Remortgage Questionnaire

Your Name(s)

Please confirm that the names we have stated below are correct and are spelt correctly. If our records do not accurately reflect your full name(s), please enter it, inclusive of any and all middle names, in the space provided.

Mr Asim Erturk

- [x] **Yes**
- [ ] No

Have you / anyone else named on the mortgage changed your name since you bought your property? (i.e. by marriage or deed poll?)

- [ ] Yes
- [x] **No**

Date of Birth

Please supply your date of birth as part of our security checks.

Mr Asim Erturk

DD

11

MM

02

YYYY

1982

Contacting You

Where we hold a telephone number & email address, this is shown below. Please correct / add to this information:

Mr Asim Erturk

Home

Work

02072871912

Mobile

07501026662

E-mail

asim@londonist.co.uk

You do not have to tell us your telephone number and or email address but it will help us to contact you quickly if we have a question about your transaction

Your Mortgage Broker / Financial Advisor

Has the mortgage application been arranged by a financial advisor?

☑ **Yes**
○ No

If Yes, please provide their name and contact details:

Contact Name

Rasit Gundogdu

Telephone

07872 508 010

Email

rasit@trinityfinance.co.uk

Fax

Company Name

trinityfinance

Address

72-74 Upper Wickham Lane, Welling, Kent DA16 3HQ

Occupiers (other than tenants)

On completion of the new mortgage will there be any other person aged 17 years or over in occupation of the property (other than your children for whom details are not required)?

○ Yes
☑ **No**

Political Exposed Person Check

UK regulations require us to review more closely cases where you or a family member or close associates are what is known as Politically Exposed Persons (PEPs). PEPs are individuals who are, or have been, entrusted with prominent public functions whether in the UK or abroad. These functions include: Heads of State, Ambassadors & Members of Parliament. If you are currently a PEP or have been a PEP during the last 12 months or you are a family member or close associate of a PEP please tick the Box and provide further details below.

Politically Exposed Person?

○ Yes
☑ **No**

Specific Requirements

Do you have any specific requirements, for example any adjustments that you need us to make to aid your customer journey?

○ Yes
☑ **No**

Existing Mortgage Details

Do you have an existing mortgage or charge secured on your property? Failure to provide these details where appropriate may delay your completion

☑ **Yes**
○ No

If Yes, please provide the following:

Name of Mortgage Lender

HALIFAX

Address of Mortgage Lender

Account Number

10539320820700

Name(s) of People on Mortgage

Mr Asim Erturk

Estimated Balance

354128

Any Other Mortgages / Secured Loans

Do you have any other secured lending?

○ Yes
☑ **No**

Title Details

Please confirm the title number to your property

TGL531946

If your property does not have a title number we would require sight of your original deeds to progress your remortgage.

Additional Land

Have you have bought any additional land since you originally bought the property, or are buying land as part of this remortgage (this includes buying the freehold where you previously just had a lease)

○ Yes
☑ **No**

Your Completion Date

We'll arrange to complete your remortgage as soon as possible; subject to any other instructions you have given. If you have completed and returned the Mortgage Credit Directive Waiver Form (where applicable) after you have received your mortgage offer, we will complete your remortgage as soon as we can. If you do not return the Mortgage Credit Directive Waiver Form, we will complete your remortgage as soon as we can after the Mortgage Credit Directive reflection period has expired. Please note we are unable to complete remortgage transactions on bank holidays and weekends

Are you tied into a mortgage rate with your current mortgage lender, that has a linked early repayment charge?

☑ **Yes**
○ No

Would you like to wait until after this expires before completing?

○ Yes
☑ **No**

If you have requested we wait, we will aim to complete your remortgage as soon as possible after the repayment charges have expired. However, enact are not bound to complete this transaction within any specific timeframe and will not be responsible for any costs or claims associated with completion not taking place by any specified date.

How much are you expecting to receive after completion (this applies even if there isn't any existing mortgage/loans secured against your property)

Do you expect there to be any money due to you after completion, when any existing mortgage and/or secured loans have been repaid?

○ Yes
☑ **No**

If your surplus is less than £1 then it will be donated to charity. If you wish this not to happen then please contact us.

Your Bank Details

For transfer of funds direct to your bank account, please complete the details below. Please note we can only send funds to an account in the name of the person on the mortgage.

Name of Bank

BARCLAYS

Address of Bank

Account Number

33292207

Sort Code

209069

Account in Name(s) of

Asim Erturk

For every electronic money transfer we make to you, we charge a fee of £35 plus VAT. If you do not complete your account details any surplus will be sent to you by cheque.

It is your responsibility to ensure the account details you have provided will accept an electronic money transfer.

Funds Shortfall On Completion

Are you borrowing enough money to complete the Remortgage and any matters connected to the Remortgage (for example a Transfer of Equity) without the need to provide any additional funds to us?

- [x] **Yes**
- [ ] No

Ground Rent & Service Charge

Please confirm, per annum how much you pay:

Ground Rent

514

Is this up to date?

- [x] **Yes**
- [ ] No

Service Charge

2500

Is this up to date?

