Mr A Erturk
30 Old London Road
Badgers Mount
SEVENOAKS
TN14 7AE

Your reference

Our reference 411215-38411

29th January 2025

Dear Mr A Erturk

Your Bank of Scotland Plc, Birmingham Midshires Division Remortgage
Property: Flat 704 Judde House, Duke Of Wellington Avenue, LONDON, SE18 6DG

We previously wrote to you and asked you to sign the "Acknowledgement of Terms of Business of enact Conveyancing Limited" which provides us with the necessary authority to be able to progress your transaction.

Please arrange for the enclosed "Acknowledgement of Terms of Business" page to be signed by all borrowers as soon as possible and returned together with any other documentation requested in earlier correspondence to avoid any delays in your remortgage being completed.

A prepaid envelope is enclosed to assist you.

Yours sincerely

enact

Direct line 0344 244 3875
Email bm@enact.co.uk

Acknowledgement of Terms of Business of enact Conveyancing Limited

Remortgage Property : Flat 704 Judde House, Duke Of Wellington Avenue, LONDON, SE18 6DG

Borrower(s) : Mr A Erturk

enact Conveyancing Limited when processing your case will :-

- obtain title deeds, redemption statement(s) and all information and necessary consents from Management Companies, Landlords, or any other party 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 you have requested in writing or via the case tracker facility be postponed (subject to the existing Lender agreeing to the postponement);

- disclose appropriate information to other parties in the remortgage transaction including your existing lender (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 will obtain these direct from the Land Registry and you will be responsible for the Land Registry fee plus VAT for this, which varies although it normally will not exceed £7.00 + 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 Land Registry fee for this which will be £7.00 + VAT per 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 will be bound by the instructions. (This means that where the Remortgage Property is, or is to be, in more than one name, we note 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.

Signed.....Dated 29.01.2025

Signed.....Dated .....

Signed.....Dated .....

Signed.....Dated .....

411215-38411