

**TLS Solicitors Purchase Client Information Questionnaire**

**IMPORTANT NOTE: Please DOUBLE CHECK all information which WE have inserted and AMEND any error however small. Please NOTIFY us of ANY CHANGES to your replies which occur during the transaction.**

**ABOUT YOU**

	1 <sup>st</sup> OWNER	2nd OWNER (if applicable)
Full Names:	Kathirkamanathan Paranirupasingham	Nagarajan Shanmugam
Former Names:		
Correspondence Address	43 Winchester Avenue, London, NW9 9TA	53 Green Howards Road, Chester – CH3 6FB
Start Date of Residency (mm/yyyy)	01/2011	02/2021
Previous Addresses in the last 12 months including start and end dates of residency:		16 The Heywoods, Chester CH2 2RA Start Date of Residency : 02/2017
Work Telephone:		
Home Telephone:		
Mobile:	07930500182	07925873170
Email Address:		nagarajans.uk@gmail.com
How should we correspond with you? (Please tick)	Post	Email Post
Occupation:	Shopkeeper	Software Engineer
Date of Birth:	08/03/1971	17-04-1982
National Insurance Number:	PX 66 34 94C	SN589728A
Have you made a will?	(please circle) <del>YES</del> / <b>NO</b> Will held at: ..... Will Date:	(please circle) <del>YES</del> / <b>NO</b> Will held at: ...NO..... Will Date: .....

	.....	
Do you have an Enduring or a Lasting Power of Attorney arranged?	(please circle) <del>YES</del> / <b>NO</b> Docs held at: ..... Attorney Date: ..... Attorney Type (please circle): Enduring / Lasting	(please circle)-YES-/ <b>NO</b> Docs held at: ..... Attorney Date: ..... Attorney Type (please circle): Enduring / Lasting

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	3rd OWNER (if applicable)	4th OWNER (if applicable)
Full Names:	Karunakaran Mailam Subbarayan	Lingaraja Marimuthu
Former Names:		
Correspondence Address (including PostCode):	241 Cressex Road, High Wycombe HP12 4QE	<b>69, ardvanagh road, conlig BT237XN</b>
Start Date of Residency (mm/yyyy)	01/2020	07/2018
Previous Addresses in the last 12 months including start and end dates of residency:	39, Carisbrooke Ave, High Wycombe HP12 4NL	
Work Telephone:		
Home Telephone:		
Mobile:	07869634246	+44 7985 282496
Email Address:	ms.karunakaran.mca@gmail.com	mclrajan@gmail.com
How should we correspond with you? (Please tick)	Email Post	Email Post
Occupation:	IT consultant	Soft Engineer
Date of Birth:	25 Mar 1978	21 May 1982

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How should we correspond with you? (Please tick)	Email Post	Email Post
Occupation:	IT consultant	Soft Engineer
Date of Birth:	25 Mar 1978	21 May 1982
National Insurance Number:	SL 98 25 86 C	SL797094C
Have you made a will?	(please circle) <b>YES</b> / <del>NO</del> Will held at: United Kingdom Will Date: 22 Feb 2021 .....	(please circle) <del>YES</del> / <b>NO</b> Will held at: ..... Will Date: .....
Do you have an Enduring or a Lasting Power of Attorney arranged?	(please circle) <del>YES</del> / <b>NO</b> Docs held at: ..... Attorney Date: ..... Attorney Type (please circle): Enduring / Lasting	(please circle) <del>YES</del> / <b>NO</b> Docs held at: ..... Attorney Date: ..... Attorney Type (please circle): Enduring / Lasting

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	5rd OWNER (if applicable)	6th OWNER (if applicable)
Full Names:	Nalini Priya Sivaprakasam	
Former Names:		
Correspondence Address (including PostCode):	Flat 49, The Odeon, 22-30 Longbridge Road, Barking IG11 8RR	
Start Date of Residency (mm/yyyy)	11/2017	
Previous Addresses in the last 12 months including start and end dates of residency:		



