



INCORPORATING

**graham
morris**

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2/8 Victoria Avenue
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01637 877 330
DX 307456 Cheapside

NEWQUAY OFFICE

19 St Michael's Road
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TRURO OFFICE

38 Edward Street
Truro
TR1 3AJ
01872 270 419
01872 260 161
DX 81219 Truro

Our Ref: 42753/DC/DC/TLS

Your Ref:

23 September 2021

Pasuncholai Ltd
241 Cressex Road
HIGH WYCOMBE
HP12 4QE

Dear Sirs

RE: Lot 2, Seymour Close Road, Marlow, SL7 3DB

Thank you for instructions to act for you in connection with the purchase of the above property at the agreed price of £130,000.00 subject to contract. I shall be very pleased to do so.

I am a Solicitor; hence I shall be responsible for the day to day conduct of your file and will be supervised by Brian Taggart, Managing Partner of the practice. I may from time to time be assisted by my colleagues and I would therefore be obliged if, in all communications, (including telephone calls), you would quote the reference at the head of this letter.

GENERAL

Please read and keep the enclosed the General Information/Guidance Notes which contain important information. In addition, I enclose a Glossary and information on Survey, as well as a memo on Environmental matters, Searches, and Stamp Duty which I trust that you will find helpful. Please contact me on any points that may require explanation or specific action.

I also enclose a Client Information Form. Please complete the Form and return it to me as soon as possible. Your prompt response will assist in avoiding delay.

I aim to offer all my clients an efficient and effective service and I am confident I will do so. However, should there be any aspect of my service with which you are unhappy, please refer it to me immediately. Please see my Terms of Business for further information.

TERMS OF BUSINESS

You will find attached our general Terms and Conditions of Business. Please read them carefully, and remember that they are amplified and where appropriate, amended by the specific terms of this letter to deal with the particular work you wish us to carry out for you.

IDENTITY

The law, (and in particular the Money Laundering Regulations) now requires us, as well as banks, building societies, and others, to obtain and verify satisfactory evidence of identity of their clients and other persons (if any) having an interest in the property ("beneficial owners"). This is because we deal with money and property on behalf of our clients, which could be used by criminals wishing to launder money.

I will need to undertake a money laundering search using Experian. This is an electronic

identity check, the fee for which is £14 (incl. VAT) per person. To carry out the check, I will require your full name, current address, length of residency, National Insurance Number, and date of birth, together with a clear certified copy of your unexpired passport and/or driving licence.

I require the identification particulars within 14 days. Please note that unless I can establish your identity and address, as above, I may be unable to continue to act for you.

CONFIDENTIALITY

We are under a professional and legal obligation to keep the affairs of clients confidential. This obligation, however, is subject to a statutory exception: recent legislation on money laundering and terrorist financing has placed us under a legal obligation in certain circumstances to disclose information to the Serious and Organised Crime Agency. Where we know, or suspect that a transaction on behalf of a client involves money laundering, we may be required to make a money laundering disclosure. Should that position arise on your transaction, we may have to stop working on your file for a period and will not be able to tell you why.

PURCHASE

A draft contract and ancillary papers will be requested from your Seller's solicitors and on their arrival, I will put in hand our investigation of title. Once the investigation is complete, I will report to you in detail, and discuss any queries that might arise. If you have any points of concern in the meantime, please do not hesitate to let me know. I will, naturally, contact you immediately should any problem arise.

We will be arranging for your searches and the results will be emailed to the fee earner once completed. Searches can be ordered at any point but must be completed prior to exchange of contracts. In some circumstances, a title plan may be required for properties that the boundary line is unclear (mainly leasehold/new build) to process the order. The search pack is £300.00.

The searches we will be carrying out are:

1. Water and Drainage Search
2. Riskview Environmental Search
3. Local Authority Search.

More often than not, additional insurance will be required in respect of Chancel Liability and if this is the case, there will be an additional charge of £20.00.

Please note that this firm will also be acting for your proposed lender/mortgagee i.e. your Building Society or Bank. This means I have a strict duty to make full disclosure to the mortgagee of all relevant facts relating to you and your purchase and mortgage. For example, that would include disclosure of any cash back payments or discount schemes that a seller may be providing in the case of a new property, but also any differences between your mortgage application and information we receive during the transaction.

In addition, to ensure that I am able to progress your transaction as smoothly as possible, unless you specifically instruct us to the contrary, I will not only regularly be in contact with you, but also keep the Selling Agents up to date on progress throughout.

ESTIMATED COSTS

May I confirm my firm's legal costs and estimated disbursements for dealing with this sale transaction on your behalf will be:

Costs

Our legal fees plus VAT	£750.00
VAT	£150.00

If funds are required to be telegraphed to you as well as a lender, then a further TT and administration charge will be payable.

Please also find attached to our letter a list of fees that MAY be applicable to your transaction. We will always look to advise you should these become applicable.

FUNDS ON ACCOUNT

In view of the cost of the disbursements for ID checks and searches which will be incurred shortly, please arrange payment of **£410.00** to us to cover this cost.

Our bank account details are:

TLS Solicitors Client Account
Account No: 33177119
Sort Code: 23-05-80
BIC: MYMBGB2L
IBAN: GB71MYMB23058033177119

PLEASE NOTE: If we have emailed you our client care pack, it is your responsibility to ensure you telephone our offices to check the bank details are correct. We will not accept liability if you have not telephoned our offices first.

Any balance will be set against other fees and disbursements in due course. Please note that without the remittance from you, I shall be unable to process searches which, in turn, will delay progress on the transaction. Please also note, that if further specialist searches are required, the cost of which is not covered by the sum requested, I will ask you for further funds appropriately.

As a general matter, do please note that this firm's policy is to only accept cash from clients up to £1,000. If you do deposit cash funds directly into our bank account, we may decide to charge you for any additional checks that we decide are necessary to prove the source of the funds. Where we pay money to *you*, it will be paid by cheque or bank transfer. It will not be paid in cash or to a third party.

INFORMATION REGARDING THE RIGHT TO CANCEL

As I have not met you personally, under the terms of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, you have the right to cancel your instructions without incurring any costs within 14 days of receipt of this letter. To exercise this right, you must cancel your instructions by contacting us via post, email, or fax to this office by clearly quoting our file reference found on the front page of this letter and marking the communication for my attention. To notify us, you may use the cancellation form found at the back of our Terms of Business enclosed with this letter, although it is not obligatory. Please note that if you return the Questionnaire enclosed with this letter, you are agreeing that we may start to work on your matter straight away. (Before the end of the cancellation period) Therefore, if you decide to terminate within 14 days from the date of this letter, and you have already returned the Questionnaire, we shall hold the right to charge you proportionately to the amount of work we have done on the matter until notice of cancellation.

THE NEXT STEPS

Please sign and return the attached Acknowledgement Checklist with the required information/documents as quickly as possible. If you have any queries that you wish to clarify before doing so, then please do not hesitate to contact me.

Finally, if I am to act for you on a related sale, I will write to you separately on that transaction.

Yours Faithfully

Danielle Christofi

Danielle Christofi

Solicitor

Email: danielle@tls-solicitors.co.uk

ACKNOWLEDGEMENT CHECKLIST


Please remember that before we can proceed, we need the following things from you:

- ☐ []
- ☐ [] Signed acknowledgement checklist
- ☐ [] Identity documents
- ☐ [] Client Information Form
- ☐ [] Cheque/Cash £410.00 on account
- ☐ [] Stamp Duty Authority (if applicable)
- ☐ [] Purchase in Joint Names Memo (if applicable)
- ☐ [] Acting for Seller and Buyer Memo (if applicable)

We confirm that we have received your letter dated 23/09/2021, and have read, understood and accept your Terms of Business.

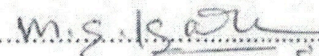
Signed

Date:

 - 06/10/2021 [NAGARAJAN SHANMUGAM]

Signed

Date:

 - 06/Oct/2021 [Karunakaran Maniam Subbarayan]

Danielle Christofi
TLS Solicitors