I/We instruct **Adam Ledger Property Lawyers Ltd** to deal with the **MORTGAGE** or **RE-MORTGAGE** of this property. I/We authorise and request you to liaise with my mortgage provider in respect of obtaining the title deeds and to obtain any redemption figures necessary for this transaction. Please complete all relevant sections of this form.

1. Property be to Mortgaged:	Address:Postcode		
2. About you:	Applicant 1 Applicant 2		
	Full Name		
	Mobile No		
	Landline No		
	Email Address		
	Address		
	NI no:		
	Date of Birth:		
3. Photographic ID and Proof of Address	When you have completed and return this form it is essential that you supply a copy of the following for each applicant. Place "X" in each box to confirm copy attached. Applicant 1 Applicant 2		
	Passport		
	Driving Licence Driving Licence		
	Proof of Address 1 Proof of Address 1		
	Proof of Address 2 Proof of Address 2 Important: We will be unable to open a file & account until we have received:		
	1. Your ID & proof of address.		
5,405,110	2. Proof of Address must be less than 3 months old		
4. EXISTING MORTGAGE(S) Please supply details of all existing mortgages secured on your property & supply a recent	i) Name of existing Lender (Bank/Building Society):		
	ii) Mortgage account no(s):		
	iii) The approximate balance outstanding: £		
	iv) Latest Mortgage Statement attached NO YES		
mortgage statement	v) Does repayment of your mortgage trigger and Early Repayment Charge (ERC)?		
	No		
	Yes please state Amount: ERC Applies until		
5. New Mortgage Lender Information	Name of New Lender:		
zanaci information	Broker/adviser:		
	Tel:Email Address:		
	Broker Fee £ Referral Fee £		

6. Your preferred Completion Date & Additional Notes	When would you like to complete the new mortgage? ASAP or State Preferred completion date			
9. Please let us have any HMLR title information and/or Indemnity Insurance Policies	Yes – enclosed herewith [please list documents] None in our possession. We understand that It will be necessary to obtain documentation which will incur additional charges			
Please supply details	of any disputes or complaints that have			
arisen/occurred during your ownership. (If, none state "NONE").				
Please supply details of any disputes or complaints that have				
arisen/occurred during your ownership. (If, none state "NONE").				
	ny Notices or letters or communications regarding			
the property or its use? (If you have please supply a copy)				
•	ny Notices or letters or communications regarding			
	operty or its use? (If you have please supply same)			
the property. (If, non	any formal or informal arrangements affecting			
	id age of all occupiers of the property.			
Trease state name an	id age of all occupiers of the property.			
Please supply details	of all building works carried out to the property			
-	iginal construction e.g. kitchen extension,			
	(If, none state "NONE")			
	reach of any covenant affecting the property or			
	se supply full details thereof)			
	ehold? If "Yes" please supply the Registered Lease			
	eceipt& state the name of the ground rent Landlord ervice Charges? If "Yes" please supply a recent			
	information for the Company collecting this			
Is a Transfer of ownership required? e.g. Remove or Add a Borrower? NO YES complete section below				
Full name of <u>all prese</u>	ent owner(s)			
Full name of all proposed owner(s)				
Please state the amount of any consideration to be recorded in the Deed Transferring ownership otherwise we shall assume this to be a GIFT or NIL considertation £				
IMPORTANT: The par	rty being removed from the title will need to obtain i	ndependent advice.		
When two or more people jointly own property there are different ways the property may be held. The new owners must decide if they wish to hold the property as <i>joint tenants</i> * or <i>tenants in common</i> **. All co-owners should consider the possibility of relationship breakdown when making their choice. Further advice is available on written request but will incur supplemental charges.				
*Joint Tenants — means that on death the remaining owner(s) will own the property outright. The property cannot be left to a third party under a will — this may cause unexpected disinheritance. Important: It is possible for a single co-owner to independently sever the joint tenancy thereby making the co-owners tenants in common. **Tenants in Common — means the owners hold the property in equal or unequal shares. On the death of a co-owner his share will pass by virtue of the Intestacy Rules, or, under the provisions of any will he or she has made.				
We require to hold the property as (tick one box only). If no preference is made we shall assume "joint tenants"				
Joint Tenants		s in Common <u>UNEQUAL</u> shares (please state name of erson and their share e.g. Mr.A. 25% and Miss B 75%		

I/We have received and accept your Terms of Engagement (https://adamledger.co.uk/terms-of-engagement) & Conveyancing Estimate and have read the WARNING/PHISHING information below. We confirm that we understand that your minimum charges for accepting these instructions/opening an account & file will be £100 + VAT + any disbursements whether or not this matter proceeds.					
I/We authorise and consent and request and instruct our current mortgagee to issue redemption statements to Adam Ledger Property Lawyers Limited					
Signature(s)					
Print name(s):					
Date					
OFFICE USE ONLY	Applicant 1	Applicant 2			
Received Photo ID &	Passport	Passport			
Proof of Address??? (Immediately request if	Driving Licence	Driving Licence			
not supplied)	Proof of Address 1	Proof of Address 1			
	Proof of Address 2	Proof of Address 2			

IMPORTANT NOTICE/WARNING

'Phishing' is a modern-day fraud technique where criminals disguise themselves in e-mails as a trustworthy person, such as a solicitor, in an attempt to acquire sensitive information, such as bank details, or to divert money to their own account rather than to the solicitor's account. Clients buying and selling properties and other solicitor's clients have been targeted by criminals. Therefore, we are pro-actively taking steps to protect our clients from possible attacks and at the same time keeping our clients informed of these procedures. Before transferring funds to us, please call our firm to confirm our bank details.

Our bank details are shown below. We have no current intention to change our bank, but, if in the future we do decide to change our bank, we will notify you by post. We will never notify you of a change in bank details by email.

VIRGIN MONEY, Rochdale Account Number: 24883033 Sort Code: 05 07 22

Any email coming from a member of our team, at Adam Ledger Property Lawyers Limited will end with @adamledger.co.uk. If you receive a request from an email address which ends differently to this (even if it is only one letter different e.g. @adamlegder.co.uk or @adamledgers.co.uk) or you have suspicions as to the authenticity of the email, then please contact us by telephone and we will confirm our client account bank details over the phone. Nevertheless, we will never inform you of changes to our bank details by e-mail.