- [x] **Yes**
- [ ] No

Your Landlord

Please supply the contact details for your landlord/collection agent to whom you pay ground rent and service charges:

Name

Berkeley Commercial Developments Ltd

Address

Berkeley House 19 Portsmouth Road Cobham
Surrey KT11 1JG

Telephone (if known)

Are there any unresolved problems/disputes between you and your landlord/service charge/ground rent collection agent?

- [ ] Yes
- [x] **No**

Investment Property

Is this property occupied wholly or partially by tenants?

☑ **Yes**
○ No

Enter tenant names here

Mrs Maryna Bandarenka

Mr Eugene Sergueev

If Yes, we will need you to provide us with a signed copy of the tenancy agreement.

☑ **I will upload it as a scanned copy.**
○ I will send you a copy.

Please upload a scanned signed copy of the tenancy agreement.

(Supported file formats: DOC, DOCX, PDF, JPG, GIF, PNG. Max file size: 2MB.)

Buildings Insurance

Please confirm that buildings insurance for at least the amount required by the new lender is in place and will be maintained following completion of your remortgage

☑ **Yes**
○ No

Enact Terms of Business

Enact Conveyancing Limited when processing your case will:-

obtain title deeds, redemption statement(s) and all information and necessary consents from Management Companies, Landlords, Insurance Companies or any other party necessary to facilitate completion and registration of the new mortgage and carry out any searches (including an electronic verification check online to verify your identity) that enact deem appropriate as part of our due diligence and security checks.

if the property is subject to a restriction, notice or other like entry at the Land Registry, contact the person or organisation having the benefit of the entry with regard to any consent, certificate or otherwise which must be obtained before registration of the mortgage can take place (any fees payable for any of the above information will be payable by you);

repay all mortgages, charges or loans secured against the Remortgage Property other than any which we have requested in writing or via the case tracker facility be postponed (subject to the existing Lender agreeing to the postponement);

disclose information to other parties in the remortgage transaction including your existing (as we will require a redemption statement from them) and your new mortgage lender (who we act for) and your broker or financial adviser (if applicable) to give them progress updates on your behalf.

apply at their discretion to update our address for service in the proprietorship register, where the current address is not correct;

Please note that :-

it is your responsibility to make your own enquiries about and pay any fees or charges made by any existing Lender in connection with the repayment of any existing mortgage (including but not limited to administration fees payable in relation to any request for title deeds or providing redemption statement(s) and make enquiries relating to any Early Repayment Charge in connection with any existing mortgage secured on the Remortgage Property).

If the Remortgage Property is subject to restrictions, obligations or rights contained in a separate document, requiring further investigation, such as an option agreement, to save time enact may obtain these direct from the Land Registry and we will be responsible for the Land Registry fee plus VAT for this, which varies although it normally will not exceed £7 + VAT. If the Property is Leasehold enact may obtain a copy of the Lease from the Land Registry and you will be responsible for the fee for this which will be £7 + VAT a lease.

as enact are not acting for you, or providing a service to you, you may not have the benefit of the Legal Ombudsman Complaints Service right of referral. Normally this only applies where a service is provided to you as individuals by a Solicitor / Conveyancer acting on your behalf. If you want a Solicitor / Conveyancer to act for you, you have the absolute right to instruct them at your cost.

Enact have a statutory obligation to make a report to the National Crime Agency, where they know or suspect that a transaction involves Money Laundering or Terrorist Financing.

We authorise Enact to:

complete the remortgage to our new lender when Enact are able to do so (subject to any instructions received from you in writing to the contrary)

accept verbal / written or online instructions from either of us (where there is more than one of us) and act on them even though they may not be subsequently confirmed in writing by all of us, and we agree to be bound by the instructions. (This means that where the Remortgage Property is, or is to be, in more than one name, we must hold each others authority to give enact instructions verbally / in writing or online that will bind all of us. We

acknowledge enact reserve the right to require us all to confirm any instructions in writing);

pay to a Charity nominated by Enact any credit amounts under £1 that may remain on our account after completion of the remortgage.

pay any monies required to procure the registration of the new mortgage at the Land Registry and or the discharge of any existing mortgage, out of their own monies at their absolute discretion, and should they exercise this discretion, we undertake to repay enact on demand.

make amendments to transaction documentation lodged for registration at HM Land Registry and initial those amendments on our behalf;

apply to update the property register or proprietorship register of the title(s) of our Property where a discrepancy has been identified between the information contained on the title register (including our names or the registered address of the property) and the information provided during the course of the transaction, and appropriate evidence to account for the discrepancy has been supplied;

progress with this remortgage application. We understand and accept that, whilst enact will use their best endeavours to progress this application as quickly as possible, they are not bound to complete this transaction within any timeframe, notwithstanding that completion will not take place before any date we have provided in the Remortgage Questionnaire. We also accept that enact will not be responsible for any costs or claims associated with completion not taking place by any specified date or delays with funds being processed (once these are released by ourselves) due to external Banking checks.

☑ **Please confirm your acceptance of these terms & conditions**

Anything Else?

Please use this section to detail any other relevant information you believe we may require: