



Remortgaging with Laurus

LAURUS

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Hello!

We understand that remortgaging can be time sensitive, particularly when your existing product is coming to an end, or you are releasing money for a particular purpose, such as buying another property, or home improvements.

Many mortgage products offer a free legal option which can be tempting, but all too often this type of service can result in delays and may not take into account your personal circumstances, where the matter is urgent, or more complicated.

Laurus offers a cost effective remortgage solution which enables you to benefit from having a senior lawyer appointed to deal directly with your case, and with be your main point of contact throughout.

Our fees are often largely offset by the Cash Back option that lenders provide instead of opting for their free legal option, and in most cases we turn around within 14 days of receipt of the mortgage offer.

Working with an excellent mortgage broker is key to finding the right product and have the process managed effectively. This combined with a personal legal service is proven to offer the peace of mind that comes with a timely and personal service.

As a client of Laurus you will also have access to our full suite of Legal Services, such as Wills, Estate Planning, and Family Law.

Get Remortgage Ready

Our clients who become Remortgage Ready are proven to save time and stress from the process of remortgaging. We make sure all the relevant paperwork and checks are organised and in place for a faster transaction.

This pack is designed to guide you through the key steps needed for a swift turn around when the mortgage offer arrives.

WE ARE HERE TO HELP YOU.

Within this pack we have included our new mortgage questionnaire.

The form has been created digitally so there is no need to print this document - simply fill in each section and then save the document.

If you have any questions about completing this questionnaire, or the documents we need, please call us on 020 3146 6300.

WHEN YOU HAVE FINISHED

Please check your responses carefully, then save and return this pack to us by email.

If you have any additional documents to include with your answers such as Gas Safe certificates or building works guarantees - please scan and attach the accompanying documents to the email alongside this pack.

If you would like to post documentation to us, please send via recorded delivery to:

**Laurus
Property Dept.
30 Dukes Place
London EC3A 7LP**

If you have any questions about completing this questionnaire, or the documents we need, please call us on **020 3146 6300**.

Your Identification Documents

This form advises you how to provide your identification documents to us.



Money laundering regulations require us to verify the identity of all our clients.

You **must provide us** with **originals or certified copies** of **THREE items**:

ONE form of **identification** and **TWO** forms of **proof of address**.

What you need to do

To achieve this, please enter your name and address below, read and complete sections A, B and C.

We are here to help you

If you have any questions about completing this form, or the documents we need, please **call us on 020 3146 6300**.

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Your Full Name

Your Address

LAURUS

020 3146 6300
hello@lauruslaw.co.uk

Our Reference:

A. Verify your identity

You must provide original or certified copies of any ONE of the following documents:

| Forms of Identification | Tick if enclosed |
|---|-----------------------|
| Current signed passport | <input type="radio"/> |
| Birth Certificate | <input type="radio"/> |
| Current photo card driver's licence | <input type="radio"/> |
| Current EEA member state identity card | <input type="radio"/> |
| Current identity card issued by the Electoral Office for NI | <input type="radio"/> |
| Residence permit issued by the Home Office | <input type="radio"/> |
| Firearms certificate or shotgun licence | <input type="radio"/> |
| Photographic registration cards for self-employed | |
| Individuals / partnerships in the construction industry | |

Certified copies MUST be valid, clearly legible and have been certified within the last six months, each showing the following:

| Key Information | Check each item is visible |
|--|-------------------------------------|
| Name | <input checked="" type="checkbox"/> |
| Date of Birth | <input checked="" type="checkbox"/> |
| Photograph which is a true and clear resemblance | <input checked="" type="checkbox"/> |
| Signature | <input checked="" type="checkbox"/> |
| Client's nationality | <input checked="" type="checkbox"/> |
| Document identification number | <input checked="" type="checkbox"/> |
| Expiry date (where applicable) | <input checked="" type="checkbox"/> |

To avoid delay, any COPIES MUST BE CERTIFIED as in Section C.

B. Verify your permanent residential address

To verify your permanent residential address, you must provide the originals or certified copies of any TWO of the following documents:

| Identification document | Tick if enclosed | How many? |
|--|-----------------------|-----------|
| Council tax bill (current year) | <input type="radio"/> | |
| Utility bill or statement (from the last three months) | <input type="radio"/> | |
| A cheque or electronic transfer, drawn on an account in the name of the client, with a credit or financial institution regulated for the purposes of money laundering | <input type="radio"/> | |
| Bank, building society or credit union statement or passbook, containing current address (from the last three months) | <input type="radio"/> | |
| Entry in a (current) local or national telephone directory confirming name and address | <input type="radio"/> | |
| Confirmation from an electoral register that a person of that name lives at that address | <input type="radio"/> | |
| A recent original mortgage statement from a recognised lender | <input type="radio"/> | |
| Solicitor's letter confirming recent house purchase or land registry confirmation of address | | |
| Local council or housing association rent card or tenancy agreement | | |
| HMRC self-assessment statement or tax demand | | |
| House or motor insurance certificate | | |
| Statement from a member of the firm or other person in the regulated sector who has known the client for a number of years attesting to their identity (bear in mind that you may be unable to contact this person to give an assurance supporting that statement at a later date) | | |

You MUST ensure that the original or certified copy clearly displays the following information:

| Key Information | Check each is visible on the above documents |
|---------------------------|--|
| Name | <input checked="" type="checkbox"/> |
| Address | <input checked="" type="checkbox"/> |
| Document reference number | <input checked="" type="checkbox"/> |

To avoid delay, any COPIES MUST BE CERTIFIED as in Section C.

C. How to certify copies

Who can certify copies of a document

Copies of documents must be 'certified' by a serving professional person or someone well-respected in your community ('of good standing'), such as a:

- Bank or Building Society official
- Councillor or Government official
- Minister of Religion
- Practising medical Doctor or Dentist
- Chartered Accountant
- Solicitor/Lawyer or Notary
- Police Officer, Teacher or Lecturer

The certifier MUST be independent of the individual for whom the certification is being provided. They cannot be a family member, or living at the same address, or in a relationship, or associated in any way with the individual's matter. We reserve the right to seek additional proof of identity.

Requirement

The certifier should attach the following statement and information to EACH copy document:

I certify (i) this to be a true copy of the original seen by me and (ii) I have met this individual and confirm that any photo reproduced is a true likeness of them.

| | |
|--|-------------------------------------|
| Certifier's signature | <input checked="" type="checkbox"/> |
| The Date | <input checked="" type="checkbox"/> |
| Certifier's name printed under the signature | <input checked="" type="checkbox"/> |
| Their occupation | <input checked="" type="checkbox"/> |
| Their address (inc postcode) | <input checked="" type="checkbox"/> |
| Their telephone number | <input checked="" type="checkbox"/> |

Please check all items carefully and return to us.

New Mortgage Questionnaire

You will appreciate we need information about you, the property, your present mortgage(s) (if any) and the new mortgage. Both we and your new lender will rely on your replies.



Please answer all of the questions below. Complete and accurate replies will avoid unnecessary delays in finalising the arrangements.

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 course of the transaction.

About You

1st Owner

2nd Owner (if Applicable)

Full Names

Former Names

Correspondence Address

(including Post Code):

Start of Residency

(mm/yyyy):

Previous Addresses in the last 12 months including start and end dates of residency:

Work Telephone:

Home Telephone:

Mobile:

... About You

1st Owner

2nd Owner (if Applicable)

Email Address

How should we correspond with you?

Email Post

Email Post

Please Tick

Occupation

Date of Birth

National Insurance No:

Have you ever been made Bankrupt?

Yes No

Yes No

Please Tick

Have you made a will?

Yes No

Yes No

Please Tick

Will held at

Will held at

Will Date

Will Date

Do you have an Enduring or a Lasting Power of Attorney arranged?

Yes No

Yes No

Please Tick

Docs held at

Docs held at

Attorney Date

Attorney Date

Attorney Type

Attorney Type

Enduring Lasting

Enduring Lasting

3rd Owner (If Applicable)

4th Owner (If Applicable)

Full Names

Former Names

Correspondence Address

(including Post Code):

Start of Residency

(mm/yyyy):

Previous Addresses in the last 12 months including start and end dates of residency:

Work Telephone:

Home Telephone:

Mobile:

Email Address

How should we correspond with you?

Email Post

Email Post

Please Tick

Occupation

Date of Birth

National Insurance No:

Have you ever been made Bankrupt?

Yes No

Yes No

Please Tick

Have you made a will?

Yes No

Yes No

Please Tick

Will held at

Will held at

Will Date

Will Date

Do you have an Enduring or a Lasting Power of Attorney arranged?

Yes No

Yes No

Please Tick

Docs held at

Docs held at

Attorney Date

Attorney Date

Attorney Type

Attorney Type

Enduring Lasting

Enduring Lasting

How did you hear about us / come to use us?

Full Address of Property to be mortgaged

(including postcode)

Note - If this is the same as the correspondence address above - please write "as above"

Please advise the year in which you purchased the property

Existing Mortgage Details

No existing mortgage? Please go straight to the section below headed **"Your New Mortgage"**

Lender Name and Address (including postcode)

Mortgage Account Number(s)

Approximate Amount Owning (including any Penalty) £

Amount of Monthly Payment £

Day in the Month instalments are Paid

It is important that you check with this lender whether there is any financial redemption (repayment) penalty that they may impose.

Are you aware of any Penalty? Yes No

If YES when does it expire?

If YES Please specify the amount £

If YES, do you accept it must be paid on completion of the new mortgage? Yes No

Details of Second Existing Mortgage (if any)

Leave blank if you do not have any other secured borrowing, go straight to the section below headed **“Your New Mortgage”**

Lender Name and Address (including postcode)

Mortgage Account Number(s)

Approximate Amount Owning (including any Penalty) £

Amount of Monthly Payment £

Day in the Month instalments are Paid

Do you intend to repay this second charge/loan from the new Mortgage Advance? Yes No

If YES, it is important that you check with this lender whether there is any financial redemption (repayment) penalty that they may impose.

Are you aware of any Penalty? Yes No

If YES when does it expire?

If YES Please specify the amount £

If YES, do you accept it must be paid on completion of the new mortgage? Yes No

Details of Third Existing Mortgage (if any)

Leave blank if you do not have any other secured borrowing, go straight to the section below headed **“Your New Mortgage”**

Lender Name and Address (including postcode)

Mortgage Account Number(s)

Approximate Amount Owning (including any Penalty) £

Amount of Monthly Payment £

Day in the Month instalments are Paid

Do you intend to repay this second charge/loan from the new Mortgage Advance? Yes No

If YES, it is important that you check with this lender whether there is any financial redemption (repayment) penalty that they may impose.

Are you aware of any Penalty?

Yes No

If YES when does it expire?

If YES Please specify the amount

£

If YES, do you accept it must be paid on completion of the new mortgage?

Yes No

Source of Funds

Finance Regulation

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.

Accordingly, ignoring monies available from your new mortgage, please advise what sum(s) if any you expect to need to pay to us to permit the transaction(s) to proceed to completion

£

In order that we may observe the strict regulations regarding the provision of funds:

Please can you confirm where the funds for the balance you will be providing to complete the remortgage 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 can you provide details of how the funds have been accrued (i.e. the origin of the funds / how they were raised):

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

Name and Address

Amount being given

£

Relationship to you

Is this a Gift or a Loan?

Gift Loan

Please Note: Due to the requirements of the Money Laundering regulations and your proposed mortgage lender, 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 your proposed mortgage lender full details of any financial assistance you are receiving.

Your New Mortgage

**New Lender Name
and Address:** (including postcode)

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 (IFA) or Mortgage Broker in arranging a mortgage please complete the following:

IFA / Mortgage Broker

**IFA / Broker Company Name
and Address** (including postcode)

Telephone Number

Fax Number

Email

Name of Individual Consulted

Please confirm we may contact and discuss the mortgage arrangements with your IFA / Broker direct if we believe it is appropriate?

Yes

No

Unless you instruct us to the contrary, we will arrange payment on your behalf of the IFA / Broker's commission / fees for advice relating to the new mortgage.

Payment to the IFA / Broker on completion authorised

Yes

No

Amount **£**

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

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 the New Lender's funds please note:

- a. On the completion day we will send cleared funds by Bank Telegraph Transfer to your present Lender to discharge your present mortgage. Accordingly, if your new 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 new Lender will charge interest from the date of despatch.
- b. If your new Lender releases the mortgage advance to us by Bank Telegraph 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 can cause havoc in the arrangements. In practice the telegraphing of funds is by no means an instant process particularly on 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 new mortgage offer, do please check immediately:

- a. 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.
- b. for any deductions the Lender proposes to make from the total lending when forwarding funds to us. These may include (by way of example) 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 or Mortgage Guarantee Premium or High percentage loan to Value Fee.

If there is such a deduction do remember to recalculate your overall expenditure appropriately.

Mortgage of Life/Endowment Policies etc

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 the 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 land on which the property stands.

Most lenders no longer insist on the deposit of the policy(ies) and even fewer require a policy mortgage. However, would you please 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, you should simply keep the documents safely. However if there is a requirement please arrange to forward the policy(ies) to ourselves as soon as possible. We will in any event double check the position when we have a copy of your mortgage offer.

If you are forwarding policy(ies) to us with this form, please tick this box

Occupiers

Please list the full name and age of everyone who is aged 17 or over living at the property to be mortgaged other than those named earlier as borrowers / present owners. State clearly, if they are a spouse, child or other member of your family, a friend, a lodger or if relevant a tenant *.

| Name | Age | Relationship |
|------|-----|--------------|
| | | |
| | | |
| | | |
| | | |

If there is NOT going to be anyone living with you (other than your children aged 16 or under) please write NONE above.

*If you have a Tenant, please provide a copy of the Tenancy Agreement.

Please note that, when taking up the new 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.

Buildings Insurance

My / Our Buildings insurance on completion of the mortgage and transfer is (please tick)

- To be arranged by the New Lender
- To remain with the Landlord of the property
- To be covered by an existing policy arranged by ourselves
- To be covered by a new policy to be arranged by ourselves

If you are not arranging insurance through your New Lender please forward a copy of your current insurance policy schedule. If you do not have a copy of this, please complete the following:

Policy Number:

Insurance Company Name
and Address: (including Postcode)

Insured Sum: £

Renewal Date:

- You can forward this information at a later date if you are in the process of obtaining it. However, we must have it before completion can take place so that the new lender can approve it.
- If on completion of the new mortgage you intend to arrange a new policy with a new Insurer please arrange for your broker or the intended Insurer to supply you with details of the proposed insurance and forward a copy or the original of that letter. This letter must include the proposed policy number.
- If you intend to continue your insurance with your existing lender, it is your responsibility to ensure that this policy is not cancelled when the mortgage is repaid (as your existing lender will do so automatically unless you clearly instruct it to continue cover).

Payment of Surplus Funds

Please indicate from the following two options how you would like any surplus funds to be paid

A cheque (to be sent to you by 1st class post on the day of completion)

Transferred direct to your bank account (for which we will make an administration charge. Please complete the enclosed Authority for Funds Transfer Form)

Payment of surplus funds where the property is jointly owned:

Do you hold a joint bank account?

Yes

No

If YES, the funds will be sent by the method chosen above.

If NO, please complete the following:

Where payment is to be made to only one owner, we require the consent of the other owner(s) for that payment to be made.

Name of Owner Receiving Surplus Funds

Name of Owner NOT Receiving Surplus Funds

Owner(s) Not Receiving Funds To Sign

WE MAY TELEPHONE YOU TO VERIFY THIS INFORMATION

General Property Enquiries

NOTICES

Have you received any notices / letters or had discussions regarding your property (or nearby property) e.g. from local authority or neighbour?

Yes No

If YES please give details.

DISPUTES / COMPLAINTS

Are you aware of any disputes or complaints about you, your property, your neighbour(s) or the neighbouring property?

Yes No

If YES please give details.

PROPERTY UNDER 10 YEARS OLD

If your property is under 10 years old, does it have the benefit of an NHBC or similar guarantee?

Yes No

SERVICES

Please TICK which services are connected to your property:

- Gas
 - Electricity
 - Mains Water
 - Mains Drains
 - Septic Tank
 - Cesspit
-

ACCESS

Do you gain access to any part of the property over a private road, common land or a neighbours land?

Yes No

If YES please give details and advise if any difficulties have occurred.

INFORMAL ARRANGEMENTS

Are there any informal arrangements which you have over adjoining property or vice versa?

Yes No

If YES please give details.

ALTERATIONS / CHANGES

Are you aware of the following having taken place on any part of the property? (Please TICK)

- | | |
|--|---|
| <input type="radio"/> Building operations (incl. conservatories) * | <input type="radio"/> Replacement Windows * |
| <input type="radio"/> Change of Use * | <input type="radio"/> Roof lights, Roof Windows or glazed doors * |
| <input type="radio"/> Conversions (incl. lofts) * | |

* Please give details and estimate the year(s) when the work was undertaken

Are you aware of the need for any consent of a third party to permit alterations / changes to the property (e.g. under a covenant imposed by the original builder)?

Yes No

If YES please give details and advise if consent was obtained and supply a copy

PLANNING PERMISSIONS / BUILDING REGULATION CONTROL

Is the property used solely as a private residence?

Yes No

If NO give details

Is the property a Listed Building?

Yes No Unknown

Is the property within a Conservation Area?

Yes No Unknown

Was planning permission, building regulation approval or (if necessary) Listed Building Consent obtained for each alteration / change mentioned above? Please supply copies.

N/A Yes No Copy Enclosed

If alterations have been made to windows / roof lights / roof windows / glazed doors after 1st April 2002, please supply either a FENSA Certificate or a Building Regulations Certificate.

N/A Yes No Copy Enclosed

Do you own any adjoining land or property which is not included in the existing mortgage to your present lender?

Yes No

If YES please give details.

Has the property been the subject of an Improvement Grant / Repair Grant within the last 3 years?

Yes No

If YES please give details.

Leasehold Properties

This section relates to LEASEHOLD properties ONLY. It must be fully completed if your property is leasehold.

If you need to obtain information from your landlord, please forward the questionnaire pending receipt. If you are having difficulty obtaining information, please contact us immediately. All information MUST be obtained in order to complete your new mortgage. A complete set of information may avoid the cost and delay of having to approach the Landlord or their Agent for information.

Please give details of the Freeholder i.e. the Landlord, the Managing Agents for the property, or (if appropriate) the Secretary of the Management Company

Name and Address (including postcode)

Telephone

Reference or Contact

Is your property a House, Flat or Maisonette?

Have you ever complained about a breach of covenant by the landlord? (i.e. a failure on his part to carry out his obligations under the Lease).

Yes No

If YES please provide details.

Has the Landlord/managing agent complained of any breach of covenants by you under the Lease? (e.g. non-payment of ground rent or service charges).

Yes No

If YES please provide details.

Please send us a copy of the last ground rent *receipt issued by the landlord/managing agent confirming payment has been made.

Enclosed To be forwarded No rent payable (Peppercorn Rent)

Are you aware that you Landlord is either a) Insolvent / In Liquidation or b) "absent" e.g. the Landlord's whereabouts are not known or the Landlord takes no rent nor observes the Landlord's obligations in the Lease?

Yes No

Please give brief details.

FLAT OR MAISONETTE

If your property is a flat or maisonette on which a service charge is payable (e.g. for communal insurance or repair costs), please provide a copy of the last service charge demand from the landlord/managing agent and provide a *receipt (see note below) confirming payment has been made.

Enclosed To be forwarded

* Note. If you are unable to forward a receipt as such but are able to forward a copy of the last demand or statement PLUS evidence of payment (e.g. a copy of your bank statement highlighting a payment by cheque) then that may be sufficient

Have you received any indication from the Landlord / Agent or any significant increase in the level of service charge in the reasonably near future?

Yes No

If so, please give details and forward to us a copy of the relevant paperwork.

If the landlord insures the property or the block of which it forms part please provide up to date details of the Landlord's policy. A copy of the current policy schedule (not the whole of the policy) would be best. We need the name and address of the Insurer, policy number and the sum insured. If you do not have this information please obtain it from your landlord/ managing agent as soon as possible to avoid delay.

Enclosed To be forwarded

Do you know if the Landlord has had problems collecting maintenance charges from other flat owners?

Yes No

If so please give details

Have you been given any formal notice relating to the building, its use, condition or repair and maintenance?

Yes No

If Yes, please give details and supply a copy.

Are you aware of any alteration to your property since the lease was granted?

Yes No

If Yes, please supply details and forward a copy of the Landlord's consent.

If there is a management company operated by the tenants please give the following details:

Name and Address

Telephone

Reference or Contact

If there is a management company operated by the tenants please supply a copy of the Memorandum and Articles of Association.

N/A Enclosed To Follow With Deeds Lost

If there is a management company (which deals with insurance and / or maintenance and repair of common parts of the building and / or the structure of the building) your lender will require us to examine its published accounts (profit and loss and balance sheet) for the last 3 years or from incorporation if the company has been formed in the last 3 years. If you have copies, please forward them

N/A Enclosed To Follow Not Available

If there is a management company operated by the tenants do you know if the management company has been struck off the Register at Companies House?

No Yes Unknown

Please Sign And Date Below

All owners must sign and date please.

1st Owner

Date

2nd Owner

Date

3rd Owner

Date

4th Owner

Date

Our Ref:

Form of Authority

Whilst you may have already given your implied or verbal authority, it is important that we have your written authority for us to obtain the deeds and other information from either your Existing Lender(s) or if you have no mortgage, the person / firm holding your Deeds.

Please complete and sign the following:

To

Account No / Ref

To

Account No / Ref

BORROWER(S)

I / WE hereby irrevocably authorise and request you to:

Provide Laurus with any information they request in connection with my/our mortgage with you.

Forward the Title Deeds and documents to Laurus London.

ALL BORROWER(S) SIGNATURE(S)

1st Borrower

Date

2nd Borrower

Date

3rd Borrower

Date

4th Borrower

Date

Please return this form to Laurus.

Authority for Funds Transfer

Name

Property

File Reference Number

Bank Name

Bank Address

Sort Code

Account Number

Account Title or Name

We confirm the request for us to telegraph the surplus funds resulting from the remortgage of our property to the account referred to above.

We understand and agree that a Telegraphic Transfer administration charge will be payable and will be deducted from the funds to be forwarded.

Signature of ALL Clients:

Date

Checklist for Return of Documents to Laurus

The following documents must be sent with your completed form **IN EVERY CASE**

- This Client Information Questionnaire signed by ALL proposed owners

- The extra copy of the initial letter sent with this Questionnaire, signed by ALL owners

- The identity documents requested.

- Telegraphic Transfer Form (if you require surplus funds to be sent electronically direct to your bank account on completion day).

The following documents should be sent with your completed form - if applicable

- If you are enclosing a cheque for funds on account, please tick this box

- Tenancy Agreement (if property is or will be tenanted).

- Your specific written instruction regarding specialist searches / environmental matters together with appropriate additional funds on account.

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



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