

Important Note

- Please complete the questionnaire in as much detail as possible to avoid unnecessary delays
- Once completed, please sign and submit the questionnaire electronically alongside the documents referred to in 'What you need to do' section of our welcome letter
- You are required to complete a facial recognition ID check, please see our facial recognition guide which is attached to your welcome pack
- Any question marked with an asterisk (*) is mandatory and must be completed before you submit this questionnaire

Client

Title	Mr
All Forenames	DENIS
Surname	O'NEILL
Date Of Birth	01/03/1984
NI Number*	JT 68 75 20 A
Address	11 Felbridge Avenue Stanmore
Postcode	HA7 2BZ
Previous address if less than 12 months at current address.	
Email	denis@rocklawn.co.uk
Telephone number	02089334094
Occupation *	Construction Manager
Name of Employer and Start date	Rocklawn Construction Ltd 17th September 2014
Annual Net Income	35,916

Client

Title	Mr
All Forenames	GLYNN
Surname	O'NEILL
Date Of Birth	01/03/1986
NI Number*	JT 68 75 21 B
Address	11 Felbridge Avenue Stanmore
Postcode	HA7 2BZ
Previous address if less than 12 months at current address.	
Email	glynn1232003@yahoo.co.uk
Telephone number	02089334094

Occupation *	Office Manager
Name of Employer and Start date	Rocklawn Construction Ltd 1st August 2014
Annual Net Income	25,116

Communication		
Please confirm that you were not cold called. Examples of cold calling would be being approached in the street whilst shopping or they contacted you by knocking on your door at home for your instructions. *	<input checked="checked" type="checkbox"/> I confirm I was NOT "cold called"	<input type="checkbox"/> I confirm I was "cold called"

Communicating with you - Please tick the box if any of the following apply:	
You will not be able to fully understand our written communications because English is not your first language or for any other reason	<input type="checkbox"/>
You will only be able to fully understand our written communications by relying on someone else to read documents out to you and/or translate them	<input type="checkbox"/>
You will not be able to fully understand us if we call you by telephone either due to language difficulties or a disability	<input type="checkbox"/>
If you are receiving a gifted deposit, the person who is giving you this money will not be able to understand our written communications because English is not their first language or for any other reason	<input type="checkbox"/>
If there will be an occupier residing at the property with you, the occupier(s) will not be able to fully understand our written communications because English is not their first language or for any other reason	<input type="checkbox"/>

Updates

Please note that we provide weekly updates which may be by email or telephone. Please discuss any specific requirements with your case handler.

Please advise as to your preferred method of communication

Email ☒

Telephone ☐

Authority to liaise with a third party on your behalf

If you wish for us to update a third party on your behalf during the conveyancing process such as Mother/Father/Friend, please authorise us to do so by completing the section below:

I/We authorise LPL to provide updates on my/our transaction to (NAME OF PERSON) Catherine O' Neill who is connected to me/us as (Father/Mother/Friend) Mother due to the following reason (Please insert reason why) 07736774387. Their contact details are as follows (EMAIL/TELEPHONE) carey.oneill@btopenworld.com.

PLEASE NOTE THAT WE ARE UNABLE TO TAKE INSTRUCTIONS FROM THE THIRD PARTY.

Purchase Property	
Address	20 Embleton Road Watford Hertfordshire GBR WD19 7PN
Purchase Price *	£ 470,000.00
Are you purchasing the property for a sum which is less than its market value? (e.g at a discount from a family member)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Is the property which you are purchasing a new build?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Have you purchased the property at an auction?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Is this a Buy to Let purchase?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

If applicable, are there sitting tenants which are to remain in the property?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Estate Agent details	Fairfields Fairfields meghan@fairfieldestates.co.uk 02084280540
Will anyone else age 17 and over reside at the property on completion with you?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Name: Address: E-Mail:

Funding your purchase	
Are you using a mortgage to finance your purchase?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO If the answer to this question is "NO", please move to the next section
Lender	Natwest
Amount	350000
Are you using a Mortgage Broker? (if so, please provide name, telephone number and email address)	Ray Harris, 07712527840, rayharris@barhams.org.uk

Source of funds		
We are required to verify your source of funds due to Money Laundering Regulations. Please therefore confirm the source for the balance funds towards your purchase via Armalytix. You will receive an invite to do this separately. Please note additional fees apply if you are receiving a gift.		
Savings *	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	Amount:
Related Sale *	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	Are we acting? Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please provide details of the law firm acting:

Gift from family member or friends * (additional fee applies)	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	<p>If yes, please provide the full names and address of the Gifto(r)s and the amount being gifted. We will need to write to them to confirm the amount, the money is a gift, they are not bankrupt and they will not have an interest in the property. They will also need to provide ID and bank statements. By providing their details you are confirming we may write to them to obtain this information and report to your lender.</p> <p>Name: Catherine & Michael O' Neill Address: 11 Felbridge Avenue Stanmore HA7 2BZ E-Mail: carey.oneill@btopenworld.com Amount being gifted: 60000</p>
Loan from family member or friends *	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	<p>If yes, please provide the full names and address of the person(s) loaning the money and the amount being loaned. We will need to write to them to confirm the amount. They will also need to provide ID and bank statements. By providing their details you are confirming we may write to them to obtain this information and report to your lender.</p>
Remortgage on existing property *	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	<p>Please provide the details of the solicitor acting and forward a copy of your mortgage offer.</p>
Help to Buy ISA	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
Lifetime ISA	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
Funds from overseas (including any funds which are being gifted to you where applicable)	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<p>If yes, which country are the funds from?</p> <p>We must advise at this stage that if any source of funds is coming from the sale of a property in a jurisdiction outside of the UK then we must have evidence that the sale was conducted by a lawyer within that jurisdiction and crucially funds passed through that Lawyers Account. If this evidence cannot be produced then we will be unable to accept the money and you will need to source alternative funds (note that this only applies in relation to the sale of a property outside of the UK)</p>
Funds from crypto currency	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<p>Please be advised that we do not have the ability or expertise to effectively assess the risk posed by crypto currency and consequently we will not be able to accept these into our client account.</p>

Consent	
<p>We are accredited as part of the Law Society's Conveyancing Quality Scheme. The scheme is designed to improve transparency of transactions, raise service levels and provide better communication and a more efficient process. To achieve this we need your authority to enable us to share information with other parties involved in this transaction and any related chain of transactions.</p> <p>By signing and returning the copy of this questionnaire you will be confirming that we have your authority to provide information to other parties in accordance with the Law Society Conveyancing Protocol. <u>If you do not wish us to do so please advise us immediately.</u></p>	
<p>Tick here to confirm that you want us to start work on your case immediately*</p> <p>OR</p> <p>To wait until the end of the 14 day cancellation period*</p> <p><i>*You have the right to cancel this contract within 14 days of entering into it ("the cancellation period") without incurring any costs or liability. We will not be able to commence work on your case until the cancellation period has expired. Alternatively you may, however, request that we commence work immediately, in which case your right to cancel will be lost and you will be responsible for any costs incurred, e.g. search fees, Land Registry fees, incurred by us prior to any subsequent cancellation. *</i></p>	<p><input checked="" type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>If you provide us with an email address we may store your email address and use it to send you a useful newsletter. If we do send you a newsletter by email, that email will include a link to enable you to unsubscribe from any further marketing communications. We hope you will find our newsletters interesting and helpful but if you prefer not to receive even that first newsletter please send a quick email to newbusiness@lpropertylawyers.co.uk with the word 'unsubscribe' in the subject heading.</p> <p>Please confirm if you wish this newsletter to be sent to you * ;</p> <p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Following completion of your transaction we will send to you a copy of the title deeds to your property as registered at The Land Registry. Our regulatory body recommends this as best practice as it provides you with evidence that the transaction has been completed correctly. This document will show the address of the property, who legally owns the property and who has a charge over the property. This is an important document and should be retained by you for future reference. If you notice any errors or omissions on the document, please contact us as a matter of urgency. There is a charge of £20.00 plus VAT for providing you with this document. If you do not require this document please let us know by emailing postcompletion@lpropertylawyers.co.uk</p>	

I/We confirm my/our instructions to you to proceed with the above matter on the terms and conditions set out in your Information Pack (including your Estimate of the amount you will charge). Please check you have completed all sections of the questionnaire then date and sign below	
Sign:	<div><div>DENIS O'NEILL</div><div>DENIS O'NEILL - 16/08/2024 14:10 (via Hoowla eSign)</div></div>
Sign:	<div><div>GLYNN O'NEILL</div><div>GLYNN O'NEILL - 16/08/2024 14:28 (via Hoowla eSign)</div></div>
Dated:	

DECLARATION OF BENEFICIAL INTEREST – NOT APPLICABLE TO A SOLE PURCHASER

PROPERTY: 20 Embleton Road Watford WD19 7PN

There are two methods by which you may own the property; “**Joint Tenants**” and “**Tenants in Common**”.

Joint Tenants

Where the parties own the property as Beneficial Joint Tenants then, in the event of the death of one owner, the remaining owner or owners receive the deceased’s share in the property automatically. Thus, if a couple own the property as Beneficial Joint Tenants and one of them dies, then the survivor automatically becomes the sole owner of the property. If there is a sale during their joint lifetime, the net sale proceeds are held on an equal basis.

Tenants in Common

The situation is substantially different to the above. If one owner dies that owner’s share in the property does not pass automatically to the other owner but passes under the deceased’s will or under the laws on intestacy if the deceased did not make provision by way of will. The deceased can therefore leave his or her interest in the property to whoever he or she wishes. In addition, tenants in common can hold their interests in the property in equal or unequal shares. Holding the property as Tenants in Common should especially be considered if: -

- a. One or more parties have made a greater contribution towards the purchase price.
- b. There are children from a previous relationship or other dependants whose interests you wish to protect

If you are considering holding the beneficial interest to the property as Tenants in Common or require further clarification on the above we recommend that you contact our specialist Solicitor in this area namely Julie Bell at jbell@lpropertylawyers.co.uk for a free initial no obligation discussion.

If you wish to proceed without our legal advice by signing below **YOU HEREBY CONFIRM** that you have been offered a free initial no obligation discussion with a specialist trust Solicitor at LPL and you have decided to proceed at your own risk.

We wish to hold the Beneficial Interest in our property as: -

- ☐ **JOINT TENANTS** – meaning that the right of survivorship applies on death and that on any sale in our lifetime we hold the net proceeds equally
- ☒ **TENANTS IN COMMON** – meaning that the right of survivorship does not apply and that on death or sale in our lifetime we hold the net proceeds:-
- ☐ in equal shares
- ☐ in unequal shares and those shares are as follows: -

Sign:	<div>DENIS O'NEILL</div> <div>DENIS O'NEILL - 16/08/2024 14:10 (via Hoowla eSign)</div>	
Sign:	<div>GLYNN O'NEILL</div> <div>GLYNN O'NEILL - 16/08/2024 14:28 (via Hoowla eSign)</div>	
Dated:.....		

STAMP DUTY LAND TAX DECLARATION

CLIENT NAME: Mr DENIS O'NEILL

CLIENT NAME: Mr GLYNN O'NEILL

PURCHASE ADDRESS:

20 Embleton Road Watford WD19 7PN

Please note this declaration is designed to establish whether or not your transaction requires additional specialist tax advice. If your purchase attracts either a Stamp Duty Land Tax Relief or a requirement to pay additional Stamp Duty Land Tax, then we consider this to be a 'Stamp Duty Land Tax Complex Transaction' which falls outside the scope of our retainer. If necessary, we will refer you to seek professional advice from a tax expert.

We are limited to completing the SDLT form based on information provided by you and your tax specialist where appropriate. Where we act for your mortgage lender, the payment of SDLT must not be deferred and we must have cleared funds prior to completion. You are responsible for any errors and representations made to HMRC. Please note that HMRC will charge interest on any underpaid tax and have the power to charge penalties for deliberate errors.

By taking specialist advice for Complex Transactions, you will be ensuring that no overpayment or underpayment is made.

Excluding your current main residence, do you or the person(s) you are purchasing the property with currently own, or have an interest in another property anywhere in the world?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Have you, or the person(s) you are purchasing the property with ever owned or had an interest in another property anywhere in the world?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Does the property you are buying have a separate self contained annex with its own facilities?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Does the property you are buying have any separate land used for any other purpose than a private garden such as grazing land/stables/outbuildings?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Is this a Limited Company purchase?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

Are you an unmarried couple with your own property, buying first main residence together?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Is the property that you are purchasing unhabitable?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Are you an executor buying from an estate?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Are you and where applicable the party you are purchasing with First Time Buyers, if so, you may be entitled to relief. To qualify, you MUST NOT own any other property not should you have owned another property in either the UK or worldwide	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

If **yes**, you may be liable for the higher rate Stamp Duty Land Tax on the purchase price, or entitled to a Stamp Duty Land Tax Relief. **PLEASE COMPLETE THE FOLLOWING**

We recommend that you contact Bell Howley Perrotton LLP who will be able to calculate the tax for you and advise you on next steps. Their e-mail address is SDLT@bhptax.law and please quote the reference "LPL".

Upon receipt of this SDLT Declaration and Bell Howley Perrotton LLP's tax calculation, we will provide you with a draft financial statement illustrating the amount of Stamp Duty Land Tax due. Please note, if further information comes to light during the transaction, we may revise this illustration or suggest you take specialist advice.

I/we have been advised to consult a specialist in Stamp Duty Land Tax to enable me/us to confirm which rate of Stamp Duty Land Tax is applicable. If I/we decide not to take any additional advice, I/we agree that LPL Solicitors will not provide me with any specialist tax advice. YES ☒

I/we hereby consent to LPL Solicitors contacting Bell Howley Perrotton LLP to provide our contact details and transaction information to enable them to provide us with a fee quote as our matter has been identified as a potentially 'Complex Stamp Duty Land Tax Transaction' which requires specialist advice if applicable. YES ☐
NO ☒

I/we confirm the information provided in this declaration is correct to the best of my/our knowledge * YES ☒

I/we confirm if our circumstances change during the course of the transaction it is my/our responsibility to contact you and advise you accordingly so any amendments may be made to the SDLT return. * YES ☒

Purchase Reference: NBT/NBT/872871

I/we understand the funds to make the payment of the Stamp Duty
Land Tax are required to be in your client account as cleared funds
prior to completion of this transaction. *

YES ☒

Signed:

DENIS O'NEILL

DENIS O'NEILL - 16/08/2024 14:10 (via Hoowla eSign)

Signed:

GLYNN O'NEILL

GLYNN O'NEILL - 16/08/2024 14:28 (via Hoowla eSign)

E-signature: New Purchase Questionnaire

Issuer: LPL

Document Generated: 16/08/2024 14:28:53 BST

Document Fingerprint: FE5FE92F9CD40053CCC93D857362FD23

Parties involved with this document

Date Processed	Signer Details
16/08/2024 14:28:53 BST	GLYNN O'NEILL - Signer
16/08/2024 14:10:22 BST	DENIS O'NEILL - Signer

Audit Log History

Date	Description
16/08/2024 14:28:53 BST	Signed document finalised with a fingerprint of FE5FE92F9CD40053CCC93D857362FD23. (82.132.185.247)
16/08/2024 14:28:53 BST	Document has been signed by all parties
16/08/2024 14:28:53 BST	GLYNN O'NEILL (glynn1232003@yahoo.co.uk) has signed the envelope. (82.132.185.247)
16/08/2024 14:26:28 BST	GLYNN O'NEILL (glynn1232003@yahoo.co.uk) has opened the document. (82.132.185.247)
16/08/2024 14:10:23 BST	DENIS O'NEILL (denis@rocklawn.co.uk) has opened the document. (81.135.101.110)
16/08/2024 14:10:22 BST	Sent the envelope to glynn1232003@yahoo.co.uk for signing. (81.135.101.110)
16/08/2024 14:10:22 BST	DENIS O'NEILL (denis@rocklawn.co.uk) has signed the envelope. (81.135.101.110)
16/08/2024 14:09:14 BST	DENIS O'NEILL (denis@rocklawn.co.uk) has opened the document. (81.135.101.110)
16/08/2024 14:09:14 BST	Envelope content changed by denis@rocklawn.co.uk through form filling to have a fingerprint of 07ADE5BE6CC5CABD812F814E4EB6A7A3. (81.135.101.110)
15/08/2024 07:22:08 BST	DENIS O'NEILL (denis@rocklawn.co.uk) has been assigned as a signer to this envelope. (219.91.145.98)
15/08/2024 07:22:06 BST	GLYNN O'NEILL (glynn1232003@yahoo.co.uk) has been assigned as a signer to this envelope. (219.91.145.98)
15/08/2024 07:22:06 BST	Envelope generated with an original fingerprint of 413CF3C3B3A6D42994D7545D15452611. (219.91.145.98)