

Mr D Lamb
Viamed Properties Ltd
15 Station Road
Crosshills
Keighley
West Yorkshire
BD20 7DT

Your Ref:

Our Ref: AC/NH/17269/0005

Contact: Anna Clark

Email: a.clark@mewiessolicitors.co.uk

Date: 12 August 2021

Dear Mr Lamb

Purchase of 13 Station Road Cross Hills Keighley BD20 7EH

Thank you for your instructions to act in the proposed purchase of the above property.

This letter and the accompanying Terms of Business set out the basis on which I will carry out the work on your behalf. Please read both this letter and the Terms of Business carefully, and do not hesitate to contact me if you have any queries. I also enclose a Purchase Conveyancing Guide which summarises the various stages involved in the work that I will be undertaking for you.

Your instructions

I am instructed to act for you in the purchase of the above property at the price of **£250,000.00**.

Responsibility

I am a Chartered Legal Executive and the person having day-to-day conduct of your matter. If I am unavailable at any time, please feel free to speak to any of the conveyancing department assistants, who will ensure that a message is taken for my attention.

Timescale

I estimate that the purchase of the property is likely to take two to three months from today's date to completion, although this is a provisional estimate and very much depends on how quickly other parties involved in the transaction respond. I will advise you further if the timescale is likely to alter significantly. **Please note that whilst we will always do our best to complete transactions as quickly as possible, we cannot guarantee a timescale.**



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Registered in England & Wales No: 10817566.
Registered Office: Clifford House, Keighley Road, Skipton, BD23 2NB.

Costs

I estimate that the firm's fees for the transaction will be in the region of **£700 plus VAT** and the disbursements referred to below, provided the purchase proceeds without undue complication. I will advise you immediately if it becomes apparent that the costs are likely to be different from the estimate. The disbursements or payments that will have to be made to third parties for the transaction to proceed to a completion will be:

- Local search £141.20
- Drainage search £49.60
- Mining search £46.32
- Stamp Duty Land Tax: £10,000.00

(This is 'higher rate' SDLT as we understand you already own other residential property).

- Land Registry registration fee £135.00
- Pre-completion searches £7.00 (approx.)
- Bank transfer fee £30.00
- Lawyer Checker £14.40
- Electronic ID Check £6 per name
- Lifetime/ Help to Buy ISA admin fee £50 plus VAT per ISA (if applicable)
- RiskView Residential Search £89.60

(Please refer to the enclosed Conveyancing Guide about the Riskview Residential search. Please add this to the amount requested below if you require us to undertake this search on your behalf)

I will advise you at the appropriate time if it transpires that other disbursements are to be incurred.

I should be grateful if you would provide payment in the sum of £250.00 to enable me to pay the fees for the preliminary searches that have to be paid for at the start of the transaction. I would have no objection to you awaiting the outcome of your mortgage application before making the payment as requested, although you should be aware that this will prolong the process. The remaining costs and disbursements will become due on completion of the purchase and will be listed on a completion statement that will be issued when the purchase is due to complete.

Payment can be made by card in person or by telephone or our bank details are as follows: Mewies Solicitors Client Account; Sort Code: 05-09-09; Account Number: 17821437. **Please ensure you quote our reference as noted at the top of this letter.**

Complaints

Mewies Solicitors is committed to providing high quality legal advice and client care. If you are unhappy about any aspect of the service you receive, or about the bill, please contact our Mr John Mewies on 01756 799000 or write to j.mewies@mewiessolicitors.co.uk or by post to the address at the top of this letter. If you are not satisfied with our handling of your complaint, you can contact The Legal Ombudsman at PO Box 6806, Wolverhampton WV1 9WJ. Please see our Terms of Business for further details.

The next steps

Approving the contract for the purchase of the property, prepared by the seller's solicitors or conveyancers, will be the first step that I undertake in the transaction (once I have received this). Please see the enclosed guidance notes for further details.

Identification requirements

If we have not already received this, please provide evidence of your identity, in accordance with the enclosed form entitled 'Acceptable forms of Identification'.

Finally, please sign and return a copy of this letter confirming your receipt of it and agreement to our Terms of Business. I should be grateful if you would also sign and date and return the enclosed form entitled Authority to Act form and, if applicable, the Joint Ownership Form, to enable me to start work on your behalf.

I look forward to hearing from you.

Yours sincerely



Anna Clark
Mewies Solicitors

Encs.

- Terms of Business (dated 2020 v2)
- Conveyancing Guide: Purchase
- Authority to Act
- Acceptable Forms of Identification
- Source of Funds Questionnaire
- SDLT Questionnaire
- Copy Letter

We **Viamed Properties Limited Ref: AC/17269/0005** understand that the work carried out by Mewies Solicitors of Clifford House, Keighley Road, Skipton, BD23 2NB is upon the basis of this letter and the Terms of Business enclosed with it.

Signed : D. Lamb

Dated : 18/8/2021

Keeping you informed

Quite apart from the immediate matter we are handling, we like to send present and past clients information that we think might be of interest to them. This can include information about legal developments or publicity information about us and our services. Please indicate if you are happy to receive such information. You can change your mind at any time, so if you later want to opt out just let us know.

My email address is: Derek.Lamb@Lamb-UK.net

Please tick one of the following boxes:

I am happy to receive such information to the e-mail address I have provided above	<input checked="checked" type="checkbox"/>
I do not want to receive such information	<input type="checkbox"/>

MEWIES SOLICITORS

SOURCE OF FUNDS QUESTIONNAIRE

Please fill in the second and third columns in this form, to explain the sources of the funds you are providing for this transaction.

We need this information to meet the requirements of money laundering law, and your mortgage lender. We may also need to seek further information or documents from you.

SOURCE	AMOUNT	OTHER INFORMATION
Sale of current home (net of mortgage)	£	
Mortgage loan on new property	£	Name of lender
Your own savings (Excluding any funds in a Lifetime ISA)	£	Are the funds in an account in your name? Yes / No <u>Please provide a bank statement showing these funds</u>
Lifetime ISA savings	£	Please provide the completed 'Investor Declaration' as soon as possible
Third party providing funds	£	Their name, address and relationship to you (We will write to this party with a confirmation letter for them to sign and return) Is this money repayable? Yes / No Has your mortgage lender been advised of this contribution by a third party? Yes/No/N/A Please note that we are obliged to notify your lender of this contribution
Help to Buy Equity Loan	£	
Help to Buy ISA Bonus Funds	£	
Divorce settlement	£	Are the funds in an account in your name? Yes / No Which lawyers acted for you? Date of divorce?
Inheritance	£	Are the funds in an account in your name? Yes / No From whom inherited? Date of inheritance?

Other	£	
Company funds	250,000.00	

Signed D. Hunt Dated 12/8/2021

Anti-money laundering procedures

ACCEPTABLE FORMS OF CLIENT IDENTIFICATION

All banks, building societies and businesses involved in providing services and advice relating to a financial or property transaction are required by law to have in place procedures to guard against money laundering. Our procedures are as follows:

1. Verification of identity

Where any financial transaction or arrangement, or the transfer of property is involved, the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 impose on us an obligation to verify the identity and address of all our clients. Please would you therefore attend the office as soon as possible with one item from Section A and two items from Section B on the attached list (or any similar items in each section). No document can be used more than once in meeting these requirements. If you cannot provide such evidence please tell us and we will advise what other evidence may be satisfactory.

We need to see original documents, and not just copies you have made yourself or print outs of online documents. **If you are unable to attend the office with the documentation you will need to attend a solicitor or bank official local to you, ask them to photocopy the documents and certify the copies to be true copies of the originals AND in the case of photographic identification, a true likeness of you. The certifying person or organisation must give their contact details on the copies. PLEASE DO NOT SEND ORIGINAL DOCUMENTS TO US.**

We cannot accept anything other than modest funds from you, or take any significant step in connection with any transaction until this procedure has been carried out.