Work Telephone:		
Home Telephone:		
Mobile:	<b>07438 945454</b>	
Email Address:	nalini priy aragu@gmail.com	
How should we correspond with you? (Please tick)	Email Post	Email Post
Occupation:	Clerk	
Date of Birth:	02-MARCH-1986	
National Insurance Number:	SZ837587D	
Have you made a will?	(please circle) <del>YES</del> / <b>NO</b> Will held at: ..... Will Date: ..... .....	(please circle) YES / NO Will held at: ..... Will Date: ..... .....
Do you have an Enduring or a Lasting Power of Attorney arranged?	(please circle) <del>YES</del> / <b>NO</b> Docs held at: ..... Attorney Date: ..... ..... Attorney Type (please circle): Enduring / Lasting	(please circle) YES / NO Docs held at: ..... Attorney Date: ..... ..... Attorney Type (please circle): Enduring / Lasting

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How did you hear about us / come to use us? Through " Vantage Land "

APART from YOU (the proposed owners) will anyone else aged 17 or over be living with you at the Property? If so please complete and enter the details for each person below.

FULL NAMES	AGE	RELATIONSHIP (Spouse/Relative/Friend/ Tenant/Paying Guest)

If there will not be anyone living with you (other than your children aged 16 or under) please enter

NONE above.

Please note that, if you are to have a mortgage, it will be a condition of the loan that any 'occupier' named will be asked to sign a form by which the occupier concedes to your Lender that the Lender's rights in the Property under the terms of the mortgage rank in front of the rights (if any) of the occupier. We will write on behalf of the Lender direct to the occupier(s) on this point in due course.

Personal Occupation of the Property

Please confirm YOU will occupy the WHOLE of the property as your main residence upon completion of the purchase. Please circle:

- CONFIRMED / NOT CONFIRMED

Bankruptcy

Have you/either/any of you ever been made bankrupt? (please circle) YES / NO If so,

- a) please give date
- b) if more than one Buyer specify Buyer concerned

Special Items

When writing to us please specify in detail any particular points you would like us to check in respect of the property you intend to buy e.g. development on nearby land, unclear boundaries, repairs you consider the Seller should carry out etc.

Please also specify any particular agreement(s) you have made with the Seller other than the price or the desired timing of the transaction.

Knowledge of those items now may avoid problems/delay at a later stage.

Have you any plans to be away (e.g. on holiday) in the reasonably near future when we will not be able to contact you?

If so, please give dates

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**ABOUT YOUR PURCHASE**

Property Type (please circle)

- House / Flat / Maisonette

Full Address and Postcode of Property to be Purchased	<b>Seymour Court Road, Marlow, SL7 3DB Lot 2 - approx 2 acres</b>
Name of Seller(s)	Property Holdings Ltd

Estate Agents for the Property to be Purchased	Vantage Land Ltd, 17 High Street Redbourn St Albans, Hertfordshire, AL3 7LE
Estate Agents Tel No.	D: +44 (0) 1582 792802 M: +44 (0) 7786 023759

Purchase Price £ 130,000.00

Amount already paid (if any) as a preliminary deposit/reservation fee to the Estate Agents or Seller £ 1300.00 (To Estate Agent)

Amount available for use as deposit on exchange of contracts

£ \_\_\_\_\_ Higher Rates of Stamp Duty Land Tax

From 1<sup>st</sup> April 2016, higher rates of Stamp Duty are payable on certain purchases of additional residential properties. It is therefore very important that each purchaser identifies the total number of interests in residential property he or she will own immediately after completion of the proposed purchase.

Please read in full Part 2 of the enclosed leaflet entitled "Stamp Duty Land Tax ("SDLT"). This refers to government guidance which you should also please read. You will see that the position is not straightforward due to the requirement that (for example) you take into account interests in residential property:-

- owned in any purchaser's sole name
- owned anywhere in the world
- owned jointly with anyone else (whether or not they are a party to the current purchase); • owned in the name of your spouse or civil partner (whether or not they are a party to the current purchase)
- owned or held in the names of your minor children or the minor children of your spouse or civil partner (whether or not they are a party to the current purchase)
- owned as a result of an inheritance
- owned via a partnership
- held as trustee or beneficiary of a trust
- owned by a company

You will see that the interest is taken into account if it has a value of more than £40,000.

You will see that the higher rates of Stamp Duty will not apply if you are replacing your only or main residence. Special rules apply if you have already disposed of your only or main residence or will be disposing of it in the future.

Taking into account the above and the leaflet and government guidance referred to, please tick to confirm how many interests in residential property you will each own immediately after completion of your purchase.

One More than one



☐☐

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One More than one

☐

Have you ever owned any property or held an interest in any property?

