

Date: 21/06/22



Read Roper & Read Solicitors Limited
11th Floor Alberton House
St Mary's Parsonage
MANCHESTER
M3 2WJ

Mortgages
TSB Bank plc
PO Box 373
Manston Lane
Leeds
LS14 9GQ

Tel no: 0800 056 1088
Fax no: 0203 357 9152

Mortgage Reference Number: M539164243

Please use this number when you contact us about this mortgage application.

Please disregard any previously received instructions from us in relation to the property detailed below.

YOUR INSTRUCTIONS

We have issued a mortgage offer, and would like you to act for us in the transaction.

How to use these instructions

These instructions are in four sections, as follows:

1. General information applicable to the mortgage transactions
2. Instructions for House Purchase and Remortgage transactions only
3. Instructions for Transfer of Mortgage Property (Transfer of Equity) transactions only (including where Additional Borrowing is being taken out simultaneously)
4. Instructions for Additional Borrowing transactions only

You are instructed in accordance with the sections relevant for this particular transaction. The relevant sections can be determined from the transaction type for this application, which you will be informed of via the LMS portal.

Within each part, there may also be further conditional instructions that you must follow.

If you'd like this in another format such as large print, Braille or audio please ask in branch. If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration No 191240).
TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Part 1. General Information applicable to the mortgage transaction

The borrowers	Name	Mr Gustav Appiagyei
	Address	18 LAMPORT CRESCENT RAUNDS WELLINGBOROUGH NN9 6UX

Other occupiers	Name(s)	Naomi Appiagyei
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The property	Address	18 LAMPORT CRESCENT RAUNDS WELLINGBOROUGH NN9 6UX
	Property type	Detached House
	Type of legal title	Freehold

Offer	A copy of the offer which has today been issued to the borrower has been provided to you along with these instructions via the LMS portal.
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Your attention is drawn to the current edition of the applicable Lenders' Handbook. The Handbook gives practical advice and sets out the policies on a variety of administrative and legal matters. If you are unable to find an answer to your query in the Handbook, the relevant Part 2 instructions will also give details of who you need to contact. The Lenders' Handbook also contains general instructions.

Part 2. Instructions that apply to house purchase and remortgage applications

These instructions are governed by and incorporate the current edition of the UK Finance Mortgage Lenders' Handbook applicable to the jurisdiction in which the property is located and the TSB Bank plc Part 2 instructions (although please see below re fees-assisted remortgage cases and separate representation cases). The current edition of the applicable UK Finance Mortgage Lenders' Handbook and the Part 2 instructions for each Handbook are only available on the UK Finance website (<https://lendershandbook.ukfinance.org.uk/lenders-handbook/>). The relevant Part 2 instructions are those on the UK Finance website at the date of these instructions.

Fees-Assisted Remortgage Cases Only:

Where you have been instructed via Legal Marketing Services ("LMS") to act **on our behalf only** in a fees-assisted remortgage case, you are instructed in accordance with the current edition of the LMS Remortgage Instructions (Limited Title Check) England and Wales for TSB Bank plc, as detailed in Appendix A of Schedule 1 of our Agreement for Conveyancing and Panel Management Services with LMS dated 12th October 2016 (as amended from time to time).

Separate Representation Cases Only:

Where you have been instructed via LMS to act **on our behalf** in a separate representation transaction, you are instructed in accordance with the current edition of the LMS Separate Representation Purchase Instructions England & Wales for TSB Bank plc, as detailed in Appendix C of Schedule 1 of our Agreement for Conveyancing and Panel Management Services with LMS dated 12th October 2016 (as amended from time to time).

Further conditions	<p>The borrower must give a first mortgage over the property.</p> <p>YOU MUST ENSURE YOU COMPLY WITH ANY SPECIAL CONDITIONS WHICH ARE STATED TO APPLY TO THE CONVEYANCER. ANY SUCH CONDITIONS WILL BE DETAILED IN THE "SPECIAL CONDITIONS" SECTION OF THE OFFER.</p>
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Affordable Housing Schemes	<p>Where the property is subject to an Affordable Housing Scheme, you are additionally instructed in terms of our Affordable Housing Guidance Notes for Conveyancers. These are available to you via the LMS portal.</p>
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Conveyancer's notes	Purchase Price :
	Estimated property value: £400,000
	<p>The mortgage offer can be withdrawn or changed in certain circumstances. These circumstances are set out in the mortgage offer.</p> <p>Our proforma mortgage deed has been made available to you along with these instructions via the LMS portal. You should submit the Certificate of Title electronically via the LMS portal. Any other documents which may be necessary can also be found via the LMS portal.</p> <p>You must not release the mortgage advance:</p> <ul style="list-style-type: none">• within the offer reflection period unless the borrower has told you they wish to proceed;• unless the details of the property in the title documents agree substantially with those in these instructions or if there are any restrictions, covenants or other matters of an onerous nature affecting the property;• if the purchase price for the property (where relevant) is less than the amount set out in these instructions;

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- unless you are holding the mortgage deed property executed by the borrower named in these instructions; and
 - unless you have complied with these instructions and, so far as relevant, your obligations set out in the Lenders' Handbook.

You are expected to deposit any documents we ask for within TEN WORKING DAYS OF YOU REGISTERING THE CHARGE.

Title deeds and documents will not be examined.

YOU MUST NOT SEND ANY UNNECESSARY PRE-REGISTRATION DEEDS OR OTHER UNNECESSARY DOCUMENTS. PLEASE REFER TO THE LENDERS HANDBOOK (INCLUDING PART 2) FOR DETAILS OF WHICH DOCUMENTS ARE REQUIRED.

YOU MUST NOTIFY US OF ANY SUBSEQUENT CHARGE WHICH WILL BE IN EXISTENCE OR ENTERED INTO ON THE COMPLETION OF THIS MORTGAGE.

Part 3. Instructions that apply to Transfer of Mortgage Property (Transfer of Equity) applications

Please note that, where the existing mortgage is in favour of TSB Bank plc and the purpose of the transaction is to add or remove a borrower from the title, we require this to be processed as a remortgage.

These instructions are governed by and incorporate the current edition of the UK Finance Mortgage Lenders' Handbook applicable to the jurisdiction in which the property is located and the TSB Bank plc Part 2 instructions (although please see below re fees-assisted cases). The current edition of the applicable UK Finance Mortgage Lenders' Handbook and the Part 2 instructions for each Handbook are only available on the UK Finance website (<https://lendershandbook.ukfinance.org.uk/lenders-handbook/>). The relevant Part 2 instructions are those on the UK Finance website at the date of these instructions. Please note that we do not require you to obtain a Local Authority Search in these circumstances.

Fees-Assisted Cases Only:

Where you have been instructed via Legal Marketing Services ("LMS") to act **on our behalf only** in a fees-assisted case, you are instructed in accordance with the current edition of the LMS Remortgage Instructions (Limited Title Check) England and Wales for TSB Bank plc, as detailed in Appendix A of Schedule 1 of our Agreement for Conveyancing and Panel Management Services with LMS dated 12th October 2016 (as amended from time to time).

Further conditions

We must have a first ranking mortgage over the property granted by the borrowers.

YOU MUST ENSURE YOU COMPLY WITH ANY SPECIAL CONDITIONS WHICH ARE STATED TO APPLY TO THE CONVEYANCER. ANY SUCH CONDITIONS WILL BE DETAILED IN THE "SPECIAL CONDITIONS" SECTION OF THE OFFER.

Affordable Housing Schemes:

Where the property is subject to an Affordable Housing Scheme, you are additionally instructed in terms of the relevant sections of our Affordable Housing Guidance Notes for Conveyancers. These are available to you via the LMS portal.

Conveyancer's notes

Purchase Price :

Estimated property value: £400,000

The mortgage offer can be withdrawn or changed in certain circumstances. These circumstances are set out in the mortgage offer.

Our proforma mortgage deed has been made available to you along with these instructions via the LMS portal. You should submit the Certificate of Title electronically via the LMS portal. Any other documents which may be necessary can also be found via the LMS portal.

You must not release the mortgage advance:

- within the offer reflection period unless the borrower has told you they wish to proceed;
- unless the details of the property in the title documents agree substantially with those in these instructions or if there are any restrictions, covenants or other matters of an onerous nature affecting the property;
- if the purchase price for the property (where relevant) is less than the amount set out in these instructions;

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- unless you are holding the mortgage deed properly executed by the borrower named in these instructions; and
 - unless you have complied with these instructions and, so far as relevant, your obligations set out in the Lenders' Handbook.

You are expected to deposit any documents we ask for within TEN WORKING DAYS OF YOU REGISTERING THE CHARGE.

Title deeds and documents will not be examined.

YOU MUST NOT SEND ANY UNNECESSARY PRE-REGISTRATION DEEDS OR OTHER UNNECESSARY DOCUMENTS. PLEASE REFER TO THE LENDERS HANDBOOK (INCLUDING PART 2) FOR DETAILS OF WHICH DOCUMENTS ARE REQUIRED.

YOU MUST NOTIFY US OF ANY SUBSEQUENT CHARGE WHICH WILL BE IN EXISTENCE OR ENTERED INTO ON THE COMPLETION OF THIS MORTGAGE.

Part 4. Instructions that apply to Additional Borrowing applications

Where you are instructed in relation to an application by the borrower to take out additional borrowing on an existing TSB mortgage, this will be because there are additional legal requirements for which you are required to act on our behalf. **These will be detailed in the Special Conditions section of the Offer which you should check carefully before proceeding.**

These instructions are additionally governed by and incorporate the current edition of the UK Finance Mortgage Lenders' Handbook applicable to the jurisdiction in which the property is located and our Part 2 instructions. The current edition of the applicable UK Finance Mortgage Lenders' Handbook and our Part 2 instructions for each Handbook are only available on the UK Finance website (<https://lendershandbook.ukfinance.org.uk/lenders-handbook/>). Our Part 2 instructions are those on the UK Finance website at the date of these instructions.

Affordable Housing Schemes:	Where the property is subject to an Affordable Housing Scheme, you are additionally instructed in terms of the relevant sections of our Affordable Housing Guidance Notes for Conveyancers. These are available to you via the LMS portal.
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Conveyancer's notes	<p>We can withdraw or change these instructions at any time before the transaction completes.</p> <ul style="list-style-type: none">➤ Where some or all of the additional borrowing is to purchase<ul style="list-style-type: none">○ additional land,○ freehold, or○ a longer lease, <p>we require you to put in place the relevant Collateral Charge or Deed of Substituted Security. You must ensure that the names, addresses and property description are correct and for the same to be signed by the borrower and registered against the relevant property title. The relevant pro formas can be obtained via the LMS portal.</p> <p>You must not release the funds unless you have complied with these instructions and your obligations set out in the Lender's Handbook</p> <ul style="list-style-type: none">➤ Where some or all of the additional borrowing is to repay an existing second charge secured on the property:- <p>we require you to repay the outstanding balance secured directly from your account and arrange for discharge of the security. We require you to write to us at</p> <p style="margin-left: 40px;">Mortgages TSB Bank plc PO Box 373 Manston Lane Leeds LS14 9GQ</p> <p>to request the funds and, by doing so, you will be confirming your agreement to these requirements. Should you be unable to meet these requirements following drawdown of the funds, these should be returned to us as soon as possible as per our UK Finance Mortgage Lenders' Handbook requirements.</p>
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Further conditions	<p>We must have a first ranking mortgage over the property granted by the borrowers</p> <p>YOU MUST ENSURE YOU COMPLY WITH ANY SPECIAL CONDITIONS WHICH ARE STATED TO APPLY TO THE CONVEYANCER. ANY SUCH CONDITIONS WILL BE DETAILED IN THE "SPECIAL CONDITIONS" SECTION OF THE OFFER.</p>
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TSB Bank plc

Mortgages
PO Box 373
Manston Lane
Leeds
LS14 9GQ

Tel no: 0800 056 1088

Fax no: 0203 357 9152

21 June 2022

Mr Gustav Adu Appiagyei

Mortgage roll number: M539164243

Please use this roll number when you contact us about your mortgage application.

YOUR REMORTGAGE OFFER LETTER

This mortgage offer letter is dated 21 June 2022.

We, TSB Bank plc, offer Mr Gustav Adu Appiagyei a mortgage loan. The enclosed mortgage illustration also forms part of this offer letter.

The mortgage illustration sets out many of the key terms of your mortgage loan including the loan amount, interest rate(s) and any early repayment charges. You should compare the mortgage illustration given to you before you applied for this mortgage loan with the illustration included in this offer, to see how the details may have changed.

Our agreement for your mortgage loan is made up of this offer letter (including the enclosed mortgage illustration), mortgage conditions and the mortgage deed.

The account will be regulated by the Financial Conduct Authority.

The TSB Mortgage Conditions 2021 apply to this loan. A copy of these conditions is enclosed.

Mortgage summary

This offer is based on borrowing £218,644.00 including £995.00 of fees that have been added to the loan.

Address: 18 LAMPORT CRESCENT, RAUNDS, WELLINGBOROUGH, NN9 6UX

Mortgage Term: 19 years

Repayment Method: This is a repayment mortgage loan.

This is just a summary and you should read your illustration for all the details.

Special Conditions

MOAS0402 - When you take out this mortgage you must repay any mortgage on any property you are selling. The three exceptions to this requirement are where: (1) you are unconditionally bound to sell the property you are selling and its proceeds will be enough to repay any mortgage on it. You must be bound to complete the sales within three months of taking out our mortgage. (2) you have told us that any mortgage is not to be repaid and we have agreed to this. (3) the property to be mortgaged is in Scotland, where you must arrange for any existing mortgage to be repaid within three months of our mortgage. If you own a property in the United Kingdom, either alone or with someone else, which you are not selling and which has any mortgages on it, you must arrange for any such mortgage to be repaid unless we agree otherwise.

MOAS0404 - Both you and our conveyancer must make sure that every adult person who is to live with you at the property signs our form of consent to mortgage.

MOAS0701 - Provided you take out the mortgage, you will be entitled to a cashback feature. We will send your conveyancer the cashback shortly before the date when you are due to take out your mortgage. They must hold it to our order until you take out the mortgage. You can use this money for any purpose you want. You must tell your conveyancer how you want to use this money or if you would like your conveyancer to pay it to you by cheque when you take out your mortgage. If, after your conveyancer has used the money in the way you have instructed, there is some left over, they will send you a cheque for the amount that is left. If you do not take out the mortgage for any reason and we have sent this money to your conveyancer, your conveyancer must return it all to us immediately. Please refer to the flexible features section in your offer for further information.

MOAS0706 - You have declared an intention to repay some or all of your outstanding credit commitments. The mortgage advance has been assessed on this basis and it is your responsibility to ensure that these commitments are repaid. Completion takes place on the condition that such repayment takes place.

M001 - The equity provider must postpone their charge so it ranks after the Mortgage. The conveyancer must ensure that the appropriate documentation is in place.

Reflection Period

We are required to give you time to consider this offer. We have given you 10 days after 21 June 2022 to consider and reflect on the terms and conditions of this loan agreement. You can take longer. If you wish to proceed before the 10 days expire you can do so by telling the conveyancer dealing with the mortgage. If the conveyancer requests release of the funds before the 10 days expire this will be considered as confirmation that you have waived your reflection period for this offer. In any event the reflection period will end when the mortgage starts.

Offer expiry

This mortgage loan offer will expire on 18 December 2022. If you have not taken out your mortgage by then you will need to contact your intermediary to make new arrangements.

Your right to withdraw

You are not bound by the terms of this offer until you have signed the mortgage deed and the funds are released for your mortgage loan.

If you decide not to enter into the mortgage, the Mortgage Illustration section 'Interest rate and other costs' details the fees which are not refundable. You may also have to pay other fees which have been incurred, for example the conveyancer's fee for the legal work undertaken to date.

You do not have the right to withdraw from this mortgage once it has started. However, you have the right to repay the mortgage subject to the payment of any early repayment charges or fees and any other terms which may apply.

Our right to change or withdraw the offer

We may withdraw or change our offer if at any time any of the following happens:

- we think there is fraud
- we have been told that something material is untrue or misleading
- the conveyancer cannot confirm that the property's legal details are satisfactory
- you cannot comply with any of the offer conditions
- at the time we intend to lend you the money, the property's value is materially less than the loan amount
- your circumstances have significantly changed since you applied, for example you have become unemployed

You are referred to the document entitled 'Application Declaration' which was given to you when you applied for this mortgage. It sets out the statements you made by applying for this mortgage loan and upon which we intend to rely.

Changes to any of the information you have given us could alter the information in this offer. If this is the case, please ask for a revised offer.

Interest rate change

Any change in interest rate will come into force on the date we say in the notice of change we give you. This cannot be earlier than the date we give you the notice.

If we do not give the date when the notice will come into force then (unless the law says differently) the date will be:

- the second day after the day we post it (unless we write to an address outside the United Kingdom, then the notice will apply from the 7th day after the day we post it); or
- the day we email you (unless we find out through our computer systems that the email did not reach you on that day).

If any of these days is a public holiday or on a weekend, that day will not count.

Additional Information

Enclosed is the booklet 'Information about your mortgage'. Please ensure you read this carefully as this provides additional information about charges and standard costs and how we manage your mortgage.

If you have any questions about this offer please contact The New Homes Group Limited who are available on 01206715400.

Conveyancer

A copy of this offer letter and the other documents which make up this agreement, including the original mortgage deed that you will need to sign, have been sent to the conveyancer dealing with this mortgage.

Read Roper & Read Solicitors Limited
11th Floor Alberton House, St Mary's Parsonage, Manchester, M3 2WJ

Who regulates us

TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 191240. You can check our authorisation and regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's (FCA) website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Mortgage Illustration

This is the mortgage illustration which forms part of your offer letter dated 21 June 2022.

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

Illustration number: 1

Roll number: M539164243

1. Lender

TSB Bank plc

Telephone number 0800 056 1088

Mortgages
PO Box 373
Manston Lane
Leeds
LS14 9GQ

2. Credit intermediary

IMH (PE8 6TJ)

Telephone number 01206715400

4/5, Eaglethorpe, Peterborough, PE8 6TJ

The New Homes Group Limited recommends, having assessed your needs and circumstances, that you take out this mortgage.

TSB Bank plc will pay Independent Mortgage Helpline £870.60 for arranging this mortgage.

3. Main features of the loan

Amount and currency of the loan to be granted: £218,644.00.

Duration of loan: 19 years.

This loan is a repayment mortgage.

A fixed rate until 31/08/2024 followed by a variable rate detailed in the Interest rate and other costs section.

TSB Bank plc can change a lender variable rate at any time, after giving you notice that they are going to do so. Further information about when a lender variable rate can change can be found in the 'Mortgage Conditions' booklet which is issued with the offer letter.

Total amount to be repaid: £313,645.15

This means that you will pay back £1.43 for every £1 borrowed.

These figures are only an illustration and would vary following interest rate changes and if you do not keep the mortgage for the selected term.

3. Main features of the loan

Value of the property assumed to prepare this information sheet: £400,000

Minimum value of the property required to borrow the illustrated amount £242,938

This loan will be secured against : 18 LAMPORT CRESCENT, RAUNDS, WELLINGBOROUGH, NN9 6UX

If you (or any one of you) have another mortgage with TSB Bank plc any security for that mortgage may also cover this mortgage loan. The terms and conditions for the other mortgage will state whether this applies.

4. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.

The APRC applicable to your loan is 4.1%.

This assumes the interest rates are as follows for the full term of the mortgage.

It comprises:

Interest rate

A fixed rate of 2.34% that will apply from completion until 31/08/2024.

Followed by a variable rate which is TSB Homeowner Variable Rate, currently 4.49% , for the remaining term.

Costs to be paid on a one-off basis

- £995.00 - Product fee. This is only refundable before the mortgage starts and is payable to Lender on submission of your application. This fee has been added to the loan.

Costs to be paid regularly

- None

This APRC is calculated using assumptions regarding the interest rate.

Because part of your loan is a variable interest rate loan, the actual APRC could be different from this APRC if the interest rate for your loan changes. For example, if the interest rate rose to 9.24%, the APRC could increase to 9.70%.

The following costs are not known to the lender and are therefore not included in the APRC:

- A fee may be payable to The New Homes Group Limited on cancellation.
- You may need to pay a fee to register the mortgage. The conveyancer will be able to confirm whether this is payable and the amount.
- You will need to pay for buildings insurance.

Please make sure that you are aware of all other taxes and costs associated with your loan.

5. Frequency and number of payments

Repayment frequency: Monthly

Number of payments: 228

6. Amount of each instalment

One payment of £1621.02.

Then:

£1186.49 until 31/08/2024

£1396.79 until 31/07/2041

Your income may change. Please consider whether you will still be able to afford your monthly repayment instalments if your income falls.

The interest rate on part of this loan can change. This means the amount of your instalments could increase or decrease. For example, if the interest rate rose to 9.24% your payments could increase to £2022.90.

7. Additional obligations

The borrower must comply with the following obligations in order to benefit from the lending conditions described in this document.

You must make sure there is suitable buildings insurance in place as long as you have this mortgage. However, you are not obliged to buy this insurance from TSB Bank plc.

You are obliged to take out this loan to buy a property under an acceptable shared ownership or shared equity scheme.

8. Early repayment

You have the right to repay this loan early, either fully or partially.

Early repayment charge:

Date of repayment	Basis of charge	Amount of charge
01/07/2022 - 31/08/2023	2% of the amount repaid	£4,372.88
01/09/2023 - 31/08/2024	1% of the amount repaid	£2,186.44

The maximum early repayment charge you will pay is £4,372.88. Should you decide to repay this loan early, please contact us to ascertain the exact level of the early repayment charge at that moment.

9. Flexible features

You do not have the right to transfer this loan to another property.

Additional features:

Taking your product rate to a new mortgage

In the future, you can apply for a new loan on another property. If TSB Bank plc agrees to the new loan you

9. Flexible features

can take the following product(s) and any early repayment charge with you for the remainder of the product rate period(s). New loan applications are assessed in line with the lending policy at that time which may, for example, affect the repayment method, loan or term. The new loan will be subject to the terms and conditions in force when you make your application.

37FW

Once you are paying interest at a lender variable rate or follow-on tracker rate, this rate cannot be taken to a new loan. If your application is made during an early repayment charge period, and the new loan is for a smaller amount than you owe, you may have to pay part of the charge. If the new loan is for a greater amount than you owe, you will need a new product for the extra amount you borrow.

Underpayments

You may miss or reduce your monthly payments provided that you have previously made extra payments (overpayments). The total amount of underpayment(s) must not be more than the previous overpayments. Whenever we recalculate your monthly mortgage payment, we use any overpayments you have made to reduce what you owe; once we have done this, you will need to start building up new overpayments before you will be able to underpay again.

Overpayments

You are able to make overpayments to this mortgage at any time subject to any early repayment charges detailed in the early repayment section above.

Sometimes you may be offered the opportunity to make lump sum or regular overpayments without having to pay an early repayment charge. Details of any current offers, which can change from time to time, can be found in the 'Information about your mortgage' booklet issued with mortgage offers.

Incentives

You will receive £500 as a cashback. This is payable when the mortgage starts. TSB Bank plc will send this money to your conveyancer.

TSB Bank plc will not charge you for a valuation of the property, but will arrange for a valuer to make an assessment.

Mortgage product:

37FW - This product is portable to another property, subject to any restrictions in your mortgage offer.

37FW - This product allows overpayments, subject to any early repayment charges.

37FW - Cashback of £500.00, which is payable as described above.

37FW - This product allows payment holidays, subject to meeting the rules in place when you apply.

37FW - Your first basic valuation report is free. This excludes any survey report or building survey that you request.

10. Other rights of the borrower

You have 10 days after the offer letter is issued to reflect before committing yourself to taking out this loan.

You will not have the right to withdraw from this mortgage once it has started.

11. Complaints

If you have a complaint please contact The New Homes Group Limited by telephone on 01206715400 or write to:

The New Homes Group Limited
Plaza Suite
Stanway Retail Park
Peartree Road
Colchester
CO3 0JS

You can obtain full details of our complaints processes by contacting us directly.

Maximum time for handling the complaint: 8 weeks.

If we do not resolve the complaint to your satisfaction internally, you can also contact: the Financial Ombudsman Service at www.financial-ombudsman.org.uk or you can contact FIN-NET for details of the equivalent body in your own country at www.ec.europa.eu/internal_market/fin-net/

12. Non-compliance with the commitments linked to the loan: consequences for the borrower

Things you have to do:

- TSB Bank plc lend you money on the basis that you pay what you should and repay everything you owe when you should, and do the other things you agree to under the agreement.
- That includes using your property as your main residence (unless agreed otherwise) and keeping it in good repair and getting permission before you do certain things, for example letting your property, altering or adding to it or changing its use.
- Make sure your property is insured and (where you arrange the insurance yourself) pay the property insurance premiums on time.

If you do not do what you should when you should you will be breaking the agreement. This means TSB Bank plc may take legal or other action and you will have to pay the costs of that. You could lose your property.

This is not an exhaustive list and you must read your Mortgage Conditions. If there is anything you are unsure about you should seek independent legal advice.

Should you encounter difficulties in making your monthly payments, please contact TSB Bank plc straight away to explore possible solutions.

As a last resort, your home may be repossessed if you do not keep up with payments.

13. Additional information

Any agreement will be governed by the laws and regulations of the country in which your property is situated. The laws and regulations of that country will also be taken as a basis for the establishment of relations with you before any agreement is entered into.

TSB Bank plc will give you a draft credit agreement if they make you a mortgage offer. The agreement for your mortgage loan is made up of Mortgage Conditions, offer letter, mortgage deed and any other agreement you make with TSB Bank plc to do with your mortgage loan.

14. Supervisor
This lender is supervised by the Financial Conduct Authority - www.fca.org.uk
This credit intermediary is supervised by the Financial Conduct Authority - www.fca.org.uk

Supplementary Information

Roll number: M539164243

This document should be read in conjunction with your Mortgage Illustration.

The value of your property

The minimum property value shown in 'Main features of the loan' is the lowest the property value can be to proceed on the terms set out in this illustration. If the property value falls to an amount lower than this, please contact your intermediary.

Your loan amount and mortgage term

The illustration is based on a loan amount of £218,644.00, which includes £995.00 of fees that will be added to the loan over a term of 19 years. The term start date is the 1st of the month following the mortgage start date. For example, if someone takes a 10 year mortgage that starts on 15th June 2017, the mortgage term will start on the 1st July 2017, and end in June 2027.

Variable interest rates can change. Your illustration gives examples of how much more you could pay if rates increase. Mortgages usually take many years to repay and it is not possible to predict how much they may change over the life of your mortgage. The examples are based on the highest borrowing rate over the last 20 years. Interest rates could increase by more than this.

Your first monthly payment

Your first monthly payment includes interest from the day the loan money is sent to your conveyancer, plus your first monthly mortgage payment. The 'Amount of each instalment' section of the mortgage illustration sets out your first payment assuming your mortgage starts on the 1st of the following month. Your first monthly payment will be different as it will depend on when your loan starts.

Your first payment is collected the month after your mortgage starts. For example, if your loan is released in June, your first payment will be collected in July.

Your first payment is collected on the day you choose unless we haven't been able to give you enough notice to collect it. We write to you when your mortgage starts to tell you when we will collect your first and subsequent payments. For more information, including an example of how to calculate your first payment, please refer to the 'Information about your mortgage' booklet which is issued with mortgage offers.

If you don't keep up your repayments

- Taking out this loan means you agree to pay your monthly payments on time and repay everything you owe by the end of the mortgage term. Failure to do so will increase the cost of the loan.
- Your property may be repossessed if you do not keep up your mortgage payments.

Changing your mind

You will have at least 10 days from the date of any offer letter to consider and reflect on the terms and conditions of the loan. If you wish to proceed before the 10 days expire you may, any offer letter will tell you how you can do this.

How to make your monthly payments

Your payments will be collected by direct debit each month. The Direct Debit details are:

Account name: Gustav Appiagyei

Sort Code: 11-06-63

Account number: **0562**

If any of the above details are incorrect please let us know. A copy of the Direct Debit Guarantee is below. For your information, the collections will be made using this reference:

- Service User Number: 840052

Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit TSB Bank plc will notify you **four** working days in advance of your account being debited or as otherwise agreed. If you request TSB Bank plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by TSB Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when TSB Bank plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



CONSENT TO MORTGAGE

The date:	
The occupier:	Naomi Appiagyei
The property:	18 LAMPORT CRESCENT RAUNDS WELLINGBOROUGH NN9 6UX
The borrower(s):	Mr Gustav Appiagyei
The borrowers address:	18 LAMPORT CRESCENT RAUNDS WELLINGBOROUGH NN9 6UX
The lender:	TSB Bank plc Mortgages PO Box 373 Manston Lane Leeds LS14 9GQ

1. The lender proposes to make an advance to the borrower in return for the borrower giving the lender a mortgage over the property.
2. The occupier agrees:
 - to the lender making the advance and any further advances to the borrower;
 - to the borrower giving the lender a mortgage over the property;
 - that any rights or interests that the occupier may have in the property now or in the future will be postponed and will be subject to the lender's rights and powers under the mortgage; and
 - not to claim any right or interest against the lender.
3. The occupier confirms that:
 - the effect of this form of consent has been explained; and
 - the occupier has been advised of the right to independent legal advice about the effect of this form of consent.



Signed by the occupier in the presence of the witness.

The occupier

Instruction: Write normal signature below.

The witness

Instruction: Write normal signature below and print name and initials, full address and occupation. Each occupier's signature must be separately witnessed.

By signing this document you agree that the lender has a right to remove you from the property. You should get independent legal advice before signing this document.