2. Legitimacy of the transaction

We also have to be satisfied that we understand the purpose and intended nature of the transaction and that this is legitimate. It may therefore be necessary for us to ask you questions about your motives and the origin and source of any funds or property. We regret having to undertake this level of enquiry but we do not have a choice. Please do not be offended by it.

3. Confidentiality

Solicitors are under a professional and legal obligation to keep the affairs of clients confidential. However this obligation is subject to an important exception; legislation on money laundering and terrorist financing places solicitors under a legal duty in certain circumstances to disclose information to the National Crime Agency (NCA). Where a solicitor knows or suspects that a transaction on behalf of a client involves money laundering, the solicitor may be required by law to make a money laundering disclosure. If that happens, we have to stop working on your matter for a period of time and we will not be able to tell you why, as the law prevents "tipping off".

Circumstances may also arise where we have to approach you to seek your permission to report certain matters to NCA; in the event that you refuse such permission we reserve the right to terminate your instructions, and if we do so in these circumstances you will be liable for all our fees and expenses incurred up to the date of such termination.

Please be assured that this is for the protection of all our clients and staff and that otherwise we will retain client confidentiality in all respects.

4. Data Protection

Any personal data we receive from you for the purposes of our money laundering checks will be processed only for the purposes of preventing money laundering and terrorist financing or as otherwise permitted by law or with your consent.

You consent to us retaining such data for longer than the five year statutory period unless you tell us otherwise.

Mewies Solicitors
Anti-money laundering procedures
ACCEPTABLE FORMS OF CLIENT IDENTIFICATION

Please produce to us as soon as possible:

- One item from List A
- Two items from List B

List A - Identity (one item)		List B - Address (two items)	
A valid full passport	✓	A utility bill or statement less than 3 months old	✓
A valid HM Forces Identity Card (with photograph)		A Council Tax bill for the current financial year	
Employer's Identity Card (with photograph)		A bank, building society or credit union statement less than 3 months old	
Current driver's licence		A mortgage statement for the mortgage accounting year last ended	
Benefit book or notification letter from the Department for Work and Pensions		A building society passbook (if it shows your address)	
Current EEA member state identity card		An HM Revenue & Customs notice of tax coding or statement of account	
Current identity card issue by the Electoral Office for Northern Ireland		Current driver's licence (if not used from List A)	✓
Residence permit issued by the Home Office		Benefit book or notification letter from the Department for Work and Pensions (if not used from List A)	
Firearms certificate or shotgun licence		A recent original mortgage statement from a recognised lender	
<i>Original documents (or duly certified copies) must be produced</i>			

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Your Ref:
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Contact: Anna Clark
Email: a.clark@mewiessolicitors.co.uk
Date: 12 August 2021

Please sign & return

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My email address is: mewies@lamb.uk.net

Please tick one of the following boxes:

I am happy to receive such information to the e-mail address I have provided above	<input checked="checked" type="checkbox"/>
I do not want to receive such information	<input type="checkbox"/>

CONVEYANCING GUIDE: PURCHASE

The following information is intended to summarise the various stages involved in conveyancing work relating to the purchase of a residential property but if you have any questions about anything relating to your purchase, please do not hesitate to ask the person responsible for your matter.

1) Draft contract

The first step is for the seller's conveyancers to prepare the contract for the sale of the property and send it to us for us to approve. Until we receive this (and the supporting paperwork) we will be unable to start work on the matter. Once received, we will check that the Title is in order and that all necessary rights exist for the use and enjoyment of the property. We will report to you fully concerning these matters before you commit yourself to purchasing the property.

