

Partners:
Hemant Ravani LL.M
Chirag Ravani LL.M

Assistant Solicitors:
Gurdip gill LL.M, Bsc (Hons)
Roshni Ravani LL.B

ROBINSON RAVANI & Co

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Mr Omar Ali Abdalla
18 Gooseley Lane
London
E6 6AP

By Email and Post

Our Ref: GG GG/CR/ABD001-0001/Abdalla

Date: 14th July 2017

Email: gill@robinsonravani.com

Dear Mr Abdalla,

Re: Purchase of Freehold Property known as 140 Felbrigge Road, Ilford, Essex IG3 9XJ

I write with reference to your request for me to act on your behalf in connection with your proposed purchase transaction. I will primarily carry out the work on your behalf, but you can also contact Mr Chirag Ravani, who will be familiar with the matter. If there is any aspect of our service with which you are unhappy, please contact me. If we cannot resolve the matter between us, you may contact Hemant Ravani at this office.

Please sign the client care letter and return to me. Once I receive the same from you, I will begin dealing with the legal work necessary at this stage. As this will involve us in paying out monies on your behalf, I should be grateful if you would let me have the sum of £300.00 on account of the costs involved. This payment will be credited against your final bill.

Based on the information you have given and provided there are no unusual circumstances and you do not require us to complete your transaction within 10 working days of exchange of contracts, I estimate that the costs involved in dealing with your purchase would be as follows:

| | Charges | VAT |
|------------------------------------|--------------------|----------------|
| Purchase Price | £480,000.00 | |
| Our Fees | £845.00 | £169.00 |
| Stamp Duty Land Tax | £14,000.00 | £0.00 |
| Land Registry Fee | £270.00 | £0.00 |
| TT Fee (Per Transfer) | £35.00 | £7.00 |
| Fee for completing SDLT Tax Return | £60.00 | £12.00 |
| OS1 Search | £3.00 | £0.00 |
| Search Fees | £300.00 | £0.00 |
| Bankruptcy Search | £2.00 | £0.00 |
| ESTIMATED TOTAL | £15,515.00 | £188.00 |

I will inform you if any difficulties arise or if anything occurs which makes it necessary to revise the above estimate. I would mention at this stage that if the date for completion of your sale is less than ten working days from the date that exchange of contracts takes place we will make an additional charge of £145.00 plus VAT. If a simultaneous exchange and completion is required an additional fee of £199.00 plus VAT will apply. The reason for this is that there is some work that can only be done once contracts are exchanged. If the period between exchange and completion is less than ten working days, we cannot deal with this by correspondence alone and will have to make additional telephone calls, which can be very time consuming. If the property is Leasehold a Leasehold Supplement fee of £175.00 plus VAT will apply.

Should the above transaction fail to proceed to completion, then we will charge a proportion of the above fee as shown in the following table plus VAT and any disbursements we have paid out on your behalf:

| STAGE TRANSACTION HAS REACHED | % of fee charged |
|---------------------------------------------------------------------------------------------------------------------------|------------------|
| We have received and considered the draft papers from the Sellers Solicitors. | 25% |
| We have received answers to preliminary enquiries and received search results and any mortgage instructions if applicable | 50% |
| We have advised you on the terms of the purchase and obtained your signature on the contract in readiness for exchange | 75% |

The Solicitors Accounts Rules require us, in certain circumstances, to pay you money in lieu of interest on general client account funds that we have held for a period on your behalf, if the amount exceeds £20.00. Where these rules are applicable, we will pay you a sum equivalent to interest at the rate of 2.5% below the base rate of Barclays Bank plc. This payment will be made to you without the deduction of tax so it is your responsibility to account to the Inland Revenue for tax (if any) due on this payment. Alternatively, we may arrange for money that we hold for you to be placed on deposit with our bank, in which case our bank will pay interest net of tax whilst the money is on deposit and we will provide you with a statement in respect of this, when forwarding the net interest payment to you.

Please note that we cannot pay out money on your behalf unless we have received funds from you that have cleared through our Bank account. As a result we do not accept personal cheques in respect of monies required from you to complete a transaction or pay a deposit and will require that you either let us have a Bankers draft at least 4 working days before the day on which we have to pay out the money on your behalf or that you arrange for an electronic transfer to our account of the amount required. You must also ensure that you have notified us of any payments that you are making to us directly through the banking system. If we do not have advanced knowledge that you are making a payment then it will be returned. We will not accept payments in cash of more than £250.00.

We are not authorised by the Financial Services Authority. However we are included on a the register maintained by the Financial Services Authority so that we can carry on insurance mediation activity which is broadly the advising on, selling and administration of insurance contracts. The Law Society regulates this part of our business, including arrangements for complaints or redress if something goes wrong. The register can be accessed via the Financial Services Authority website at www.fsa.gov.uk/register.

Solicitors are subject to the Money Laundering Regulations 2003. As a result we are obliged as a matter of law to notify the relevant authorities if a client instructs us in a way that will involve us in an arrangement whereby either our client or a third party benefits from any criminal conduct. This is defined very widely as any conduct constituting an offence in the UK. The Regulations cover all offences, no matter how minor, whatever the size of benefit obtained. So if we believe that a client is involved in criminal conduct or is in possession of criminal property we have to notify the National Criminal Intelligence Service. We have no choice. Our obligation to do so overrides our duty of confidentiality to our client.

We are also required at the outset of every matter to establish a client's identity. This is done by reference to a Government issued document such as a passport that has a photograph. I will therefore need you to provide suitable document or if you do not have one with a photograph on it, an identity document and an address document when returning the enclosed Instruction Form. Without these documents we cannot begin acting on your instructions.

In respect of Company Clients we need to see an Identity Document and an address document for the Director or Directors who are instructing us together with a copy of the Certificate of Incorporation and a list of the Directors and Shareholders with their home addresses and the registered address of the Company.

In respect of Partnerships we need to see an identity document for the Partner who is instructing us and one other Partner.

I have attached an explanatory sheet showing which document(s) we need from you. If providing these documents will cause you any inconvenience, please contact me.

Transmission of money

You must also ensure that you have notified us of any payments that you are making to us directly through the banking system. If we do not have advanced knowledge that you are making a payment then it will be returned. We will not accept payments in cash of more than £250.00.

I have attached an explanatory sheet showing what documents we need from you. If providing these documents will cause you any inconvenience, please contact me.

And Finally...

Whilst your financial affairs are in the forefront of your mind, it would be appropriate to make a Will or revise your existing Will so that it takes account of your new circumstances. It is neither a morbid nor an expensive process that may save you and your family considerable expense and trouble at a later date. Please tick the correct box on the accompanying Instruction Form.

We will require a signed client care letter, two up to date utility bills and/or bank statements in your name, and £300.00 using our attached client bank account details.

Signed terms and conditions agreed by Mr Omar Ali Abdalla

Sign Date.....

Yours sincerely,

Robinson Ravani & Co

Gurdip Gill
ROBINSON RAVANI & CO
gill@robinsonravani.com