☐

One More than one

First Time Buyer

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### Source of Funds

Current financial regulations oblige us to verify the source of any material payment coming to us from a client. We appreciate that you may find the following questions intrusive but we have no alternative but to comply with the regulations.

Please confirm where the funds for the deposit and any balance you will be providing to purchase the property are being held, in whose name and also provide us with evidence (e.g. copy bank statements, bonds or share certificates being sold etc.):-

Please provide details of how the funds have been accrued (i.e. the origin of the funds / how they were raised):-

If you are receiving assistance with the deposit / purchase (for example from a family member or friend) please confirm the following information:

Name

Address:

Amount being given: £ Relationship to you

Is this a Gift or a Loan? (please circle)

• GIFT / LOAN

Please Note: Due to the requirements of the Money Laundering regulations and any mortgage lender assisting you with the purchase, we are required to contact this person directly to obtain evidence of their identity and the source of their funds. We are also obliged to give any proposed mortgage lender full details of any assistance you are receiving towards the deposit / purchase.

Will you be putting funds that are currently in a Help to Buy ISA towards the completion of your purchase? (please circle)

• YES / NO

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Buildings Insurance Details: (if known)

Who is arranging the Buildings Insurance? (Please circle)

- I will be / Mortgage Lender / Landlord

Insurance Company Name

Insurance Company Address:

Policy Number: Amount of Cover £

Occupation by Third Parties

If you have confirmed that you will NOT occupy the WHOLE of the property as your main residence upon completion of the purchase, please confirm your proposed use of the Property. Please circle:

- Second Home / Letting of Whole / Business Purpose / Letting of Part / Part Business Purposes / Other (specify)

Are you aware if any structural alterations or extensions have been made to the property that you are buying? (Please circle)

- YES / NO

If so, please briefly describe those alterations:

Does it look as though these alterations have been carried out in the past ten years? YES / NO

**ABOUT YOUR MORTGAGE(S) OR CHARGE(S)**

If you will NOT be taking out a mortgage on the property in favour of a Lender (Building Society or Bank) please write NONE.

If you do require a mortgage please state the name and address of the proposed lender and the amount of the loan requested.

Name

Address:

Amount of Loan £

If you plan to borrow from two lenders who will both require a mortgage or charge on the property please let us have details of the second lender and the amount on a separate sheet.

If you have employed the services of an Independent Financial Advisor or Mortgage Broker in arranging a mortgage please complete the following:



IFA/Broker Company Name:

Address:

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Telephone Number Fax Number:

Name of Individual Consulted

May we contact and discuss the mortgage arrangements with the IFA/Broker direct if we believe it is appropriate? (Please circle)

• YES / NO

Please confirm that, after taking into account monies available to you from any sale and/or the new mortgage account, you are finding the balance of the purchase price and costs from your own resources (please circle)

• YES – This is correct / NO – I will be borrowing from \_\_\_\_\_

Please note that the lender always reserves the right to vary or withdraw your mortgage offer at any time before completion of your purchase.

The European Mortgage Credit Directive requires mortgage lenders to allow for a reflection period of 7 days from the date the offer is received by the customer in case you want to change your mind.

If you instruct us to request your mortgage advance before the reflection period has expired, we and the lender will treat that as acknowledgement by you that you wish to proceed with the mortgage on the terms as stated in the offer and that you are waiving the reflection period.

In respect of Lender's funds please note:

- On the completion day we will send cleared funds by Bank Telegraphic Transfer to the Seller's Solicitor to effect completion and allow keys to be released to you. A cheque (i.e. uncleared funds) would not be accepted. Accordingly, if your Lender releases mortgage funds by cheque, we will ask for the cheque to arrive 3 working days before to ensure it is cleared by the completion date. Do please note that the Lender will charge interest from the date of despatch.
- If your Lender releases the mortgage advance by Bank Telegraphic Transfer we will request that funds are sent (and arrive) on the day before completion. This avoids the problem of funds arriving late on the completion day which would cause havoc in the arrangements. In practice the telegraphing of funds is by no means an instant process particularly on favourite moving days such as Fridays, month end days and the days before a public holiday.

When a written Mortgage Offer is made to you

- All Lenders have different administrative arrangements. Accordingly, when you receive your mortgage offer, please check immediately:
- To see if there are requirements for immediate action on your part such as the need to

send to the Lender a signed acceptance of the offer or signed Direct Debit Mandate Forms. Failure to deal with these promptly may delay availability of funds.

- For any deductions the Lender proposes to make from the total lending when forwarding funds to us. These may include a telegraph transfer fee or (if you are borrowing a high percentage of the value of the property) a quite expensive fee variously called 'Mortgage Indemnity Fee' / 'Mortgage Guarantee Premium' / or 'High percentage loan to Value Fee.' If there is such a deduction do remember to recalculate your overall expenditure.

#### Mortgage of Life/Endowment Policies etc

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Many homeowners arrange life / endowment policies or pension policies or other financial investment products as vehicles for producing funds to pay off the mortgage in due course. This is normally considered advisable especially where the mortgage is 'interest only' and does not require payment of part of the capital on a monthly basis.

In the past most Lenders (Banks or Building Societies) required that the policies be deposited with a Lender as a condition of the mortgage and frequently took a separate assignment or mortgage on the policy as well as the main mortgage over the property itself.

Few lenders now insist on the deposit of the policy(ies) and even fewer require a policy mortgage. However, you should check with your Lender (either direct or through your IFA/Broker) to ensure that the Lender will not require you to deposit or mortgage any such policies and, if not, simply keep the documents safely. However if there is a requirement please arrange to forward the policy(ies) to ourselves as soon as possible as we would not be able to complete without it/them.

We will in any event double check the position when we have a copy of your mortgage offer.

Are you forwarding policies to us with this form? Please circle as appropriate: • YES / NO

#### Mortgage Transfer

If you have an existing mortgage that you do NOT intend repaying in full on completion of your sale (and may need to be "transferred" to this new property you intend to buy) please provide details. In any event please discuss your proposals with your old and new Lenders. "Transfer" as such is not possible. A new charge or mortgage would be needed on the new property and additional costs will be incurred. The most frequent example of this situation would be in respect of a mortgage or charge securing a business overdraft facility which you wish to retain after your move.

#### **DATES AND CONTACT AFTER COMPLETION:**

Desired Completion / Removal Date \_\_\_\_\_

Has any deadline date for Exchange of Contracts and/or Completion been imposed? If so please give the date:

Exchange \_\_\_\_\_ Completion \_\_\_\_\_

Do remember at this very early point that many factors may influence the final choice of completion / removal dates. These factors may include for example, the speed of other transactions in the chain on which your sale is dependent or the time it takes for your buyer to obtain a mortgage offer.



We are simply unable to promise or fix a date at present (the date will be agreed with you at Exchange of Contracts stage) but we will certainly work with you to achieve a satisfactory date.

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Contacting you after the Completion of Purchase

Do you intend to occupy the property to be purchased immediately on completion? (please circle) • YES / NO

If you are not intending to occupy the Property to be purchased immediately upon completion, please give your address and telephone number where we can contact you after completion of the purchase of your property:

Address



Telephone

If you will not be resident in the property then, in order to avoid the fraudulent sale of your property by a third party, we would advise you to register a restriction at the Land Registry preventing the sale without a notice being served on your home address. We can register that restriction for you after completion at an additional cost.

Please confirm whether you would like us to discuss this with you:

• YES / NO

**PLEASE SIGN AND DATE BELOW:** (All owners must sign please)

1st	Owner	Signature:	_____	Date	_____
_____	2nd	Owner	Signature: 	_____	_____
Date	<u>06/10/2021</u>	3rd	Owner	Signature:	_____
	_____	Date	<u>06/10/2021</u>	4th	Owner
Signature:	_____	Date	_____	5th	Owner
Owner Signature:	_____	Date	_____	_____	_____

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### **Checklist for return of documents to TLS Solicitors**

The following documents must be returned **IN EVERY CASE**:

- This Client Information Questionnaire signed by ALL proposed owners.
- The extra copy of our letter of engagement / client care letter sent with this Client Information Questionnaire signed by ALL owners.
- The identity documents requested, certified as per the client identity document. •

The funds requested on account.

- 3 months' worth of bank statements for every individual with an interest in the property, these will need to show all transactions leaving the account. Please be advised however that if there are transactions that require further investigation, we will need further documentation.

The following documents should be sent with your completed form – **if applicable**:

- The completed Joint Names Memo signed by ALL proposed owners
- Your specific written instruction regarding specialist searches / environmental matters

**PLEASE RETURN ALL THE NECESSARY DOCUMENTS  
AS SOON AS POSSIBLE  
IN CASE OF DIFFICULTY PLEASE TELEPHONE US**