2) Preliminary searches and enquiries

As well as checking the legal Title to the property we will carry out a number of searches where necessary and make various enquiries to satisfy you (and your lender, where relevant). These may include:

- a) **Local authority search** - this will reveal details of any proposals the local authority have which may affect the property (but please note this will not reveal any information about neighbouring properties) and confirm whether or not the property is situated on a public highway etc. The time taken to process the search varies between authorities but is generally about 2 weeks. This search is compulsory where a mortgage is being obtained.
- b) **Water and drainage search** - This will reveal whether or not the property has a mains water supply and is connected to the mains drainage system. It will also reveal whether any known public drains or sewers lie beneath the plot of land you are buying. The time taken to process the search varies between authorities but the results are generally received within a few working days of our request. This search is also compulsory where a mortgage is being obtained.
- c) **Coal mining search** - In some areas a search in the records of the coal authority will be required to check that there are no mine workings in the locality of the property which might affect its stability. In relevant geographical areas this search is also compulsory where a mortgage is being obtained and it generally takes a few days to process.
- d) **Commons registration search** - In rural areas it is usual to search in the records of the county council for details of any rights for local communities to use land in common (such as village greens) which might affect the property.
- e) **Chancel check search** - where a property has yet to be registered with HM Land Registry we may undertake this search to ascertain whether there is a potential risk of chancel repair liability. If there is such a risk we may recommend appropriate indemnity insurance.
- f) **RiskView Residential** - This examines whether the property is at risk from a number of environmental factors that could detrimentally affect your use any enjoyment and also the

change in your circumstances; a gifted deposit; other mortgages in your name. We would strongly recommend that all relevant information is provided to your mortgage lender during the application process to avoid delay at a later date. If you tell us anything that you do not want the lender to know and it is relevant to the lender, the lender may instruct a separate solicitor which is likely to delay matters considerably.

4) Survey

When you purchase a property it is "sold as seen". If you later discover any defect in the condition of the property or the working order of any appliances you will have no recourse against the seller who has no obligation to reveal information to you about the state and condition of the property.

A mortgage lender will usually commission its own property valuation but bear in mind that this is intended primarily to satisfy the lender that the property is worth enough to secure the amount they are lending. You will have no recourse against the mortgage lender's valuer for any defect there may be in the condition of the property.

In order to avoid unwittingly purchasing a defective property you should always carry out your own thorough physical inspection of the property, prior to appointing a qualified surveyor to carry out a private and independent survey. The type and cost can vary considerably from a basic valuation to an in-depth building survey. It may be that instructions provided to the mortgage lender's valuer can be expanded on such that they undertake both a basic valuation to satisfy the lender and a more detailed survey on your behalf.

Please note that we are unable to express a professional opinion on the results of any survey you have commissioned. Any questions you have on a survey will need to be referred directly to the surveyor who compiled the report.

5) Exchange of contracts

Once we are satisfied with the outcome of the preliminary searches and enquiries, and your finance is in place, we will ask you to sign the contract in readiness for exchange of contracts. You will also be asked to provide a **deposit** at this point, and the traditional amount is 10% of the purchase price. If you are also selling a property you may be able to use the deposit you will receive from your buyers as the deposit on your purchase.

Exchange of contracts is the point when the agreement for the sale of the property becomes **legally binding** on both parties and a date is fixed for completion of the purchase i.e. the date legal ownership of the property transfers. We would discourage you from discussing potential completion dates early in the transaction as this often leads to disappointment. There may be several buyers, sellers, solicitors and mortgage lenders involved in a chain, each with much work to do before being able to commit to a particular completion date. It is also important to remember that, until contracts are exchanged, either party is free to withdraw from the transaction without any liability to the other. Before contracts are exchanged you should not, therefore, enter into any commitment which is dependent on the purchase being completed without serious prior consideration e.g. removal vans, insurance, handing in notice on current rented accommodation.

The Law Society's recommended form of contract provides for the risk in the property to pass to a buyer from exchange of contracts (even though you will not receive any keys until the completion

calculate any Capital Gains Tax charge that may arise on any sale or other disposal of the property in the future.