RESIDENTIAL PROPERTY Our Service, Fee Scale and Timescales

In addition to providing quality legal advice and client-focused services, Rasiah & Co Solicitors offer clarity and transparency right from the beginning of the conveyancing process. We believe that it is important to be upfront about our fees from the outset. We set out below an estimated fee scale, together with brief details of the service included, as well as estimated timescales based on the matter type.

The estimated fee scale provided below is based on a standard, straightforward transaction and does not take into account any complications or delays in the matter. The fee scale assumes that:

- 1) no unforeseen matters arise such as (but not limited to):
 - insufficient or missing documents
 - defective title
 - matters arising from searches or replies to enquiries relating to the property
 - the need for additional documents to be prepared/approved ancillary to the main transaction
 - the requirement for indemnity insurance policies. Additional fees may apply if indemnity insurance policies are required
- 2) the transaction concludes in a timely manner and there is no delay from third parties
- 3) the property is not a new build. If your property is a new build, please contact us for a bespoke quote
- 4) you are not purchasing pursuant to any help to buy scheme, shared equity scheme or other similar scheme. If you are purchasing the property pursuant to any such scheme, please contact us for a bespoke quote
- 5) you are not selling a shared equity lease, or a lease granted pursuant to any other scheme. If you are selling a shared equity lease or a lease granted pursuant to any other scheme, please contact us for a bespoke quote
- 6) In the case of the sale or purchase of a leasehold property, there is no transfer of a share of the freehold involved. If the matter will involve the transfer of a share of the freehold, please contact us for a bespoke quote
- 7) In the case of the sale or purchase of a leasehold property, the lease is not required to be extended. If the lease is required to be extended, please contact us for a bespoke quote
- 8) in the case of the purchase of a leasehold property, it will involve an assignment of the existing lease rather than the grant of a new lease. If the purchase will involve the grant of a new lease, please contact us for a bespoke quote
- 9) the purchaser is not obtaining a mortgage where the lender is separately represented. If the lender will be separately represented, please contact us for a bespoke quote
- 10) in the case of a sale, there is only one registered mortgage that is required to be redeemed on completion. If you require additional mortgages to be redeemed on or prior to completion, please contact us for a bespoke quote
- 11) in the case of a re-mortgage the mortgage will be registered as a first legal charge against the property rather than as a subsequent legal charge. If the mortgage will be registered as a subsequent legal charge, please contact us for a bespoke quote

RESIDENTIAL PROPERTY Our Service, Fee Scale and Timescales

- 12) the seller or purchaser is not a company. If the seller or purchaser is a company, please contact us for a bespoke quote
- 13) any mortgage is obtained via a lender that is signed up to the UK Finance Mortgage Lenders' Handbook ("Handbook"). If your lender is not signed up to the Handbook, please contact us for a bespoke quote

Please note that the above list is not exhaustive and should any of the above matters (or other non-specified matters) apply, then additional fees may apply.

Since every matter is different, we strongly encourage you to contact us on 020 8543 4040 to discuss your requirements to obtain a bespoke quote. Alternatively, you can email us at info@rasiah.co.uk.

Our dedicated property team are committed to providing a professional and skilled service. Your matter will be handled by one of the following; if a solicitor is handling your matter, he/she will be supervised by a partner at all times:

PROPERTY TEAM

NAME	POSITION	YEAR OF QUALIFICATION	HOURLY RATE
Mr. N. Rasiah	Partner	1990	£250
Ms. M. Rasiah	Partner	2010	£250

RESIDENTIAL PROPERTY FEE SCALE AND SERVICE

TRANSACTION TYPE	ESTIMATED FE PURCHASE/SAL MORTGAGE AN	E PRICE OR RE-	LIKELY DISBURSEMENTS (ESTIMATED)	THE SERVICE/PROCESS	ESTIMATED TIMESCALE
Freehold Sale/Purchase	Value £0-£175,000 £175,001- £250,000 £250,001- £500,000	Fee £800 + VAT £1,000 + VAT 1,150 + VAT	Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the	The service that will be provided in respect of the purchase or sale of a freehold property, and the process involved is summarised below.	6-12 weeks although this can vary depending on:whether there is a chain involved

£500,001-	£1,250 + VAT	matter, and we have replies to all	- initial consultation with you to	- the parties involved
£700,000		enquiries raised.	provide initial advice and take	being agreeable to the
£700,001-	£1,500 + VAT		instructions	required completion
£900,000		The below is therefore a general list of	-carry out all checks in order to	date
£900,001 and	Please contact us	anticipated disbursements per property,	comply with Anti Money	- whether the matter is
above	for an estimate	and the list is not exhaustive:	Laundering Regulations and make	standard and
			enquiries as to source of funds	straightforward
N.B.		PURCHASE:	- request paperwork from the	- whether any
- in the event that an	indemnity insurance	- searches – these will cost between	seller's solicitor and review the	unforeseen matters or
policy is required		£250 and £500 depending on the local	documents received	delays arise
	er, we will charge an	authority in which the property is	-apply for searches against the	- whether additional
	f £30 plus VAT for	situated together with VAT	property and review the results after	work becomes
	ive undertaken in	-Stamp Duty Land Tax – this is	they are received	necessary due to the
	indemnity insurance	calculated based on the purchase price of	-raise additional enquiries with the	nature of the transaction
	e payable to us when	your property. You can find more	seller's solicitor	
	on risk or at the	information on the following website	-apply for any additional planning	
completion of your n		https://www.gov.uk/stamp-duty-land-tax	or building regulations documents if	
- During the course of		- Land Registry registration fee – this is	necessary	
will be required to se		calculated based on the purchase price of	-advise and/or report to you in	
Telegraphic Transfer	5	your property. You can find more	relation to the documents relating to	
seller's solicitor in th		information on the following website	the property and any specific	
and to a lender in res		https://www.gov.uk/guidance/hm-land-	findings	
redemption of any m		registry-registration-services-fees	- If you are purchasing the property	
sale and to you in re		-Land Registry official search with	with mortgage funds, we will	
of the sale proceeds,		priority - £3 per search (no VAT)	review and advise you on the	
If we do so, a Bank		- Land Registry bankruptcy search - £2	mortgage offer and conditions	
charged per transfer,		per purchaser (no VAT)	-approve the contract and draft and	
amount that we are c		-VAT may be payable on the above (if	agree any ancillary documents	
This is to take into a		applicable)	-arrange for you to sign the contract	
involved in arranging		11 7	and transfer deed, as well as the	
Transfer on your beh		SALE:	mortgage deed, if applicable	

- in the event that you will			when all matters have been dealt	
funds from a Help To By IS.			ith, agree an exchange and	
relation to your purchase (th			ompletion date	
from a purchase pursuant to			submit a certificate of title to your	
Buy Scheme, Shared Equity			nder to request drawdown of the	
other similar Scheme), we w	vill charge an document obtained v	via the Land mo	ortgage funds one day prior the	
additional fee of $\pounds 50 + VAT$	for the work Registry online Porta	al will cost £3 per ag	greed completion date	
involved in applying for the	Government document (no VAT)	- r	request and receive deposit funds	
Help to Buy ISA bonus		fro	om you	
- If for any reason the mat	tter becomes The estimated cost o		exchange contacts and pay the	
abortive, you will still be cha	arged for any varies from property	to property and can de	eposit funds on the same date to	
work carried out by us in you			e seller's solicitor. Once this is	
	above. We can give	you more accurate do	one, we will notify you. This is the	
	figures once they are		ate that you will be committed to	
	the course of the mat		e purchase	
			request replies to pre-completion	
			nquiries from your seller's solicitor	
			eplies to requisitions on title) and	
			view the seller's solicitor's	
		со	ompletion statement showing the	
			nount required to be sent to them	
		on	n completion	
		- c	carry out any necessary pre-	
		CO	ompletion searches and review the	
		res	sults	
		-рі	prepare and send to you a	
			ompletion statement showing the	
			nount of balance monies required	
		fro	om you in order to complete the	
		pu	ırchase	

-receive the mortgage advance from
the lender and balance monies from
you, and subsequently, complete the
purchase, upon which you will be
notified
-deal with post completion
formalities such as completing and
submitting the stamp duty land tax
return to HMRC and paying the
stamp duty payable in respect of
your purchase, and once all
completion documents are received
from the seller's solicitor, we will
review the same and deal with the
application for registration of the
purchase at the Land Registry
- review and notify you and the
lender upon receipt of confirmation
of completion of registration of your
purchase from the Land Registry
and send you copies of the
completion of registration
documents and title information
documents
SALE:
- initial consultation with you to
provide initial advice and take
instructions
Instructions

-carry out all checks in order to
comply with Anti Money
Laundering Regulations
- obtain deeds relating to your
property from the Land Registry
and review the same
- prepare a draft contract and submit
any other necessary information to
your buyer's solicitors once you
have completed the initial property
information forms and fittings and
contents forms for the property you
are selling
- review and take your instructions
in relation to any enquiries received
from the buyer's solicitor and
respond to the same
-apply for/obtain copies of any
additional documents requested by
the buyer's solicitor
-agree the contract and transfer deed
with the buyer's solicitor
- arrange for you to sign the agreed
documents
-agree an exchange and completion
date
- exchange contracts and notify you
- if there is a mortgage registered
against the property, apply for a
redemption statement from the
lender

				 deal with any pre completion enquiries from your buyer's solicitor complete the purchase and subsequently remit the redemption monies to your lender to redeem your mortgage send the balance proceeds of sale to you send the completion documents to the buyer's solicitor obtain and send to the buyer's solicitor the discharge documents from your lender (if applicable) 	
Leasehold Sale/Purchase	Value £0-£175,000	Fee £1000 + VAT	Disbursements are expenses that are incurred in your matter that are required	The service that will be provided in respect of the purchase or sale of a	8-16 weeks although this can vary depending
	£175,001-	£1,175 + VAT	to be paid to third parties. We will be able to give you a better idea of the	leasehold property, and the process involved is summarised below.	on:
	£250,000 £250,001-	1,250 + VAT	disbursements and their costs during the	involved is summarised below.	- whether there is a
	£500,000	1,200 1 111	course of the matter once we have had	PURCHASE:	chain involved
	£500,001-	£1,500 + VAT	sight of all the documents relating to the	- initial consultation with you to	- the parties involved
	£700,000 £700,001-	£1,650 + VAT	matter, and we have replies to all enquiries raised.	provide initial advice and take instructions	being agreeable to the required completion
	£900,000	$21,000 \pm VA1$	-	-carry out all checks in order to	date
	£900,001 and	Please contact us	The below is therefore a general list of	comply with Anti Money	- whether the matter is
	above	for an estimate	anticipated disbursements per property, and the list is not exhaustive:	Laundering Regulations and make enquiries as to source of funds	standard and straightforward
	N.B.		and the list is not exhlustive.	originites us to source or funds	Stugntorward

- in the event that an indemnity insurance	PURCHASE:	- request paperwork from the	- whether any
policy is required to be obtained in	- searches - these will cost between	seller's solicitor and review the	unforeseen matters or
relation to your matter, we will charge an	£250 and £500 depending on the local	documents received including the	delays arise
administrative fee of £30 plus VAT for	authority in which the property is	lease of the property	- whether additional
the work we have undertaken in	situated together with VAT	-apply for searches against the	work becomes
arranging any such indemnity insurance	-Stamp Duty Land Tax – this is	property and review the results after	necessary due to the
policy. This will be payable to us when	calculated based on the purchase price of	they are received	nature of the transaction
the policy goes on risk or at the	your property/rent payable pursuant to	- request replies to the Leasehold	
completion of your matter	the lease. You can find more information	Property Information	
- During the course of the transaction we	on the following website	Forms/Management Pack (standard	
will be required to send funds by	https://www.gov.uk/stamp-duty-land-tax	leasehold enquiries) from the	
Telegraphic Transfer, most likely to the	- Land Registry registration fee – this is	management company/managing	
seller's solicitor in the case of a purchase	calculated based on the purchase price of	agents and/or the landlord and	
and to a lender in respect of the	your property. You can find more	review the same. We can also	
redemption of any mortgage on and a	information on the following website	usually at this stage advise you of	
sale and to you in respect of the balance	https://www.gov.uk/guidance/hm-land-	any additional costs you may be	
of the sale proceeds, in the case of a sale.	registry-registration-services-fees	required to pay to the	
If we do so, a Bank Transfer fee will be	-Land Registry official search with	landlord/management	
charged per transfer, over and above the	priority - £3 per search (no VAT)	company/managing agents pursuant	
amount that we are charged by the bank.	- Land Registry bankruptcy search - £2	to the lease	
This is to take into account the work	per purchaser (no VAT)	-raise any additional enquiries with	
involved in arranging the Telegraphic	-Notice of Transfer and/or charge fee	the seller's solicitor	
Transfer on your behalf	payable to the landlord/management	-apply for any additional planning	
- in the event that you will be utilising	company/agent/their solicitors. The cost	or building regulations documents if	
funds from a Help To By ISA account in	varies based either on the fee specified	necessary	
relation to your purchase (this is distinct	in the lease or the fee specified by the	-advise and/or report to you in	
from a purchase pursuant to the Help to	landlord/their solicitors during the	relation to the documents relating to	
Buy Scheme, Shared Equity Scheme or	course of the transaction. We will notify	the property and any specific	
other similar Scheme), we will charge an	you of the cost once we have ascertained	findings including in respect of the	
additional fee of $\pounds 50 + VAT$ for the work	the same. The fee ranges between £60 to	lease for the property	
	£120 plus VAT per notice		

		1	
involved in applying for the Government	- certificate of compliance fee – this may	- If you are purchasing the property	
Help to Buy ISA bonus	be payable to the landlord/management	with mortgage funds, we will	
- If for any reason the matter becomes	company/agent/their conveyancer if the	review and advise you on the	
abortive, you will still be charged for any	lease and/or Land Registry title to the	mortgage offer and conditions	
work carried out by us in your matter	property requires a certificate to be	-approve the contract and draft and	
	obtained from the landlord/management	agree any ancillary documents	
	company/agent or their conveyancer. We	-arrange for you to sign the contract	
	will confirm the fee once we have	and transfer deed, as well as the	
	reviewed the lease and have replies to	mortgage deed, if applicable	
	enquiries in this regard from the seller's	- when all matters have been dealt	
	solicitor/landlord/management company	with, agree an exchange and	
	- Deed of Covenant fee – this may be	completion date	
	payable to the landlord/management	- submit a certificate of title to your	
	company/agent/their conveyancer if the	lender to request drawdown of the	
	lease for the property requires a Deed of	mortgage funds one day prior the	
	Covenant to be entered into. The	agreed completion date	
	landlord/management	- request and receive deposit funds	
	company/agent/their conveyancer may	from you	
	charge a fee for preparing and	- exchange contacts and pay the	
	registering this document. We will	deposit funds on the same date to	
	confirm the fee once we have reviewed	the seller's solicitor. Once this is	
	the lease and have replies to enquiries in	done, we will notify you. This is the	
	this regard from the seller's	date that you will be committed to	
	solicitor/landlord/management	the purchase	
	company/agent/their conveyancer	- request replies to pre-completion	
	-VAT may be payable on the above (if	enquiries from your seller's solicitor	
	applicable)	(replies to requisitions on title) and	
	· · · · ·	review the seller's solicitor's	
	SALE:	completion statement showing the	
	- Land Registry fee for title documents –	amount required to be sent to them	
	this depends on the number of	on completion	

documents and the type of document	- carry out any necessary pre-	
required, and the availability of such	completion searches and review the	
document. Generally, a Land Registry	results	
document obtained via the Land	-prepare and send to you a	
Registry online Portal will cost £3 per	completion statement showing the	
document (no VAT)	amount of balance monies required	
- management pack fee/replies to	from you in order to complete the	
Leasehold Property Enquiries Form	purchase	
fees – these fees may be payable to the	-receive the mortgage advance from	
landlord/management company/agent or	the lender and balance monies from	
their conveyancers in order to obtain	you, and subsequently, complete the	
replies to the standard leasehold proper	purchase, upon which you will be	
enquiries. The cost of this varies and we	notified	
will advise you upon ascertaining the	-deal with post completion	
cost	formalities such as completing and	
- fee for replying to additional enquiries	submitting the stamp duty land tax	
– a fee may be payable to the	return to HMRC and paying the	
landlord/management	stamp duty payable in respect of	
company/agent/their conveyancer if	your purchase, and once all	
additional enquiries are raised that	completion documents are received	
require to be replied to by the	from the seller's solicitor, we will	
landlord/management	review the same and deal with the	
company/agent/their conveyancer. We	application for registration of the	
will advise you if this becomes	purchase at the Land Registry	
necessary and any costs payable once we	- review and notify you and the	
ascertain the same	lender upon receipt of confirmation	
-licence to assign fee – this fee may be	of completion of registration of your	
payable to the landlord/management	purchase from the Land Registry	
company/agent/their conveyancer if your	and send you copies of the	
lease stipulates that you are required to	completion of registration	
obtain from the landlord a consent or a	completion of registration	
obtain from the functional a consent of a		

licence to assign the lease to your	documents and title information	
purchaser	documents	
-VAT may be payable on the above (if		
applicable)	SALE:	
	- initial consultation with you to	
The estimated cost of the disbursements	provide initial advice and take	
varies from property to property and can	instructions	
be greater than the estimates given	-carry out all checks in order to	
above. We can give you more accurate	comply with Anti Money	
figures once they are ascertained during	Laundering Regulations	
the course of the matter	- obtain deeds relating to your	
	property from the Land Registry	
	(including a copy of the lease for	
	your property) and review the same	
	- prepare a draft contract and submit	
	any other necessary information to	
	your buyer's solicitors once you	
	have completed the initial property	
	information forms and fittings and	
	contents forms for the property you	
	are selling	
	- apply for and obtain replies to	
	Leasehold Property Information	
	Forms/Management Pack (standard	
	leasehold enquiries) from the	
	management company/managing	
	agents and/or the landlord and	
	supply to your buyer's solicitor and	
	deal with any additional enquiries	
	raised by your buyer's solicitor in	
	this regard	

- review and take your instructions
in relation to any enquiries received
from the buyer's solicitor and
respond to the same
-apply for/obtain copies of any
additional documents requested by
the buyer's solicitor
-agree the contract and transfer deed
with the buyer's solicitor
- arrange for you to sign the agreed
documents
-agree an exchange and completion
date
- exchange contracts and notify you
- if there is a mortgage registered
against the property, apply for a
redemption statement from the
lender
- deal with any pre completion
enquiries from your buyer's
solicitor
-complete the purchase and
subsequently remit the redemption
monies to your lender to redeem
your mortgage
- send the balance proceeds of sale
to you
- send the completion documents to
the buyer's solicitor

				- obtain and send to the buyer's solicitor the discharge documents from your lender (if applicable)	
Freehold Re- mortgage	policy is required relation to your math administrative fee of the work we has arranging any such policy. This will be the policy goes completion of your r - During the course may be required Telegraphic Transfe existing lender to r charges on the Prop	Fee $\pounds 650 + VAT$ $\pounds 950 + VAT$ $\pounds 950 + VAT$ $\pounds 1,150 + VAT$ Please contact us for an estimatea indemnity insurance to be obtained in ter, we will charge an of $\pounds 30$ plus VAT for ave undertaken in indemnity insurance e payable to us when on risk or at the matter of the transaction we to send funds by er, most likely to an redeem any existing perty and/or to you in tce of the re-mortgage	Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the matter, and we have replies to all enquiries raised. The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive: - searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT - Land Registry fee for title documents – this depends on the number of documents and the type of document required, and the availability of such document. Generally, a Land Registry document obtained via the Land Registry online Portal will cost £3 per document (no VAT)	The service that will be provided in respect of the re-mortgage of a freehold property, and the process involved is summarised below. - initial consultation with you to provide initial advice and take instructions -carry out all checks in order to comply with Anti Money Laundering Regulations - obtain deeds relating to your property from the Land Registry and review the same -receive your offer letter from your lender and review the same, and advise you in relation to the same - apply for searches against the property and review the results after they are received -request and review a copy of your building insurance policy for the property - arrange for all loan documentation to be signed by you in readiness for completion	 3-6 weeks although this can vary depending on: whether the matter is standard and straightforward whether any unforeseen matters or delays arise whether additional work becomes necessary due to the nature of the transaction

				for registration of the new mortgage at the Land Registry - review and notify you and the lender upon receipt of confirmation of completion of registration of your new mortgage from the Land Registry and send you copies of the completion of registration documents and title information documents	
Leasehold Re- mortgage	£250,001- £1050- £500,000 £1,250 £900,000 £1,250 £900,000 £1,250	obtained in will charge an olus VAT for idertaken in ity insurance le to us when	Disbursements are expenses that are incurred in your matter that are required to be paid to third parties. We will be able to give you a better idea of the disbursements and their costs during the course of the matter once we have had sight of all the documents relating to the matter, and we have replies to all enquiries raised. The below is therefore a general list of anticipated disbursements per property, and the list is not exhaustive: - searches – these will cost between £250 and £500 depending on the local authority in which the property is situated together with VAT - Land Registry fee for title documents – this depends on the number of	The service that will be provided in respect of the re-mortgage of a leasehold property, and the process involved is summarised below. - initial consultation with you to provide initial advice and take instructions -carry out all checks in order to comply with Anti Money Laundering Regulations - obtain deeds relating to your property (including a copy of the lease for your property) from the Land Registry and review the same -receive your offer letter from your lender and review the same	 3-8 weeks although this can vary depending on: whether the matter is standard and straightforward whether any unforeseen matters or delays arise whether additional work becomes necessary due to the nature of the transaction

- During the course of the transaction w		- apply for searches against the	
may be required to send funds by	required, and the availability of such	property and review the results after	
Telegraphic Transfer, most likely to an	document. Generally, a Land Registry	they are received	
existing lender to redeem any existing	document obtained via the Land	- apply for and obtain replies to	
charges on the Property and/or to you in	Registry online Portal will cost £3 per	Leasehold Property Information	
respect of any balance of the re-	document (no VAT)	Forms/Management Pack (standard	
mortgage proceeds. If we do so, a Bank	- Land Registry registration fee – this is	leasehold enquiries) from the	
Transfer fee will be charged per transfe	r, calculated based on the amount of	management company/managing	
over and above the amount that we are	mortgage you are obtaining. You can	agents and/or the landlord and	
charged by the bank. This is to take into	find more information on the following	review the same	
account the work involved in arranging	website	-request from the management	
the Telegraphic Transfer on your behalt	https://www.gov.uk/guidance/hm-land-	company/managing agents and/or	
- If for any reason the matter becomes	registry-registration-services-fees	the landlord a copy of the building	
abortive, you will still be charged for	-Land Registry official search with	insurance policy for the property	
any work carried out by us in your	priority - £3 per search (no VAT)	- arrange for all loan documentation	
matter	- Land Registry bankruptcy search - £2	to be signed by you in readiness for	
	per purchaser (no VAT)	completion	
	- management pack fee/replies to	-arrange a completion date and	
	Leasehold Property Enquiries Form	complete the Report on Title to the	
	fees – these fees may be payable to the	bank to request drawdown of your	
	landlord/management company/agent or	mortgage at least one day prior to	
	their conveyancers in order to obtain	the agreed completion date – you	
	replies to the standard leasehold proper	will be liable to pay interest on your	
	enquiries. The cost of this varies and we	mortgage from the date of	
	will advise you upon ascertaining the	drawdown	
	cost	- request a redemption statement	
	- Notice of Charge fee payable to the	from your existing lender	
	landlord/management	-prior to the completion date, carry	
	company/agent/their solicitors. The cost	out any pre-completion searches	
	varies based either on the fee specified	required and review the results	
	in the lease or the fee specified by the		

course of the you of the of the same. T £120 plus V -VAT may applicable) The estimat varies from be greater to above. We figures once	anagement gent/their solicitors during the te transaction. We will notify cost once we have ascertained the fee ranges between £60 to /AT per notice be payable on the above (if ted cost of the disbursements property to property and can han the estimates given can give you more accurate they are ascertained during of the matter	 prepare and send to you a completion statement showing any surplus monies required from you to complete the matter, or if no surplus is required, the statement will show any balance payable to you on completion complete the matter and simultaneously remit the redemption monies to your lender to redeem your existing mortgage obtain the discharge documents from your existing lender after redeeming the existing mortgage (if applicable) deal with post completion for registration of the new mortgage at the Land Registry review and notify you and the lender upon receipt of confirmation of completion of registration of your new mortgage from the Land Registry and send you copies of the completion of registration documents and title information 	
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