches are also important. These investigations look into other external impacts on the property.

During a search, a specialist company will gather information about the property and its surroundings, and create a detailed report.

There are different searches available, and we order these four as standard:

1. Local Authority search
2. Drainage and Water search
3. Environmental risk search
4. Mining search (only if the property is in an area once affected by mining)

Optional searches

You might also want to carry out searches on the wider area, like:

- **Energy and infrastructure search** – this looks into the impact of projects like railways, wind farms and fracking, which can affect property prices.
- **Planning search** – this explores potential land developments and new planning proposals nearby to see whether they will impact the property.

We can organise these additional searches for you, so please let us know if you want to arrange one.

Conveyancing quotation

LPL a division of Read Roper and Read Solicitors Limited (Manchester)



Quote ref **EC3391478/029GY/QUO**
Quote date **25/06/2024**

Total Cost
£1714.20
No completion no legal fee

Purchase of 48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS

Fees	
Legal Work	
Core Conveyancing	£970.41
	£970.41
Other Fees	
Telegraphic Transfer	£12.50
Electronic ID Checks	£24.00
Bankruptcy Search	£3.34
HMLR Final Search	£2.50
Search Pack	£290.75
	£333.09
VAT @ 20%	£260.70
Disbursements (no VAT/VAT inc.)	
Stamp Duty (First Time Buyer Rate)	£0.00
Land Registry (E&W) (E)	£150.00
	£150.00
Total	<u>£1,714.20</u>

Tenure.	Freehold
Purchase price.	£262,000.00
New mortgage.	Required
Mortgage lender.	Coventry Building Society
Included in quote.	First Time Buyer
Not included in quote.	Auction
	Buy to Let
	Freehold with Management Company
	Gifted Deposit
	Help to Buy - Equity Loan
	High Rise Building
	House of Multiple Occupancy
	HTB ISA/Lifetime ISA
	Joint Borrower, Sole Proprietor
	Limited Company BTL
	Multi-unit Block
	New Build
	Repossession
	Right to Buy
	Second Property
	Separate representation
	Shared Ownership
	Unregistered Land

1. The Stamp Duty has been quoted at the First Time Buyer rate, but you should check with your conveyancer if the Standard Rate will apply.
2. The Search Pack includes: - Local Authority Search, Drainage & Water Search and Environmental Search (inc. Full Flood and Ground Stability data). - Separate Groundsure Energy and Transportation, Groundsure Flood and Groundsure Ground Stability also included if required. - Free replacement searches may also be available if your purchase property changes. Ask your solicitor for more details.
3. This quote is based on the information you have provided. If you are using a particular scheme, or have a special situation, not listed in our quoting options please contact our helpdesk team to discuss your specific requirements.
4. LPL a division of Read Roper and Read Solicitors Limited (Manchester) may require a deposit of £425.00 towards disbursements.
5. Legal fees are quoted on a 'no completion, no fee' basis. This means you will not be charged these fees if your case does not complete. However, any disbursements properly incurred on your behalf, such as search fees are payable even if the case fails to complete.

6. The fees are quoted on the assumption that this will not prove to be substantially more complex than would be expected on a standard case of this type. If your case proves to be more complex we will inform you in writing of the additional work required and the estimated cost of this additional work with a view to additional fees being agreed with you.
7. Any amount quoted for disbursements is accurate at the date of the quote. However, if there is a change in disbursement charges or VAT we will inform and charge you the revised amount.
8. Where a quote requires you to make an up-front payment, you accept that the work will start as soon as possible after payment. While you have the right to cancel an order within 14 (fourteen) days in some circumstances, you accept that this 'cooling-off period' ends, and you will not be able to cancel an order, once the work starts.
9. Please note that on completion a referral fee of £490 plus VAT will be paid by us to United Legal Services Ltd, but we do not ask you to pay this fee. Whilst United Legal Services Ltd refers work to us, we act for you and not them. We are totally independent from them and they will not influence us in any way in acting in your best interests. Any advice we give you will also be independent and you are free to raise any questions you wish with us on all aspects of the conveyancing transaction. Information regarding your case will not be disclosed to the introducer unless you consent. In the very unlikely situation that a conflict of interests occurs between you and United Legal Services Ltd it would be necessary for your file to be passed to another firm of solicitors of your choosing. We will advise you as soon as possible should this situation ever occur.
10. In relation to your Purchase we will: - Undertake all conveyancing searches necessary for the property and its geographical location; - Examine and report to you on the legal title; - Negotiate the terms of the Contract and the Transfer; - If applicable report to you on the terms of the mortgage offer and register the mortgage against the property on your behalf; - Keep you advised on a regular basis of progression towards exchange of contracts and completion; - Advise you in general terms of the capacity in which you can buy the Property (e.g. solely, as joint owners, as tenants in common); - Complete the stamp duty land tax return and submit it electronically on your behalf; - Deal with the formalities of registration; - Proactively assist you throughout the transaction.
11. We are not instructed to: - Advise on complex tax liabilities; - Advise on estate planning; - Advise on any planning applications necessary for your intended use of the Property or intended future alterations that are required to the Property (if any); - Arrange a survey of the Property. You may wish to speak to your lender or a local surveyor to arrange this; - Advise on funding documentation; - Arrange your mortgage; - Notify relevant service providers (gas, electricity, water etc.) of your purchase; - Advise on insurance policies connected with your mortgage such as life or critical illness; - Advise on environmental issues; - Advise on construction documentation; - Advise on corporate/joint venture documentation; - Advise on the covenant strength of the seller and its ability to perform its contractual obligations.

Additional work	Fee
Admin charge for checking source of funds	£10.00
Appointment of a second Trustee to give a valid receipt (to include ID verification)	£75.00
Auction Property Supplement-if you are purchasing a property at auction	£150.00
Arranging Indemnity Insurance - If a standard indemnity insurance policy is required, this is the fee for each policy	£25.00
BACS Transfer	£15.00
Building Safety Act file review (paid up front and non-refundable) We reserve the right to charge up to £900 if the matter becomes protracted.	£500.00
Certificate of Compliance – if the property is subject to a restriction and a certificate is required	£95.00
Cheques returned unpaid or cheques stopped at client's request	£10.00
Completing and filing Inland Revenue SDLT1 Form	£30.00
Considering source of funds from overseas	£95.00
Contract races, sale or purchase	£195.00
Dealing with additional piece of land – if the property being purchased or sold includes an additional piece of land with a separate title number. This is the fee for each additional title.	£75.00 + additional registration fee
Dealing with an Adult Occupier on a sale (for anyone residing at the property over age of 17 years.)	£50.00
Dealing with adverse Environmental Search Result	£50.00
Dealing with a Bridging Loan	£750.00
Dealing with Buy to Let Mortgage	£50.00
Dealing with Defective Title - after reading the title deeds and documents it may become apparent that the title to the property is defective in some way e.g. faulty description/incorrect plan/ lower class of title etc.	Hourly rate of £135.00 + disbursements
Dealing with a Gift (equity gift or gifted deposit)	£75.00
Dealing with matrimonial lawyers	£100.00
Dealing with review of source of funds information	£75.00
Dealing with third party lawyers	£100.00
Dealing with Mortgage	£50.00
Dealing with HMO	£150.00
Second charge or subsequent charge – If you are borrowing money from more than one lender and each lender requires a mortgage, this is the fee for the second and each subsequent mortgage	£150.00
Deed of Consent to Mortgage (purchase and remortgage) If you are purchasing with a mortgage your lender will require any person 17 years old and over who is not a party to the loan to sign a form to waive/postpone their rights	£50.00
Deed of Covenant – This is the charge for preparing each deed and generally applies to Leasehold properties	£75.00
Deeds of Guarantee – Lenders may ask us to deal with a separate or collateral guarantee	£150.00
Deed of Grant of Easement or variation of rights	£300.00
Deed of Mutual Covenant - Flying Freehold	£150.00
Deed of Postponement -If there are to be more than one charge on the title we must liaise with the lender and deal with all their requirements	£250.00
Declarations of Trust	Private Client Department
Discharge of additional registered charges - This fee is payable for the discharge of each additional registered charge	£30.00
Drafting Declaration of Solvency	£50.00
Electronic ID verification each client – Our administration charge for ID verification	£10.00
Electronic Registration Administration fee	£15.00

First registration - If the property is not registered at the Land Registry	£150.00 + additional registration fees
Freeholds with Management Company or rent charge	£50.00
Freehold Purchase with additional Leasehold Title	£75.00
Help to Buy Equity Loan - If you are buying a property using the Government's Help to Buy scheme	£195.00
Help to Buy ISA to obtain the bonus payment	£50.00
Key undertakings	£75.00
Leasehold Title – If the property is leasehold but we did not know of this when we estimated our charges (50% discount will apply if the property is a house held on a long lease). This does not include any other third party fees	£250.00
Lease Extension or Variation (Approval) If the lease being transferred needs to be extended or varied. This includes freehold properties with a rent or estate charge and does not include third party costs	£1500.00
Lease Extension or Variation (Creation) If the lease being transferred needs to be extended or varied. This includes freehold properties with a rent or estate charge and does not include third party costs	£1500.00
Licence to Assign - If a licence is required before a leasehold property can be transferred, this is our standard fee and does not include any other party's legal costs	£150.00
Limited Company Matters – If the transaction is proceeding with a Limited Company as client	£295.00
Long Service Advance of Pay/ Forces Help to Buy Dealing with finances/correspondence to lender/promissory note.	£95.00
Merger of Leasehold and Freehold titles	£75.00
Newbuild purchase – If the property is newly built and we did not know about this when we provided our estimate	£250.00
Obscure Lender – If your lender is not a high-street bank or building society this fee could apply	£95.00
Powers of Attorney – If the property is being sold under an existing power of attorney	£95.00
Probate – If the seller is an executor or similar	£50.00
Purchase of a share of the Freehold Title when purchasing a leasehold flat	£75.00
Purchase of Freehold Reversion - If a leaseholder acquires the freehold reversion	£125.00
Purchase of a Repossessed Property	£95.00
Redeeming a Help to Buy Equity Loan	£125.00
Removal of second & subsequent charges (sale only)	£30.00
Removal or dealing with a Restriction, Caution or Notice on a registered title	£95.00
Retentions – If you instruct us to agree a service charge or other retention clause in the contract & includes holding the same in our client account	£120.00
Right to Buy supplement – If you are purchasing from the Local Authority or Housing Association	£150.00
Satisfying Non Standard Mortgage Condition (per condition)	£45.00
Secure electronic transmission of funds within the UK for redemption of mortgages, payments to third parties (e.g. HM Revenue & Customs for payment of Stamp Duty Land Tax), or sending surplus funds to you, per transfer	£40.00
Search result issues requiring further investigation	£25.00
Septic tank – if the property has a septic tank	£95.00
Shared Ownership/ Housing Association Property Surcharge	£295.00
Shared Ownership - deed of variation and removal of restriction	£195.00
Shared Ownership - Staircasing	£295.00
Solar Panels – if the property has a solar panel lease	£120.00

Statutory Declarations/ Statement of Truth - If a statutory declaration or statement of truth has to be prepared or approved by us, this is the fee for each declaration/statement	£90.00
Telegraphic Transfer Fee (CHAPS) – Our estimates generally include all anticipated money transfer charges, this is the fee for any additional money transfers you	£40.00
Tenanted – If the property is tenanted, this is our basic fee for each tenancy agreement and includes assessment of any tenancy deposit schemes and obtaining rent authority letter	£75.00
Third party representation – Usually this will be for parties who are being removed from a property	£125.00
Transfer of Legal Aid Charge	£175.00
Transfer of Part (sale only) if the property is only part of a registered title	£195.00
Transfer of Equity	£295.00
Underpaid Postage Administration Fee plus the amount of postage paid to receive the post	£15.00
Unrepresented Party - If another party to the transaction is not represented by a qualified conveyancer	£75.00
Upgrading a Legal Title - If the property title is upgraded at the Land Registry	£50.00
Verification of bank details – sale matters	£5.00
Verifying identification for non-UK residents per person If your identification documents are issued outside of the UK or you cannot provide a satisfactory UK address	£15.00
Voluntary registration – If we have to apply to register title before a sale	£120.00 + additional registration fees
Any other work not listed will be charged at our hourly rate plus disbursements	£135.00

TERMS OF BUSINESS

General Matters

February 2023



This document contains the terms of business for Read Roper and Read Solicitors Limited. Read Roper and Read Solicitors Limited is a Limited Company registered in England & Wales (Company No.11269980 and is Authorised and Regulated by the Solicitors Regulation Authority under registration number 658171. The Directors of the firm being Andrew G Kay, Andrew D Fairlie and Jessica M Nadav who are solicitors of England and Wales and Fiaz Y Khalid who is a Licensed Conveyancer and are bound by the [SRA Code of Conduct](#).

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TERMS OF BUSINESS

1. Introduction

These Terms of Business explain the basis upon which we carry out work for you. Our offices are at 5th Floor Delphinian House, Riverside, New Bailey Street, Manchester M3 5FS and our normal hours of opening are 9.00am to 5.30pm weekdays. Appointments can be arranged outside those hours in exceptional circumstances.

The name and status of the person responsible for the day to day conduct of your matter is indicated on your Client Care Letter together with the name and solicitor and Director with ultimate responsibility for your case. We will try to avoid changing the people who handle your work, but if this cannot be avoided, we will inform you promptly who will be handling your matter and why the change was necessary.

It is important that you maintain regular contact with us, including advising us of any change of address, telephone number or e mail address. In particular, it is important that you provide us with all information and documentation that we request. Please ensure that you quote our reference in all correspondence to avoid delay.

2. Instructions and Liability

As your solicitors, you authorise us to take any necessary steps to protect your interests (unless you instruct us to the contrary). We are not responsible for any failure to advise or comment on any matter which falls outside the scope of your instructions or on matters of which you fail to inform us. Subject to the covering letter, unless otherwise agreed, our advice shall not include advice on:-

- The laws of any jurisdiction other than England & Wales, or;
- Taxes or duties (including SDLT), or;
- Financial investment.

Our client account is held with the Royal Bank of Scotland Plc. In relation to any of your money we may hold in our client account, it is unlikely that we will be held liable for losses resulting from a banking failure. Your money is currently protected under the Financial Services Compensation Scheme (FSCS) up to a limit of £85,000 per individual and per institution, but not per account. Therefore, if you hold other personal money in the same bank as our client account, the limit remains £85,000 in total. Some deposit taking institutions have several brands, i.e. where they trade under different names. You should check either with your bank, the Financial Conduct Authority or a financial adviser for more information.

The FSCS provides a £1 million protection limit for temporary high balances held with a bank, building society or credit union if it fails. Further details relating to what constitutes a temporary high balance and the rules relating to the protection can be found at www.fscs.org.uk

In the event of a banking failure, the firm will disclose your details to the FSCS for the purposes of making a reimbursement claim on your behalf. We consider this a legitimate interest to your benefit in obtaining any compensation.

3. Property Transactions Disclaimer

It is not our responsibility to carry out a physical inspection of the property. We shall not advise you on the valuation of the property nor the suitability of your mortgage nor any other financial arrangements. We shall not advise on specific environmental risks. We will however need to obtain on behalf of your lender, at your expense, an environmental search.

4. Mortgage Fraud

If we are instructed on a purchase and we are also acting for your proposed lender, we have a duty to fully reveal to your lender all relevant facts about the purchase and the mortgage. This includes any differences between your mortgage application and information we receive during the transaction, any cash back payments or discount schemes that a seller is giving to you.

5. Help to Buy Scheme Information

The Help to Buy ISA Scheme was launched by HM Treasury on 1st December 2015. If you have taken out a Help to Buy ISA, then you may be eligible for a bonus payment of up to 25% of the closing balance of the Help to Buy ISA subject to a minimum bonus payment of £400 and a maximum of £3000 and provided that you and the property you are purchasing meet the eligibility criteria set out in HM Treasury ISA Scheme Rules. The fee earner with conduct of your matter (who under the Help to Buy ISA Scheme is known as the Eligible Conveyancer) will be able to advise you on eligibility and, if appropriate, will undertake the necessary process to apply for any bonus payment.

If you are purchasing a property through the Help to Buy ISA Scheme, HM Treasury will be the Data Controller of any relevant personal data that is given, via the Eligible Conveyancer, to HM Treasury and to the Administrator and / or any sub-contractor of HM Treasury or of the Administrator, for the purposes of the Help to Buy: ISA Scheme.

The information will be disclosed to HM Treasury and the Administrator for the purposes of verifying the eligibility of a Help to Buy: ISA Bonus payment and payment of Bonus funds, carrying out audits of Eligible Conveyancers and any investigations or compliance work in accordance with the Scheme Rules.

We serve your legitimate interests in disclosing your relevant personal data to HM Treasury, the Administrator and / or to any sub-contractor of HM Treasury for the purposes of verifying the eligibility of a Help to Buy, ISA Bonus payment and payment of Bonus funds; carrying out audits of Eligible Conveyancers; and any investigations or compliance work in accordance with the Scheme Rules.

6. Fees and Disbursements (Expenses)

An overall estimate of our fees and expenses are set out in the Estimate of Fees and Disbursements document sent to you with your Client Care Letter at the start of your matter. Any work conducted out side of the initial estimate will be calculated in accordance with the Additional Fee List, provided to you with your Client Care Letter.

The Additional Fee List is reviewed on the 1st June each year. We will inform you if any fees listed in the Additional Fee List requires any changes if your matter has not been concluded by then.

Please note that our Additional Fee List may be revised based upon a number of factors which require consideration and which may increase the charges disclosed to you, including the complexity, urgency, expertise or specialist knowledge required and, if appropriate, the value of the property or subject matter involved.

VAT at the current rate will be added to our charges together with disbursements as set out in the accompanying estimate. Disbursements include payments by us on your behalf and we have no obligation to effect these payments unless you have provided us with the funds for that purpose. After deduction of any balance owing in respect of our fees and disbursements, you will normally receive any surplus funds in the form of a cheque. Where you request or where we reasonably consider it expedient to effect payment of any sums (including, but not limited to, redemption of mortgage loans) by way of BACS or CHAPS (electronic bank transfers), we reserve the right to charge an admin fee for each transfer to reflect the extra work involved (which will appear under our charges in our invoice) and confirmed in your Estimate of Fees and Additional Fee List in addition to any fee the Bank may charge us for the transaction (which will appear as a disbursement).

If, for any reason, the matter does not proceed, you will not be charged for work done, although there are some instances where you will be required to pay for any expenses incurred. This will be confirmed to you in your Client Care Pack sent to you at the start of the matter. We reserve a lien (right to retain) your file of papers (including any electronic correspondence) until our bill is paid in full.

Buyers are personally responsible for completing and submitting a Stamp Duty Land Transaction Return to the Inland Revenue and for paying the tax due within 14 days of completion or be subject to an automatic penalty of £100, which increases to £200 with further delay. In most cases, a mortgage lender will be involved and we have a contractual duty to them (and to you) to ensure that their mortgage (and your purchase) is properly registered. A failure to comply with the stamp duty formalities would prevent us from achieving this. In the circumstances, when appointing this firm to act for you, you also therefore appoint us as your agent for the purposes of compliance and sharing your personal information with HMRC & HM Land Registry is a legal obligation which we fulfil on your behalf. Our fees for this service are included in the Estimate of Fees supplied in your Client Care Letter.

7. Arrangements for payment of our charges and expenses

Property transactions: A statement will normally be rendered shortly before or following exchange of contracts. Payment is required in cleared funds on or before completion. Where sufficient funds are available upon completion, amounts due to us will be deducted from these funds unless otherwise agreed.

Other cases or transactions: It is normal practice to ask you to pay sums from time to time on account of fees and disbursements which are anticipated in the near future. It is helpful if you could meet such requests with prompt payment to avoid any delay in the progress of your case. In transactions or cases likely to continue for more than a few months, interim accounts covering the work already carried out will normally be rendered at least quarterly or as otherwise agreed. This procedure enables you to budget for costs as the matter progresses. In the event of any account or request for payment on account not being paid, we reserve the right to decline to act further in the case. The full amount of work done up to that date will be billed and will be a debt due from you.

Interest will be charged at 4% over the Royal Bank of Scotland Plc's base rate from time to time in force from the date of delivery of a statement of account in cases where payment is not made within 28 days of such delivery.

The Firm's policy is to only accept up to £250 in cash from clients. Please discuss directly with your Fee Earner if you are not able to pay the balance of the fees / disbursements via your bank account / cheque. If a third party's money is used, we will need to complete our Money Laundering Obligations as detailed below, including requiring identification and source of funds details from them. If you try to avoid this policy by depositing cash directly with our bank, we may decide to charge you for any additional checks we decide are necessary to prove the source of the funds.

Where we have to pay money to you, it will be paid by cheque or bank transfer to a UK Bank or Financial Institution recognised by the Prudential Regulation Authority. It will not be paid in cash or to a third party.

8. Interest payments

All monies held by us on your behalf, whether on account of fees or disbursements or otherwise will, until used, be placed either in our client account or in a separate designated deposit account. You will (unless such interest is £20 or less) be entitled to interest as if all monies had been on separate designated deposit accounts at the Royal Bank of Scotland Plc.

Where you obtain borrowing from a lender, we may ask the lender to send the loan cheque (or electronic transfer via the CHAPS system) to us at least one working day prior to the completion date to ensure that cleared funds are available in time. Please note that the lender may charge interest from the date funds are released and may make a charge for using BACS or CHAPS.

9. Termination of Instructions

9.1 Completion of Services

An agreement between you and us for the provision of defined services ends on the completion of the provision of those Services. An open-ended agreement for the provision of Services ends three (3) months after the last date on which we provided services to you. Unless new or different terms are agreed, our acceptance of instructions to perform services for you subsequent to the ending of any agreement gives rise, from the time of acceptance of the instructions, to a new agreement on these terms. If we provide you free of charge with any seminar, information or other documentation after the ending of an agreement, such provision does not give rise to a new agreement.

9.2 Early Termination

You may terminate your instructions to us in writing at any time. We are entitled to keep your papers while money is owing to us. We may terminate instructions only with good reason and on giving reasonable notice. If you or we decide that instructions are to be terminated, then our charges and expenses will become due. We reserve the right to stop acting if: -

- You do not pay our costs or money on account
- We cannot continue to act without being in breach of our professional obligations
- We are unable to obtain clear instructions from you
- For any reason there is a breakdown in the relationship of trust and confidence necessary between solicitor and client ceasing to exist between us
- The threat or risk of violence, injury or other damage to the physical, psychological or moral well-being of any of our personnel
- The discovery or creation of a Conflict of Interest.
- Your requesting us to break the law
- Your insolvency
- Our being forbidden to act by the National Crime Agency
- Our reasonable belief that our continuing to represent you may cause damage to the professional or personal reputation of our firm or any of its personnel
- Any other breach by you of these terms.

9.3 Rights of Early Termination

On early termination, by either you or us, you will remain liable to pay all fees and expenses incurred before termination and due under our contract or due on the basis of the time spent at our usual hourly rates, whichever is the less, together with any further fees and expenses for work necessary to transfer our files to another adviser of your choice. All our rights set out in these terms shall continue to apply even if we terminate the agreement.

10. Money Laundering Regulations

In accordance with the requirements of the Data Protection Act and the Money Laundering Regulations, we confirm:

Read Roper & Read Solicitors Limited is the data controller;

Andrew Kay, Director is the nominated representative; and

We will only process any documentation or personal data received from you in respect of client due diligence for the purposes of preventing money laundering and terrorist financing unless:

(a) use of that data is permitted by or under any enactment; or

(b) you give your express consent for the documentation or personal data to be used for other forms of processing.

We are required to comply with the Money Laundering Regulations and in particular to verify the identity and permanent address of all new and sometimes on existing Clients. This is to ensure that the policy adopted worldwide by Financial and Government Authorities to prevent the use of laundering systems to disguise the proceeds of crime is achieved. Our acceptance of your instructions will be subject to you providing to us all necessary information to enable us to comply with our statutory obligations. We are required by regulations in certain circumstances to enquire into the source of funds or monies, which may pass through our client account. We will not accept responsibility for any loss that may arise as a result of our compliance with those regulations and in certain circumstances we reserve the right to terminate our retainer. Please refer to the Money Laundering Leaflet on our website:

<chromeextension://oemmndcbldboiebfnladdacbdmadadm/https://www.lpropertylawyers.co.uk/wp-content/uploads/2019/04/Money-Laundering-Leaflet-April-2019-LPL.pdf> for further details.

The anti-money laundering guidance which UK banks and other finance services firms must adhere to is issued by the Joint Money Laundering Steering Group ("JMLSG"). The JMLSG considers all clients with funds deposited in a law firm's pooled client account to be beneficial owners of that account. The JMLSG does not require banks to routinely identify the beneficial owners of law firm's pooled accounts, as they do with most other accounts they issue. Pooled client accounts are granted this exemption on the proviso that this information is available upon request. In the event of our bank requesting information about the beneficial owners of our pooled client account, we will have a legal obligation to disclose your details to them.

11. Confidentiality and Conflicts

Solicitors are under a duty to keep the affairs of clients confidential. This obligation, however, is subject to a statutory exception; Legislation on money laundering and terrorist financing places solicitors under a legal duty in certain circumstances to disclose information to the National Crime Agency. Where a solicitor knows or suspects that a transaction on behalf of a client involves money laundering, the solicitor may be required to make a money laundering disclosure.

If, while we are acting for you, it becomes necessary to make a money laundering disclosure, we may not be able to inform you that a disclosure has been made or of the reasons for it because the law prohibits 'tipping-off'. Where the law permits us to do so, we will tell you about any potential money laundering problem and explain what action we may need to take.

In addition, where we act for your lender, we are under an obligation to advise them of any relevant information. In accepting these Term of Business, you also accept that we have contractual, legal and legitimate interest obligations for us to disclose to the other parties in the transaction and, if applicable to all other parties in the chain of transactions, their agents and advisers all information which we have in relation to your involvement including any related sale or mortgage and other financial arrangements and wishes as to dates for exchange and completion. You may ask us not to disclose information at any time but, if you do so, you should appreciate that we will inform the other party or parties and their agents or advisers that we are unable to share such information which may prejudice the matter. Please discuss any concerns you may have as soon as possible and notify us immediately if you do not want certain information disclosed.

Where we represent you on behalf of your funder or insurer, we may be required to discuss your case or disclose your file to them for indemnity purposes. This will be either a contractual or legitimate interest on your behalf for us to reveal your personal information to them.

We may be subject to quality or audit checks and in these circumstances, your file will be made available. We will always obtain a confidentiality agreement with the third party.

Information About You

We may use the information which you provide, or which we obtain through our dealings with you, or others, for the provision of Services to fulfil our contractual obligations to you or the legitimate interests of you, ourselves and others. We may give it on a confidential basis to our Directors, employees and agents. We may use it to administer your account with us, including tracing and collecting any debts. Further information is provided within our Privacy Policy / Statement a copy of which can be made available on request or is downloadable from our website.

We may also use it to ensure legitimate interests in the safety and security of our premises (where we may also use CCTV); for fraud prevention purposes (including verification checks for our money laundering obligations); to assess client satisfaction (such as by asking you to participate in surveys); and to help improve our services generally.

We may also use it to contact you by letter, telephone, email or otherwise with supplementary information about a previous service we have provided, where we think it is appropriate for your legitimate interests for us to do so. Typically, this could be where a change in the law or tax treatment may affect your earlier decisions. Contacting you about our other services and about events such as seminars and conferences and to send you briefings and similar material by email, phone, text or fax will normally require your consent. We have included an option to opt-into our general mailing list at the end of our Client Agreement. If having given your consent, you can opt-out at any time by contacting Andrew Kay by email or letter to the addresses given on our website, or using the opt-out facility enclosed with each communication. Please note that your continued instructions will amount to your acceptance of our Terms of Business, but not for the purposes of our general mailing list.

We may store information about you, your matter or any other documents and correspondence relating to your file(s) using cloud-based technology. Again, we believe we have a legitimate interest in acting in this way and take every reasonable precaution to protect your personal information. If you do not wish for your file(s) or other information to be stored in this way please inform us in writing before we commence work

on your matter.

Our Duty of Confidentiality

Please also refer to our Privacy Policy / Statement when reading this section. We will treat any information which is confidential to you and which we obtain as a result of acting for you as strictly confidential, save:-

- For the purpose of acting for you; or
- For legitimate interest disclosures to our auditors or other advisers or for the purpose of our professional indemnity insurance; or
- As otherwise required by law or other regulatory authority to which we are subject.

If you do not wish to disclose your details and file to be released, you must notify us in writing and discuss this with us when signing and returning your instructions for us to act on your behalf. We may be unable to act for you in such circumstances.

We may refer publicly to your name as a client of ours, which we believe is a legitimate interest in collecting and promoting client feedback on the performance of our Firm, provided we do not disclose any information which is confidential to you. Please tell us immediately if you do not wish us to do so.

We shall be under no duty to disclose to you (or take into account in the course of providing the services) any information acquired by us in acting for any other client or any information in respect of which we owe a duty of confidentiality to a third party.

Your Duty of Confidentiality

Our advice and other communications with you are confidential and may not, without our consent, be disclosed by you to any other third party (other than to your employees and agents who require access and who do not disclose it further) or otherwise made public except as required by law or other regulatory authority to which you are subject.

If, as a result of our acting for you, you acquire any information in respect of which we notify you that we owe a duty of confidentiality to a third party you will keep it confidential and not use it without our consent.

12. Storage of papers and documents

After completing the work, we are entitled to keep all your papers and documents while there is money owing to us for our fees and expenses. We will keep your file of papers, including emails and any hard copies thereof, (except for any of your papers which you ask to be returned to you) for at least 6 years and on the understanding that we have your authority to destroy your file 6 years after sending you our final bill (and up to 12 years in respect of some regulatory transfers). We will not destroy documents you ask us to deposit in safe custody.

We may at any time scan, microfilm, or otherwise make electronic copies or images of any Documents, including electronic Documents or correspondence e.g. emails (other than Documents held in safe custody), destroy the originals and thereafter hold the documents only in such copy or image form. Unless expressly agreed otherwise in writing we will keep all documents whether original, copy or imaged Form for a minimum of six (6) years after which we may destroy them and any copies or images of them. Our Privacy Policy / Statement has more information on our retention periods.

We provide a safe custody service for Wills and other securities without charge for such storage unless prior notice in writing is given to you of a charge to be made from a future date. Due to changes in the law,

since 2002 deeds are no longer necessary in order to prove ownership of registered land. However, we do provide a free safe custody service for deeds on such properties if required. If we have to retrieve stored papers, we reserve the right to make a charge based on the time spent in photocopying or reading papers, writing letters or other work necessary to comply with your instructions. We would not expect our charges to exceed £50 + VAT. We will ask you to confirm that any personal data we have retrieved remains current and up to date if we are to act upon such data as part of our duties under Data Protection legislation.

We do not accept responsibility for the loss or damage of any item which we hold on your behalf unless we expressly agree in writing to the contrary.

13. Client Care

We are confident that we will provide a high-quality service in all respects. All clients will be updated weekly and this can either be electronically or by telephone. However, if you have any queries or concerns, please raise them with the person dealing with your matter in the first instance. If these cannot be resolved you should contact Andrew Kay our Client Care Director. We value you as a client and would not wish to think that you have reason to be unhappy with us. It is important that you raise any issues you may have with us immediately. We value you as a client and would not wish to think you have any reason to be unhappy with us. To underline how seriously we take complaints we have a set Complaints Procedure, which can be summarized as follows: (a copy of our full Complaints Procedure is available on request).

Complaints Procedure Summary:

- If you have any complaint or observation (good or bad) about our service, please say so. Your complaint is valid and will be appropriately dealt with regardless of whether you are an existing client or a potential client.
- Raise any complaint first with the Fee Earner assigned to your matter, including any complaint about your bill.
- If this does not resolve it satisfactorily, your complaint will go before the Team Manager with ultimate responsibility of your case and / or Louise Stephens-Pantoja, Head of Operations and if still unresolved before Fiaz Khalid, Managing Partner and Licensed Conveyancer.
- If this does not resolve it satisfactorily, you may contact Andrew Kay the Director nominated by the practice to ensure prompt and thorough investigation of any complaint. At this point, we will issue a final written response to your complaint.
- If still unresolved, you may take your complaint to the Legal Ombudsman. Normally, you will have to bring your complaint to the Legal Ombudsman within 6 months of receiving a final response from us about your complaint and 6 years from the date of the act or omission giving rise to the complaint or alternatively 3 years from the date you should reasonably have known there are grounds for complaint (if the act/omission took place before 6 October 2010 or was more than 6 years ago).
- However, **please note** that from 1 April 2023 these time limits are changing. From the 1 April the Legal Ombudsman expects complaints to be made to them within a year of the date of the act or omission about which you are concerned or within a year of you realising there was a concern. The requirement to refer your concerns to the Legal Ombudsman within six months of our final response to you remains the same.

Contact details:

- The address of the Legal Ombudsman is: P O Box 6806, Wolverhampton WV1 9WJ; telephone, 0300 555 0333; or view their website at www.legalombudsman.org.uk, email enquiries to: enquiries@legalombudsman.org.uk

A complainant to the Legal Ombudsman must be one of the following:

- An individual;
- A micro-enterprise as defined in European Recommendation 2003/361/EC of 6 May 2003 (broadly, an enterprise with fewer than 10 staff and a turnover or balance sheet value not exceeding €2 million);
- A charity with an annual income less than £1 million;
- A club, association or society with an annual income less than £1 million;
- A trustee of a trust with a net asset value less than £1 million; or a personal representative or the residuary beneficiaries of an estate where a person with a complaint died before referring it to the Legal Ombudsman.
- If you do not fall into any of these categories, you should be aware that you can only obtain redress by using our Complaints Handling Procedure or by distribution or arbitration, or by taking action through the Courts.

Kindly note that you have the right to object to your bill by making a complaint to the Legal Ombudsman and/or by applying to the Court for an assessment of the bill under Part III of the Solicitors' Act 1974 and, if all or part of our bill remains unpaid, we may be entitled to charge interest.

Exclusions:

We shall not be obliged to comply with section 13 above in relation to any Dispute in which we seek:-

- An order or award (whether interim or final) restraining you from doing any act or compelling you to do any act; or
- A judgment or award for a liquidated sum to which there is no arguable defence (provided that the exception shall cease to apply and the Dispute may be referred to arbitration on the application of either party if the court decides that you should have permission to defend the claim); or
- The enforcement of any agreement reached or any binding order, award, determination or decision made pursuant to section 13 above.

Nor shall anything in this paragraph inhibit us at any time from serving any form of demand or notice or from commencing or continuing with any bankruptcy, winding up or other insolvency proceedings.

Regulator:

Nothing in this Terms of Business shall prevent you at any time from referring any Matter to the body or bodies for the time being charged with the regulation of solicitors.

14. Copyright and Other Intellectual Property

14.1 We retain the copyright and all other intellectual property rights in all documents and other works we develop or generate for you in providing Services (including know-how and working materials as well as final documents). We now grant you a non-exclusive, non-transferable, non-sublicensable licence to use such documents or other works solely for the Matter to which the Services of developing or generating them relate and not otherwise. If you do not pay us in full for our Services in relation to that Matter we may, on giving you notice, revoke that license and only re-grant it to you once full payment has been made.

14.2 We may retain, for our subsequent use, a copy of the advise or opinion of any barrister or other third party given in written form (or any note of any advice or opinion) obtained in the course of providing the Services. Any barrister or other third party will be instructed on the basis that any such advice or opinion will be so retained.

If we retain a copy of any advice or opinion in this matter we will take all reasonable steps to conceal information (such as names, addresses or descriptions) which might reasonably enable you to be identified.

15. Data Protection

You have a series of rights outlined under Data Protection legislation over how your personal data is used, including erasure in specific circumstances. However, we may not always be able to agree with the exercise of such rights, as often your personal data remains necessary in relation to the purpose for which it was originally collected and processed. Further information is available in our Privacy Policy, a copy of which accompanies these Terms of Business, is available on request [or can be viewed on our website at any time].

What personal information we process

The categories of personal data we process include general personal data (which includes normal personal data, personal identity, email addresses and personal financial data) and special categories of personal data if these have been voluntarily provided to us (which includes ethnicity, nationality and medical history). Personal Information may be obtained from you and from any professional or other third parties whom we, in our professional judgment deem appropriate. Personal Information may be obtained from you and from any professional or other third parties whom we, in our professional judgment deem appropriate to fulfil our contractual obligations to you.

How we use your personal information

When your file is open, the personal data is necessary in relation to the purpose for which it was originally intended. We process your personal information to fulfil our contract with you, or where you or we have a legitimate interest in doing so, where otherwise permitted by law, or to comply with applicable law and regulation. We use your personal information for:

Service provision and internal processing (i.e. to assess and/or provide and to service your matter).

Management of relationship (e.g. to develop your relationship with us)

Resolving queries.

Training and service review (e.g. to help us enhance our services and the quality of those services).

Statistical analysis (e.g. to help us enhance our products and services or delivery channels to keep costs down).

Complying with legal obligations (e.g. to prevent, investigate and prosecute crime, including fraud and money laundering).

When your matter is completed and / or your file is closed, we may still process your personal information where we have a legitimate interest in doing so, where we are permitted by law, or to comply with applicable laws and regulation.

Examples of such instances will include:

Complying with legal obligations for statutory and regulatory requirements including for example, HMRC Returns, complaint handling, anti-money laundering, reporting to our regulatory body – the Solicitors Regulation Authority;

Archiving and Storage of your file for the periods outlined in our Retention Policies – see section 12 of these Terms of Business. (Archiving and Storage of personal data is still classed as a processing activity even though it is not being regularly accessed and remains securely locked away); and

Our legitimate interests to conduct conflict of interest checks, statistical analysis and research to help us enhance our products and services.

How We Share Your Information

We may share your personal data with a range of organisations which enable us to fulfil our contract with you, or where we have legitimate interests to do so, or otherwise are required by applicable law and regulation. We can provide more details specific to your personal data on request.

For further information on how we use your data please see our Privacy Policy which is available on request or can be viewed and downloaded on our website www.lpropertylawyers.co.uk

You have a right to complain to the Information Commissioner's Office (<https://www.ico.org.uk>), which regulates the processing of personal data. You may also seek a judicial remedy.

16. Financial services and insurance distribution

We are not authorised under The Financial Services and Markets Act 2000 to provide financial advice, but we are able in certain circumstances to offer a limited range of investment services to clients because we are regulated by the Solicitors Regulation Authority (SRA). We can provide these investment services as an incidental part of the professional services we have been engaged to provide.

If you have any problem with the service we have provided for you, please let us know. We will try and resolve any problem quickly and operate an internal complaints handling system to enable us to resolve the problem between ourselves. If for any reason we are unable to do so, then we are regulated by the SRA and complaints and redress mechanisms are provided through them and the Legal Ombudsman.

The Law Society is a designated professional body for the purposes of the Financial Services and Markets Act 2000. The SRA is the independent regulatory body of the Law Society and the Legal Ombudsman is the independent and impartial complaints handling body established by the Legal Services Act 2007.

The Firm is not authorised by the Financial Conduct Authority. However, it is included on the register maintained by the Financial Conduct Authority so that we can carry on insurance distribution activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA as explained above. The register can be accessed via the Financial Conduct Authority website at <http://www.fsa.gov.uk/register/home.do>.

17. Communication via the Internet

Where appropriate, it is our practice to utilise extranet and email links to send documents. Although this is an extremely effective means of communication, we are unable to guarantee the security and confidentiality of material sent over the internet. Please let us know if you do not want us to communicate with you via this method. We check all communications with antivirus software, but again cannot guarantee that documents will be free from corruption. We recommend that you also use your own antivirus software.

18. Waiver

Our failure to enforce any one or more of these Terms of Business at any time or for any period shall not be a waiver of them or our right at any time to enforce all applicable Terms of Business.

19. Invalidity

The invalidity or unenforceability of any of the provisions of these Terms of Business shall not affect the rest of them which shall continue to bind both you and us.

20. Exclusion of Third Party Rights

Nothing in these Terms of Business or in any other agreement or arrangement between us will confer any rights or other benefits on any third parties whether by statute or otherwise.

21. Entire Agreement

These Terms of Business and our accompanying letter set out all the terms agreed between us in relation to the work we are to undertake for you. All other terms, conditions and representations are hereby excluded and you may not rely or have relied on them. These Terms of Business may only be varied by agreement in writing signed by a Director on our behalf. In the event of any conflict between these Terms of Business and our accompanying letter, the latter shall prevail.

22. Jurisdiction

The High Court of England & Wales shall have exclusive jurisdiction to hear any dispute, which may arise between us. To this end, you and we irrevocably agree to submit to such jurisdiction. Judgment in any suit, action or proceeding brought in the High Court of England and Wales shall be conclusive and binding and may be enforced in the Courts of any other jurisdiction.

23. Amendment

We may, by one month's written notice to you, modify these terms from time to time to reflect our current practice and/or changes to professional and other regulatory requirements which we are obliged to meet.

24. Acceptance of these Terms of Business

Your continued instructions in this matter will amount to your acceptance of these Terms of Business. However, we would ask you to sign one copy (retaining the other for your reference purposes) and return this to us together with all other documents we have asked you to return to us. This is an important document and you should keep it in a safe place.

25. Professional Indemnity Insurance

. We have an obligation to carry professional indemnity insurance and details are available on request. The insurance covers our practice carried on from our offices in England and Wales and will extend to acts or omissions wherever in the world they occur. We draw your attention to the limitation of our liability which is £5,000,000 for advice given under English Law.

26. Outsourcing

Sometimes we ask other companies or people to do typing/photocopying/other administration duties on our files to ensure this is done promptly. We believe we have a legitimate interest, which benefits both you and us, in doing this. We will always seek a confidentiality agreement with these outsourced providers. If you do not want your file to be outsourced, please tell us as soon as possible.

27. Equality and Diversity

Consistent with our internal policies and procedures, we will not discriminate in the way we provide our Services on the grounds of age, disability, gender re-assignment, marriage and civil partnerships, pregnancy and maternity, race (including colour, nationality, citizenship, ethnic or national origins), religion or belief, sex or sexual orientation.

28. Criminal Finances Act 2017

The firm is committed to promoting compliance with the requirements of the Criminal Finances Act 2017 within its practices as well as in those areas in which it has influence.

The Firm does not tolerate tax evasion, or the facilitation thereof in any circumstances, whether committed by or facilitated by a client, personnel or associated persons/ companies.

29. The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

If we have not met you either in person (because, for example, instructions and signing of the contract documentation is taking place by telephone/mail, e mail or on-line – ie: by way of a “distance” contract) or we have taken instructions and a contract has been concluded away from our business premises (because, for example, we have met with you at home - ie: by way of an “off-premises” contract) and the contract was entered into on or after 14 June 2014, you have the right to cancel this contract within 14 calendar days of entering into the contract without giving any reason.

The cancellation period will expire after 14 calendar days from the day of the conclusion of the contract. To exercise your right to cancel, you must inform us, LPL, a division of Read Roper & Read Solicitors Limited, 5th Floor Delphinian House, Riverside, New Bailey Street, Manchester M3 5FS Telephone 0333 305 5189 or fax 0333 344 5370 or info@lpropertylawyers.co.uk of your decision to cancel this contract by a clear statement (eg: a letter sent by post, fax or e mail). You may use the model cancellation form attached to your Client Care Letter, but it is not obligatory.

To meet the cancellation deadline, you must send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

Should you require the work to be commenced within the 14 calendar day cancellation period, you must provide your agreement to that in writing, by e mail, post or fax to enable us to do so. By signing and returning a copy of your client care letter, you are providing your agreement in writing to enable us to commence work within the 14 calendar day cancellation period. Where you have provided your consent for work to commence within the 14 calendar day cancellation period and you later exercise your right to cancel, you will be liable for any costs, VAT and disbursements incurred up to the point of cancellation. Unless you make an express request for us to commence work within the 14 day period (i.e. by signing and returning a copy of your Client Care Letter we will not be able to undertake any work during that period.

30. Consumer Protection Regulations (CPR)

The Consumer Protection from Unfair Trading Regulations (as amended) regulate transactions between traders and consumers and prohibit trading practices that amount to unfair commercial practices and misleading acts and omissions. Neither You, the client, or Us, your legal representative, must mislead a buyer or tenant either by providing incorrect or ambiguous information, or by omitting to provide material information about the property You are selling.

Certain information will be revealed through searches and other enquiries of public databases, surveys and valuation reports. However, You must disclose to Us any known defects and other material adverse matters relating to the property known to You and failure to do so may mean that, in certain circumstances, the buyer or tenant would have rights of redress against You.

We encourage You to make all known disclosures as early in the transaction as possible to prevent delays. If We become aware of any such existence of material information, and You decline to authorise disclosure to the buyer or tenant, then We would have to consider whether it was possible to continue to act for You as the CPR's impose a duty to act fairly towards You as Our client and also towards third parties, especially those that are unrepresented.

31. Quality Standards

Due to our own internal quality standards and us achieving CQS, we are subject to periodic checks by outside assessors. This could mean that your file may be selected for checking/ auditing. We believe this is a legitimate interest which benefits both you and us in maintaining the high standards of our work.

All inspections are, of course, conducted in confidence and all external firms and organisations working with us are required to maintain confidentiality in relation to any files and papers that are audited/ checked by them.

Your file(s) may also be reviewed in a due diligence exercise relating to the sale or transfer of all or part of our business, the acquisition of another business by us or the acquisition of a new business.

Please contact us immediately if we can explain this section further and to advise us if you do not want your file to be reviewed.

32. Legal Aid

We do not undertake legal aid work and it is important that you are aware of Legal Aid. Legal Aid is useful to a litigant because if he loses, his liability is limited to his means-tested contribution, and it is unlikely the Court will allow the victor to recover any costs against him. Legal Aid is not free. In most cases it is only a loan repaid from the fruits of the action. If the assisted party succeeds and recovers or preserves any asset (except for some exemptions for maintenance and family proceedings), it is subject to the statutory charge. The statutory charge operates to pur the recover or the preserved asset first towards payment of the assisted party's legal costs, and the assisted party only gets the net balance (if any) – often much later

because of the time taken in quantifying the final costs. If money is recovered, it has to be paid to the assisted party's solicitor who has to pay it into the Legal Aid Fund who carry out the accounting and pay out the balance. The Legal Aid Agency has no power to reduce or waive the effect of the statutory charge. If a home is involved, it is sometimes possible to delay payment, but the statutory charge then operates like a mortgage and attracts interest until everything is repaid on sale. For more information please discuss this with the person attending to your case (they will be able to confirm if Legal Aid will be relevant to your type of case and if you may qualify) / alternatively go to the LAA website www.gov.uk/legal-aid or telephone them directly on 0300 20 20 20.

33. Green Deal Scheme

The Green Deal Scheme is a government driven initiative to allow for a loan to be provided on a property for the improvement of its energy efficiency. The loan is repayable on a monthly basis, in conjunction with the power bills on the property. The loan will run with the property unless it is repaid on the sale or transfer of the property.

The seller(s) of the property are required, by law, to disclose the existence of any Green Deal loan on the property they are selling, or they may become liable for repaying the outstanding debt, even after they have sold the property. The Estate Agent/Seller must disclose the existence of a Green Deal loan agreement prior to a sale being agreed. If the property is being sold at auction, the existence of a Green Deal loan agreement should be disclosed before the winning bid is made.

The purchaser on a normal sale should be given an EPC should the Green Deal improvement or an EPC and a disclose document showing details of the work carried out under the Green Deal Scheme. This disclosure document will be provided by the energy provider on completion of the work as well as details of the repayment amount, the unexpired term of the loan and details of the loan provider.

Disclosure of the Green Deal loan must be made at least 7 days before the transaction or arrangement is entered into or if this is not practicable then the disclosure requirement must be satisfied as soon as practicable before the transaction is entered into. The seller must secure that the contract for sale includes an acknowledgment by the purchaser that they have received notice that the property is a Green Deal property and that the bill payer at the property is liable to make payments under the green deal plan and further that certain terms of that plan are binding on the bill payer.

Whilst there are no charges, restrictions, notices or cautions registered when a property is a Green Deal property, the mortgage lender must be notified of the existence of the Green Deal loan because the borrower/new property owner is taking on another loan which runs with the property.

If this applies to you we will ask you to confirm so in writing when signing and returning the Questionnaire issued to you with the Client Care Letter as confirmation of your authority for us to make such disclosure to your mortgage lender.

Please note that we offer no guarantee/warranties in relation to the extent and nature of any works undertaken under the Green Deal Scheme. It is your responsibility to ensure that you have satisfied yourself as to the extent, nature and repayment provision of any such works undertaken in accordance with the Green Deal Scheme.

We would recommend that all Green Deal loans be repaid by the seller on completion of the property transaction, as the value of the property will undoubtedly have already taken into account the work undertaken under the Green Deal Loan.

Land Tax Declaration Form



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

You have to pay Stamp Duty Land Tax (SDLT) if you buy a property or land over a certain price in England. The amount you need to pay (if at all) depends on the property value and your circumstances, like whether you're a first-time buyer or if you own other properties. We can help you work out what you need to pay.

1. Non-residential property

1.1	Will the property be non-residential or a mixture of residential and non-residential (like a shop with a flat above it)?	No
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2. Higher rate tax on multiple properties

2.1	Once this purchase has completed how many properties worth more than £40,000 will the buyers, and their spouses or civil partners, own between them anywhere in the world?	One
2.2	Once this purchase has completed will the new property become the main residence for all buyers, their spouses or civil partners, and will their previous main residence have been sold?	N/A question not asked
2.3	Is the property moveable (e.g. a caravan, houseboat or mobile home)?	N/A question not asked

3. First time buyers relief

3.1	Are you buying the property as a company?	No
3.2	Has any buyer ever owned all or part of any residential property or land anywhere in the world, whether bought, given or inherited?	No
3.3	Will the new property be the main residence for all buyers?	Yes

4. Non-UK resident

4.1	Are any of the purchasers non-UK resident?	No
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Based on the information you've given us,

1. You will need to pay the Standard SDLT rate.

2. You qualify for First Time Buyer Relief.
3. You do NOT need to pay the Non-UK resident surcharge.
4. Buying a residential property in England for £262,000 you will need to pay £0 with the First Time Buyers Relief.

The above statements are a guide for calculating SDLT. The accuracy of the calculation depends on your answers. NOTE: Purchasing a property with a new lease, or purchases by a company or trust are not included in this guidance. In these circumstances, it is essential to consult with your conveyancer for specific advice. For more information about Stamp Duty Land Tax, visit <https://www.gov.uk/stamp-duty-land-tax>.

Getting tax advice

We're not able to give you tax advice, but you can speak directly to HMRC, a tax specialist or an accountant.

Please be aware that if you give false information on the form we submit to HMRC, you could receive financial penalties or be prosecuted.

Financial statement



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

Money In

New mortgage with Coventry Building Society	£248,900
Savings Earnings	£14,814

Money Out

Purchase of 48 Penenden	£262,000
Stamp Duty	£0
Disbursements	£150
Legal fees (inc. VAT)	£1,564
Total	£0

Financial form

Your purchase		
1	Is it being purchased at full market value?	Yes
2	Full market value amount	N/A question not asked
3	Reason for discount	N/A question not asked
4	Are there any buyer incentives?	No
5	Incentives	N/A question not asked
6	Have you paid any advance payment or deposit?	No
7	Advance payment amount	N/A question not asked
8	Reason for advance payment or deposit	N/A question not asked
9	New mortgage	Yes
10	Mortgage lender	Coventry Building Society
11	Mortgage amount	£248,900
12	Purchasing under a financial assistance scheme	No
13	Details of financial assistance scheme	N/A question not asked
14	Will you be making an equal contribution to the deposit?	Yes
15	Is any person contributing to the deposit funds in any way, who is NOT named as a purchaser?	No
16	Do any of the funds to be used in this transaction come from, or have at some point come from,	No

	outside the UK?	
17	Country of origin	N/A question not asked

Evidence for sources of funds

"		
1	Personal savings	Not Available

Client Contributions		
1	Allocation of funds	N/A question not asked
2	Why does your total contribution differ from the financial statement?	N/A question not asked

Tell us how to send you money



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent,
DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

1. Payment Method

1.1	Chosen payment method	Cheque
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2. Bank Account Details

2.1	Account name	N/A question not asked
2.2	Account number	N/A question not asked
2.3	Sort code	N/A question not asked
2.4	Roll / reference number (optional)	N/A question not asked
2.5	Cheque payable to	MISS N J NESBITT

Property Searches Form



Ref: EC3391478G/ORD

Case: Purchase of 48 Penenden, New Ash Green, Longfield, Kent, DA3 8LS

Customer(s): Natalie Nesbitt, Justin Evans

In the next step we will ask if you wish to order searches now, or wait until there is greater certainty that your purchase will complete.

The purpose of 'Searches' is to discover information about the property that you should be aware of before committing to buy it: information that might not be apparent when you viewed it, and would not be revealed as part of a survey. Each search consists of a report prepared by a specialist company.

We order these searches as standard:

- 1.** Local Authority Search
- 2.** Drainage & Water Search
- 3.** Environmental Risk Search
- 4.** Mining search (only if the property is in an area historically affected by mining or if this is a condition of your mortgage offer)

Searches can take between 24 hours to several weeks to return depending on local authorities turnaround times which may vary. To avoid delays searches should be ordered as early as possible, however, if your purchase falls through and searches have been submitted, the cost of the searches cannot be reimbursed.

You may wish to wait until your mortgage offer is confirmed or, if you are having an independent survey, you may wish to wait for it to be completed. Please note we cannot proceed to exchange contracts until satisfactory search results have been received.

1. Searches

1.1	When do you wish us to order searches on the property?	After both
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Authority To Proceed

1. I have read this document, which includes the customer care letter, quotation, terms of business and the home movers checklist, and I understand my obligations under this agreement.
2. I will inform LPL a division of Read Roper and Read Solicitors Limited (Manchester) of any changes to the information given.
3. LPL a division of Read Roper and Read Solicitors Limited (Manchester) can accept instructions from one co-owner so as to bind the other co-owner(s).
4. LPL a division of Read Roper and Read Solicitors Limited (Manchester) have my authority to obtain and divulge such information as is reasonable and proper to such lenders, third parties, persons or bodies as is necessary to assist the transaction or comply with any legislation or the Solicitors/Conveyancers Code of Conduct. e.g. obtaining mortgage redemption figures
5. LPL a division of Read Roper and Read Solicitors Limited (Manchester) may share relevant information with other parties involved in this transaction and any related chain of transactions at any stage.
6. I authorise LPL a division of Read Roper and Read Solicitors Limited (Manchester) to act as our agents for the purpose of filling the necessary form relating to Stamp Duty Land Tax on our behalf.
7. I am aware of the 14 day cooling off period. I hereby give notice that I wish you to start our conveyancing work immediately and therefore agree to waive the cooling off period. I understand that this means that any costs for this work incurred on my behalf during the 14 days and thereafter, for example identity checks and searches, will be paid by me and are not refundable under any circumstances.

Signed:

Signed: