

Our Ref: QCAS/EZM/T22474/1698
Your Ref:

Luke Anthony Hinds and Metawee Hinds
36 Sutherland Crescent
Chippenham
Wiltshire
SN14 6RS
EXTREMELY URGENT PLEASE

QCAS
10 Wellington Place
Leeds LS1 4AP
DX 729701 Leeds 69
www.qcas.co.uk

PLEASE QUOTE OUR FULL REFERENCE ON ALL CORRESPONDENCE

29 August 2017

Dear Luke Anthony Hinds and Metawee Hinds

Remortgage of: 36 SUTHERLAND CRESCENT CHIPPENHAM WILTSHIRE SN14 6RS (your Property)
Remortgage to: Tesco Personal Finance PLC (your Lender)
Account number: 0203733

Following your application to remortgage with your Lender I would like to introduce this firm to you.

I have been instructed by your Lender to act for them in connection with the remortgage of your Property. This means I will not be acting for you and am unable to give you any legal advice about this transaction. I will however, keep you informed as the remortgage progresses. If at any time you feel that you need advice you should obtain independent legal advice from your own law firm and their fees will be your responsibility. For example, you might want advice about the mortgage conditions or the documents we ask you to sign.

Your case has been referred to me by Legal Marketing Services Limited (LMS) who have been selected by your Lender to manage the remortgage work on their behalf. This firm is one of a panel whose services are reviewed by LMS to ensure consistent, high quality standards. If you are dissatisfied with any element of the service provided please contact the LMS customer service team on 0343 221 0700 between 9am and 5.30pm Monday to Friday or by email to applications@lms.com and they will be able to help you.

How you can help and how to contact us

I will do my best to ensure a fast efficient service. It will help me to achieve this if you reply promptly to any correspondence I send you and answer any questions I may ask.

The caseworker dealing with your case is Emma Millard. Please feel free to contact me by telephone on (0843) 658 4411/(0113) 297 1861 or by email at emillard@qcas.co.uk. It is very important that in all your dealings with me you quote your personal reference number as 4140731.

You can view your case through our own website which will give you all the latest activity, facility to contact your case worker and also see all of the documents relating to your transaction. To register go to **www.qcas.co.uk** and choose "Create Account". You will be asked to provide some personal details which will include your Shulmans Identifier L18688 and your Other Identifier, which is your full postcode.

You can track the progress of your case online at www.trackmycase.com. This will give you access to key milestone updates; the option to sign up to text/SMS updates; the ability to view key documents; the contact details for the law firm case handler as well as LMS and frequently asked questions. Your case number for this service is 4140731.. You will need a PIN in order to register. To obtain your unique PIN please contact Legal Marketing Services (LMS) on 0343 221 0700.

Fees

The mortgage you have selected allows for the standard legal fees to be paid by your Lender. However if any additional work is required over and above that needed for a standard remortgage an additional charge will be payable. Please find attached a list of all the additional charges that could apply in a remortgage situation. Please note this is not a comprehensive list but does cover a wide range of possibilities, I do not know at this stage which charges, if any, will apply to you. As soon as I become aware that the transaction

will involve any additional work I will contact you again setting out the exact charges that will apply. I will not undertake any additional work until I receive your confirmation that you are happy to proceed.

Your documents

You may have already received an initial Welcome Pack from LMS. You can access this pack on line at www.trackmycase.com, see the "How you can help" section for further details. If you have not already done so please log in and follow the instructions to complete the documents. If you cannot access your documents within 2 working days of receipt of this letter or would prefer hard copies to be sent to you in the post please contact me on the number above and I will arrange for a duplicate pack to be sent.

The pack includes:

- A Remortgage Questionnaire
- A Buildings Insurance Declaration
- A Mortgage Deed.

I enclose with this letter the following documents to help you with this transaction:

- Useful Information form
- Our terms and conditions where applicable
- List of Additional Fees.

Identification

I am required to confirm your identity to comply with your Lender's instructions and current money laundering regulations. These checks are separate to those already made by your Lender. Please see the attached Useful Information form for further details of what is required.

The Mortgage Deed

This is available to you at www.trackmycase.com. Please do not date the Mortgage Deed. This will be dated by us on completion of your remortgage.

Please check that your name(s) and address are correct. If there are any errors please clearly amend the details in ink. Any amendments must be initialled by you.

Please sign the Mortgage Deed in blue or black pen. Please ensure your signature(s) is/are witnessed by an independent adult over the age of 18 years old (such as a friend, neighbour or work colleague) who should **not** be a member of your family. The witness should clearly add his/her name, address and occupation where shown.

You will only become legally bound to the mortgage and its conditions when we complete the remortgage and date the Mortgage Deed. Signing the Mortgage Deed now does not make the mortgage legally binding yet. If you have any concerns about the meaning, or effect, of the Mortgage Deed, you must take independent legal advice.

Important Information

- 1 I will be applying to your current lender for a redemption statement to enable me to deal with the remortgage and for the release of any title deeds that they may hold. Your current lender may charge a fee for releasing any deeds or for providing a redemption statement which may remain on your account even if you do not proceed with this remortgage. Please check if your current mortgage is subject to any early repayment charge. Please let me know if you want to wait for this charge to expire before completing your remortgage.
- 2 When I obtain a final redemption statement in readiness for completion from your existing lender(s) I will proceed on the basis that it is correct. Occasionally this is not the case, for example if your mortgage payments have not been made and cleared or if there is any early redemption charge or the lender makes a mistake. I strongly recommend that you contact your existing mortgage lender to ascertain whether or not you will incur any charges; e.g. early redemption charges or administration charges that you are not aware of.
- 3 I will let you know as soon as possible if there is a shortfall between the amount of money you are borrowing and the amount required to repay all the loans secured on your Property. Payment of any difference must be sent to me in cleared funds no later than the last working day before completion. If cleared funds are not received in time, then the completion date will be re-arranged. I am not allowed to accept company or third-party payments in relation to your transaction. I

cannot accept cash payments into our account and all payments must be from an account in your name(s).

- 4 I can only complete once I have received a written redemption statement addressed to this firm. I cannot accept copies of redemption statements supplied by you.
- 5 Please continue to make payments to your current lender until I confirm in writing that your remortgage has been legally completed. I am not authorised to advise you to cancel your direct debit by telephone before completion. Upon completion I will write to you to confirm that completion has taken place and that any direct debits can then be cancelled.
- 6 I will request the mortgage advance from your new Lender one working day before completion is due. This is to ensure that your remortgage can complete on the day scheduled with no delays. Your Lender may charge interest from the date this firm receives the funds.
- 7 I aim to complete your remortgage as soon as possible. However, sometimes unexpected issues can arise which may result in a delay. I will keep you informed of the reason for any delay and the current situation.
- 8 If your current lender charges interest on a monthly basis I will complete your mortgage at the end of the month, to prevent you paying interest to two lenders. If you would like me to work to a different, specific completion date please let me know immediately and I will do my best to help.
- 9 I will supply you with a copy of the redemption statement from your existing lender before completion; this should show any early repayment charge or administration charges. I will also send you a draft completion statement.
- 10 On completion I will redeem all secured charges registered against your Property unless you instruct me not to do so. This is known as "postponement" and will require additional work.
- 11 Where there is more than one borrower, I will pay any surplus funds to you jointly, unless all borrowers have signed the relevant single payment authority with the attached questionnaire.

What you need to do

- 1 Please carefully complete and sign the Remortgage Questionnaire; filling in any sections that have not been completed. If any pre-completed information contained in your Remortgage Questionnaire is wrong (such as an incorrect spelling, statement or selection) please cross out the incorrect information and write the correct details in pen alongside. I appreciate that you may have already provided this information to your Lender but I am required to check and confirm it.
- 2 Sign the Mortgage Deed and have your signature witnessed by an independent adult.
- 3 Complete the Buildings Insurance Declaration.
- 4 Send your certified identification documents to me as set out in the Useful Information form.
- 5 When you receive your mortgage offer from your Lender you must follow their instructions and sign and return the duplicate copy of your offer to your Lender if required. Failure to do so will delay completion.
- 6 If your property is currently mortgage free then we will require you to provide a copy of a bank statement for the account for which the surplus monies are to be transferred. Please note that the bank statement must be at least 3 months old in order to evidence that the account has been open 3+ months. We can accept a postal, emailed, scanned or faxed copy. The requirement for the bank statement is to help protect your monies and to ensure that your bank details have not been intercepted and changed at any point.

When I receive the completed documents back from you I will continue with your remortgage as set out in the Important Information section. Please remember that completion cannot take place until your Lender has satisfied all of its conditions.

I look forward to hearing from you.

Yours sincerely

QCAS Remortgages

QCAS Remortgages

For and on behalf of QCAS

(A division of Shulmans LLP)

emillard@qcas.co.uk

TEL: (0843) 658 4411/(0113) 297 1861 for specific enquiries

Calls will cost 7 pence per minute plus your phone company's Access Charge

FAX: (0843) 658 4410

Please don't forget to return:-

- The completed and signed Remortgage Questionnaire
- The completed and signed Building Insurance Declaration
- Your certified evidence of identity if required
- Your signed and witnessed mortgage deed



REMORTGAGE INFORMATION SHEET

In order for us to be able to complete your remortgage as soon as possible we do require your speedy response to our requests for information and documentation to be signed by you. We are also reliant upon your existing lenders, if any, to provide us with a redemption statement. This information sheet is therefore a guide for your reference to the normal remortgage transaction and the steps taken by us to achieve completion on your behalf.

STEP 1.

Questionnaire/Authority for us to complete your remortgage

We have received instructions to act on behalf of your lender in respect of your remortgage. We have enclosed with the letter to you a Questionnaire. Please complete and sign this and return to us immediately.

Our instructions to act for the Bank is your authority for us to apply for:-

- Your title deeds
- An up to date redemption figure from your existing lender
- A copy of your register of title from the Land Registry.

Mortgage Offer/ Legal Charge

We enclose with this letter the Legal Charge/Mortgage Deed for you to sign and return. The Legal Charge/Mortgage Deed is the document which states that your lender agree to lend you the mortgage advance subject to you complying with the conditions of the Mortgage Offer. By signing the Legal Charge/Mortgage Deed you agree to comply with these conditions. The Legal Charge/Mortgage Deed does not become legally binding until the day of completion. Please therefore do not date your Legal Charge/Mortgage Deed.

STEP 2.

Registered Title

We should have by now received the copy of your registers of title from the Land Registry. The registers show a number of details about the transaction:-

- The full address of your property,
- The full names of the current owners
- How many mortgages are secured against the property? If there is more than one mortgage secured on the property we will write to you and ask whether you intend discharging all charges.

If you intend retaining one Charge then we will be required to draft a Deed of Postponement. Under the terms of your mortgage offer your lender stipulates that they must have a first ranking charge. Any charge you therefore retain must be postponed in favour of the new lender. The existing Lender must agree to this and also your new lender. A Deed will be forwarded to your existing lender for sealing and return. Through experience the sealing of this Deed can delay matters considerably. Your assistance in additionally chasing for the return of this Deed would speed up the matter a great deal. The charge we make for this additional work is £195.00 plus VAT.

Transfer of Equity

A Transfer of Equity is required when the property is transferred to the owner and an additional person or from joint owners to a sole owner. This is additional work in relation to a normal remortgage and under the agreement with your lender we can charge a set fee of £95.00 plus VAT (£114.00) if you are transferring the property into joint names and £95.00 plus VAT (£114.00) if you are removing a name from the title.

When we have received the fee we will draft and forward to you a Transfer document to be signed. This should be signed by all parties to the Transfer. The signing should be witnessed by any person who is over the age of 18, not a family member and is independent of the transaction.

Accompanying the Transfer will be a Statutory Declaration of Insolvency for the person to sign who is effectively giving away part of their property. This must be signed in front of a Solicitor. The Solicitor may make a small charge for this which must be paid for by you.

Please sign and return these forms as soon as possible as again we cannot proceed without receipt of them.

You will also receive an SDLT form for completion and signing. This form is required by the Inland Revenue in respect of Stamp Duty Land Tax payable on property transactions. We will enclose a guidance sheet with this form.

Where the existing charge being postponed is in favour of Tesco Personal Finance PLC we obtain a letter of priority – a charge for obtaining this letter is £150.00 plus VAT.

STEP 3

Title Deeds

When we receive the title deeds we shall carry out an investigation of title on behalf of the Bank. We may ask you for assistance in answering some questions in relation to your property. Please respond as soon as possible in order that we can clarify or resolve any queries on the title.

Unregistered Title

This means that when you purchased the property it was not already registered at the Land Registry and it was before compulsory registration came into force. All properties are now to be registered at the Land Registry. The Remortgage of your property will trigger first registration of your title. We as solicitors for your new lender must investigate the title to your property to ensure that the property will be registered with the best possible title being Absolute Title. We are also required to deal with the registration. Additional work is therefore required by us and under the terms of the agreement with your lender we are able to charge a fixed fee of £95.00 plus VAT. The Land Registry also charge a fee for dealing with first registrations. The fee is based on the value of the property. The value that we will look at when considering the fee payable will be taken from the valuation carried out by your lender. We shall advise you of this fee prior to completion and will ask that you provide us with a cheque for the required amount.

Redemption Statement

When this is received we will forward a copy to you together with a completion statement. The completion statement will show the amount of mortgage advance you have requested less the redemption figure. This will give you an approximate figure which will be the amount that will be forwarded to you on completion or the amount that we will require from you in order to complete the remortgage.

Please note that normally a redemption figure provided by a Lender will only be valid for a limited amount of time. When this time has been exceeded we will be required to apply for a new figure. Therefore the figures that have been provided to you may change slightly if a further payment by yourselves has been made or interest has accrued.

STEP 4

When all the documentation and information is received by us we will then request your mortgage advance from your new lender. Your lender requires 5 working days notice to issue the monies.

Please note that if completion is set for a Monday, the new lender may release funds on the Friday prior to the weekend to avoid a delay. If this is the case, you will pay interest from the date of release of funds.

Pre-Completion Searches

We are required to carry out 2 searches prior to completion on behalf of your new lender. The first is a search at the Land Registry. This merely shows us whether anyone has registered any dealing with the property since the date we obtained the Register View.

The second search is a bankruptcy search against the names of all Borrowers. If an entry is revealed against your name we will forward the results of the search to you and ask that you confirm whether this entry relates to you. If the entry does not relate to you we will ask you to certify by signing where indicated that the entry is not in relation to you and return the search to us prior to completion. We can accept the signed search by way of a fax copy. If the entry does relate to any borrower then we are required to inform your new lender.

Completion

On the day of completion we shall attend to discharge of any previous charges on your behalf. If there are any surplus monies due to you then these will be sent to you by telegraphic transfer. Please note that a fee of £30.00 plus VAT (£36.00) is required for this facility. Our deadline for a TT is 2pm and therefore if we do not receive the mortgage advance from the Bank by this time we will not TT the surplus monies to you until the next working day.

Post Completion

When the new charge has been registered against your property we will be sent a notification of registration from the Land Registry. If there are any relevant title documents these will be forwarded to you. Our file will be archived and retained in storage for a period of 12 years after which the file will be destroyed.

Where the property is leasehold, we need to advise the landlord of the new Tesco Personal Finance PLC mortgage.

*****Please note that if you advise of an email address at any stage in the process we will use this as your preferred method of communication in order to provide you with regular updates throughout the transaction. This is not a secure method. If you do not have an**

email address then we will send you updates through the post. If you have a broker and we have been provided with your broker's email address they too will receive regular updates throughout the transaction.***

Examples of acceptable evidence for the source of additional funds

If you are paying additional funds of £1,000.00 or more to us in order to complete your re-mortgage under current Money Laundering Regulations we are required to obtain evidence of how you have accrued these funds. Below are some common examples of how you may be raising those additional funds and what evidence we would require in these circumstances – if your particular circumstances are not listed please provide the appropriate evidence to show how you have come into possession of the funds.

- **Please provide the original copies of this evidence. Faxed copies will NOT be accepted**

Funds are from your personal savings	Statements from your savings account going back over a period long enough to show their accrual in the account. We do not need to see all your statements, just a sample over the time period.
Inheritance	Letter from the solicitors who administered the estate showing you as a beneficiary, and how much you received. We also require an original statement from your savings account showing the funds received and on account.
Cashed in an endowment policy	Letter from the insurance company confirming the policy has been surrendered and showing the amount of funds paid out to you. We also require an original statement from your savings account showing the funds received and on account.
Sale/re-mortgage of other property	Letter from solicitors dealing with the matter confirming that it has completed and stating the amount of funds raised by the transaction. We also require an original statement from your savings account showing the funds received and on account.
Windfall payment from building society	A letter from the society showing payment of the funds to you and why. We also require an original statement from your savings account showing the funds received and on account.
Sale of shares	Documentation showing sale and quoting funds raised as result. We also require an original statement from your savings account showing the funds received and on account.
Family gift / loan	We will need to see evidence of the source of funds from the family member, in accordance with the examples above. In addition we will require a letter from them stating whether the money is a gift, or loan. We will also need to carry out similar identity checks to those carried out for you, and will require their full name, address and date of birth in order to do so.

Useful Information

1. Identification Information

I am required to confirm your identity to comply with your Lender's instructions and current money laundering regulations. These checks are separate to those already made by your Lender. To do this I will carry out electronic identification checks in the first instance. Please note if the result of the electronic check is unsatisfactory I may require certified copy documents from you. The information set out below explains the requirements if certified copy documents are needed.

Acceptable documents:

If required please send to me:

- A certified copy of **one** document from List A **and**
- A certified copy of **two** documents from List B.

List A	List B
A valid full passport	Utility bill less than 3 months old (such as a gas, electricity or phone bill)
A valid UK photocard driving licence	Council Tax Bill less than 3 months old
A valid HM Forces identity card with the signatory's photograph.	Mortgage Statement for the mortgage accounting year just ended
	UK debit or credit card with account statement less than 3 months old

If you cannot send a certified copy of one document from List A, you must send certified copies of two documents from List B. For example, two certified copy utility bills or a certified copy utility bill and a certified copy Council Tax Bill.

Approved ID certifiers:

The following people can make certified copies of your evidence of identification:-

- A Solicitor/Legal Executive/Licensed Conveyancer
- Bank or Building Society Manager
- Independent Financial Advisor (Financial Conduct Authority or Prudential Regulation Authority Regulated)
- Post Office verification service.

Please ask whoever certifies your documents to stamp the copy documents with their firm's stamp, date and sign their name and complete the attached Third Party ID Declaration Form. There may be a small charge payable to whoever makes certified copies of your evidence of identity for this service.

Please note it is important that you only send certified copies, your originals are not required. If you send originals they will not be returned.

Alternatively, if your Financial Advisor has original certified copies of your evidence of identity that meet the above requirements you could ask them to forward it to me quoting QCAS/EZM/T22474/1698

2. Payments from you

If at any stage you are sending to me a payment for any sum, please note the following:

The laws relating to money laundering require me to be clear on the source of funds. These obligations mean that I am obliged to check the source of every payment made and I must therefore ask you to let me have a copy of your bank or building society statement and a photocopy of your passport or driving licence and a copy utility bill (if not already provided to us). I will not accept payments in cash from any source.

3. Dissatisfaction

Whilst I am only acting for your Lender in this remortgage I aim to offer you an efficient and effective service. If at any time you have issues or concerns about the conduct of your case please contact me to discuss them. If I am unable to resolve your concern please contact LMS Customer Services on 0343 221 0700 or applications @lms.com]. If you remain dissatisfied please contact Lindsey Hodges on 0843 658 4421

Third Party ID Declaration



1. Full name of person certifying ID	
2. Job Title	
3. Company	
4. FCA Number / Staff Number	
5. Telephone Number	
6. Email address	
7. Full name of person whose ID is being certified	
8. Name of Document 1	
9. Name of Document 2	

Certification:

I certify that I have personally seen the person named in number 7 above and have also seen the originals of the documents listed at number 8 and 9 above and to the best of my knowledge and belief the original documents appear to be authentic. I have taken copies of the originals and confirm these are true copies. I enclose these duly certified by me.

Signed:

Dated:

Note to person certifying the ID

In addition to signing and returning this declaration you should also certify any copy document by adding one of the following statements and signing and dating the document:

- a. *Where the document has a photograph:*
I certify that this is a true copy of the original which appears to be authentic and I have personally seen the original of this document. I also certify that the photograph is a good likeness to the person.
- b. *Where the document does not have a photograph:*
I certify that this is a true copy of the original which appears to be authentic and I have personally seen the original of this document.

Tesco Bank Fees Assisted Remortgage Additional Fees

Additional Fees

Additional fees may also be charged for additional work and services over and above the legal work in a fees assisted conveyancing case. Your conveyancer will discuss your requirements with you and obtain your consent to proceed before any such fees are incurred. Below are examples of some of the most common additional fees:

Additional Work	Additional Fee (excl. VAT)
Applying a declaration of trust	£195
Applying a deed of guarantee	£150
Applying a deed of variation	£150
Cancelling a cheque	£25
Certifying original documents	£50
Checking an existing tenancy agreement	£50
Checking and approving an existing solar panel lease	£90
Completing and verifying Identification checks for expat customers	£40
Completing electronic identification checks (per customer)	£10
Completing tenement checks on a flat or tenement property (Scotland)	£75
Dealing with a pending repossession	£150
Dealing with an unsecured loan	£30
Dealing with independent solicitors (hourly rate)	£130
Dealing with independent solicitors (to send purchase monies only)	£40
Dealing with lease extensions and amendments	£195
Dealing with Stamp Duty Land Tax	£75
Dealing with transfer of equity (excluding disbursements)	£245
Drafting a lasting power of attorney	£95
Drafting a matrimonial separation agreement	£50
Drafting a matrimonial waiver	£15
Drafting a statutory declaration	£50
Drafting an assured shorthold tenancy	£95
First registration at Land Registry (excluding Land Registry fee)	£95
Forwarding a copy title information document / updated registers of title to the customer	£20
Forwarding pre-registration deeds and documents	£10
Handling self build stage payments (per tranche)	£50
Investigating bankruptcy entries per case (insolvency register check)	£30
Investigating the title to additional land	£45
Investigating unexpected unclear Land Registry priority searches	£75
Obtaining a bespoke indemnity insurance policy (not a block policy, excluding policy premium)	£45
Obtaining a letter of postponement from the Ministry of Defence or local authorities (per letter)	£50
Obtaining a letter of undertaking regarding searches (Scotland)	£15
Obtaining a letter of undertaking regarding title (Scotland)	£50
Obtaining and registering a deed of postponement	£195
Ordering documents or leases referred to in office copies (excluding disbursements)	£10
Other additional work not listed here (hourly rate)	£130
Processing a change of name or address at Land Registry	£10
Purchasing a further share in a shared ownership property (excluding disbursements)	£195
Purchasing a Help to Buy property (excluding new build and shared ownership fees)	£150
Purchasing a new build property or plot of land	£150
Purchasing related freehold title (excluding disbursements)	£195

Rectifying a defective title (hourly rate excluding disbursements)	£130
Redeeming and discharging an Islamic finance loan	£195
Registering a third party transfer document (excluding disbursements)	£100
Removing a personal charge (per charge)	£150
Removing a tenancy in common restriction	£50
Removing second and subsequent charges (per charge)	£30
Reopen case	£20
Returning a mortgage advance to a lender when completion delayed by the customer	£50
Reversing legal completion (excluding disbursements)	up to £390
Satisfying a special condition in the mortgage offer (per condition)	£45
Satisfying or removing a restriction or caution or inhibition (not for tenancy in common)	£150
Separating title and creation of servitude rights /burdens (Scotland) (excluding disbursements)	£195
Storing title deeds (Scotland) (per annum)	£75
Telegraphic transfer (same day payment) of surplus funds to the customer (per transfer)	£30
Telegraphic transfer (same day payment) to redeem existing loans	£30
Validating a gift or loan from a third party (per gift or loan)	£50
Validating the source of a shortfall over £1000	£25

Shulmans

Frequently Asked Questions

- **Are there any fees for me to pay?** Your new mortgage lender will pay our legal fee for the remortgage. Additional fees may be charged for additional work and services over and above the legal work in a fees assisted remortgage conveyancing case. We enclose a list of additional work and services and their associated fees. This list has been agreed with your mortgage lender and you will be notified of any applicable charges. Please check this list before querying any fees.
- **How will I be contacted during my transaction?** Our preferred method of contact is email. Please ensure that you have provided an email address to us. This is not a secure method. If you do not have an email address then we will send you updates through the post. If you have a broker and we have been provided with your broker's email address they too will receive email updates throughout the transaction.
- **When will my first mortgage payment be?** Your new mortgage lender will write to you after completion to confirm your first payment date. If you wish to know sooner please contact your new lender directly but only once a completion date has been set. We do not hold any details of payment arrangements.
- **What should I do if I haven't received my mortgage offer?** We are not involved in the mortgage application. If you wish to know why your mortgage offer hasn't yet been issued or if you have any queries relating to your mortgage offer please contact either your mortgage broker or your new lender directly.
- **When should I cancel my existing direct debit?** Please do not cancel your direct debit until we have confirmed that completion has taken place. You will receive an automated email on completion. If you have made another payment after we have obtained a redemption statement the overpayment will be refunded to you by your previous lender after completion by their standard method.
- **Do my children need to sign an occupier consent form?** Anyone over the age of seventeen who lives in the property but is not named on the mortgage application must sign an occupier's consent form to postpone any interest they may have in the property in favour of your new lender. They also agree to immediately vacate the property upon notification from the lender that they wish to exercise their rights under the Mortgage to obtain possession. This applies to all relatives including children and is a requirement of all mortgage lenders. We cannot proceed if an occupier does not provide consent.
- **What happens if I need a Transfer of Equity?** A Transfer of Equity is required when the property is transferred to the owner and an additional person or from joint owners to a sole owner. We will identify that a transfer of equity is needed when we carry out a title check on your property. Our technical team will then draft the relevant documentation and send this to you for signature. Please sign and return these forms as soon as possible as we cannot proceed without receipt of them. Please check the enclosed additional fees list to identify our fees in this respect.

- **What happens if I have a secured loan as well as my main mortgage?** Please clearly indicate the details of the additional loan in the relevant section of your Remortgage Questionnaire. Please clearly advise us of whether you wish to redeem this loan on completion or whether it is to be kept as an active loan. Under the terms of your mortgage offer your new lender stipulates that they must have a first ranking charge. Any charge you therefore retain must be postponed in favour of your new lender. The existing Lender must agree to this and also your new lender. Our technical team will arrange to forward a Deed to the second charge holder for sealing and return. Through experience the sealing of this Deed can delay matters considerably. Your assistance in additionally chasing for the return of this Deed would speed up the matter a great deal. Please check the enclosed additional fees list to identify our fees in this respect.

- **Do you need my title deeds?** Most property title deeds are registered electronically at the land registry. Occasionally some properties were purchased before compulsory registration came into force. All properties are now to be registered at the Land Registry. We as solicitors for your new lender must investigate the title to your property to ensure that the property will be registered with the best possible title being Absolute Title. We are also required to deal with the registration. In these circumstances we will require your paper title deeds. **Otherwise please do not send us any title deed documents unless specifically requested by us.**

- **What do you require if I am using the remortgage funds to purchase another property?** Please clearly indicate this in the 'preferred completion date' section of your Remortgage Questionnaire. We will require as much notice as possible of your preferred completion date. We recommend that you aim to complete your remortgage one working day prior to the related purchase. We can transfer the funds directly to your acting solicitor if they provide us with their client account details and reference on their firm's letter headed paper. Please check the enclosed additional fees list to identify our fees in this respect if applicable.



Mortgage Credit Directive

QCAS REF: QCAS/EZM/T22474/1698

CUSTOMER: Luke Anthony Hinds and Metawee Hinds

PROPERTY ADDRESS: 36 Sutherland Crescent Chippenham Wiltshire SN14 6RS

As a result of the implementation of the European Mortgage Credit Directive (MCD) there are changes to the law which relate to your Mortgage Offer. If you are not aware of the changes we would advise you to contact your broker so that you may be properly advised of how such changes may affect you in respect of the issue and acceptance of your Mortgage Offer.

Under these changes your lender is required to provide you with at least 10 days to reflect upon the Mortgage offer before you decide whether or not you wish to accept this. Your lender or broker will advise you as to the length of this period and also whether it is a requirement of your mortgage offer to formally accept this before it becomes a live offer.

It should be noted, however, that when we apply to your lender for the release of your mortgage funds (or request a Lender to complete a transaction when mortgage funds release may not be required e.g. Change of Ownership) you will be providing us with your authority to accept the mortgage offer on your behalf and therefore bringing any remaining reflection period to an end. You must therefore immediately let us know if you do not wish us to do this. We are unable to advise you on any aspects of your Mortgage Offer and therefore refer you to your lender or broker if you require any guidance in this respect. Please note that the 10 day period will apply to any subsequent or revised Mortgage Offers you receive after your original offer.

Please tick here to confirm your agreement to our drawing down the mortgage funds prior to the expiry of the 10 day cooling off period. ☐

Please note that if more than 10 days have passed since the date of issue of your mortgage offer and no subsequent mortgage offers are received by us then we may proceed to completion without this form

Signed:

PRINT FULL NAME:

Date:

DRIVING LICENCE OR PASSPORT NUMBER:

DATE OF BIRTH:

Signed

PRINT FULL NAME:

Date:

DRIVING LICENCE OR PASSPORT NUMBER:

DATE OF BIRTH:

Shulmans

Checklist – What do I need to return to QCAS at 10 Wellington Place, Leeds LS1 4AP?

- 1) **COMPLETED REMORTGAGE QUESTIONNAIRE.** Please ensure that you have provided your email address and that all parties have signed and dated the final page. If your mortgage is subject to Early Repayment Charges please clearly indicate the expiry date at the relevant section of the questionnaire and whether or not you wish to wait until this date to complete your remortgage. If you do not provide this information at the outset this may cause delays and prevent us from meeting your required completion date.
- 2) **SIGNED AND WITNESSED MORTGAGE DEED.** Your witness can be anyone over the age of eighteen who is not a relative and does not live in the property. The witness must both sign and print their full name (**initials are not acceptable**). The same witness can witness two signatures as long as they sign and print their details twice. Please note that as this is a legal document we do require the hard copy via post.
- 3) **BUILDINGS INSURANCE DECLARATION.** Please ensure this is fully completed and signed. We cannot arrange a completion date without this information.
- 4) **SINGLE PAYMENT AUTHORITY** - Where there is more than one borrower, we will pay any surplus funds to you jointly, unless all borrowers have signed the relevant single payment authority sent with the Remortgage Questionnaire.
- 5) **IDENTIFICATION** – See 'Useful Information Sheet – Leeds Building Society'.

DO NOT SEND ORIGINAL IDENTIFICATION AS IT WILL NOT BE RETURNED

Please refer to 'Useful Information Sheet – Leeds Building Society' which confirms under what circumstances you should send paper evidence of identification.

- 6) **PROOF OF FUNDS** – If you are expecting to pay a shortfall of more than £1,000 please ensure that you have read the 'Examples of acceptable evidence for the source of additional funds' information sheet. It will help us to process completion more quickly if this evidence is provided as soon as possible.
- 7) **MORTGAGE CREDIT DIRECTIVE**

