

**Mr Biswasdip Limbu &  
Mrs Bhoj Kumari Limbu**

Our ref: BDK/HSS/Limbu

Direct line: 01234 481269

Direct Fax: 01234 348112

Email: Harpreet.Sidhu@Premiersolicitors.co.uk

**By Email Only**

28<sup>th</sup> November 2023

Dear Mr and Mrs Limbu,

**Purchase of: 100 Arlington, Ashford, Kent, TN23 4HW**

The purpose of this letter is to give you information concerning my instructions to act on your behalf and the basis upon which I will act.

This letter also sets out the terms and conditions of business of Premier Solicitors which is the trading name of Premier Solicitors (Bedford) Limited regulated by the Solicitors Regulation Authority and registered at Companies House.

**1. Our work**

A broad outline of our work is:-

- Obtaining information from your Sellers and undertaking searches.
- Checking that the Sellers have good title and raising pre-contract enquiries.
- Agreeing the terms of the Contracts and Transfers for the purchase.
- Dealing with the requirements of your Lender, (if any).
- Reporting to you with the Contracts, Transfers and Mortgage documents for signature
- When everyone is ready and the same date for moving has been agreed with the Sellers.
- Preparing a Completion Statement for your approval.
- Obtaining the mortgage money from your Lender (if any) and any balance we will need from you.

Premier Solicitors

Premier House, Lurke Street, Bedford MK40 3HU Telephone : 01234 358080 Fax : 01234 348112  
E-mail : info@premiersolicitors.co.uk Web : www.premiersolicitors.co.uk



Office opening Hours: 9am to 5.30pm Monday to Friday. We do not accept service by fax or email.

Premier Solicitors (Bedford) Limited is registered in England and Wales. Registration number 12495770.  
Registered Office: Premier House, Lurke Street, Bedford MK40 3HU.  
Authorised and regulated by the Solicitors' Regulation Authority. SRA No. 668813.



**On moving day**

- Paying for your new house.
- Preparing and filing a Stamp Duty Land Transaction Return.
- Registering your ownership at the Land Registry.
- Supplying you with your Title Information Document and the other documents not required for retention by your Lender, or storing these for you, if you so wish.

Our work does not include advice on tax issues save for Stamp Duty Land Tax in relation to your purchase. It may be possible for one of my colleagues to give you specialist advice on other tax issues should you require it. Please let me know if you would like me to refer you.

As the Client(s) your responsibilities include the following:

- You will provide us with clear, timely and accurate instructions.
- You will provide all documentation required to complete the transaction in a timely manner.

The firm's full terms and conditions are as detailed in the enclosed standard Terms of Business Document.

**2. Responsibility for your matter**

I am a Solicitor within the Residential Conveyancing Department of the firm and will carry out most of the work personally, with the assistance of other members of the department.

Mr. Bhupendra Khetia, who is a Solicitor and Partner in this firm, will be ultimately responsible for this matter.

**3. Timescale**

The timescale does vary depending on the different circumstances of each transaction. The average time between receipt of contract papers and title deeds and completion (moving day) is between ten and twelve weeks.

In the event that I believe that the timescale will change and that it will take longer to conclude your matter, I will discuss this with you and agree a new proposed estimated date to conclude the matter.

**4. Our Fees**

- (a) I enclose our fee estimate. This is valid up to the completion date if accepted within the next fourteen days.
- (b) It is our practice to request a payment of £250.00 on account of search fees as the fees have to be paid when the searches are requested.



- (c) Should your transaction not complete for any reason, abortive costs will be payable, these will be calculated as follows. If the contracts have been received from the seller's solicitors and been reviewed 50% of the estimated legal fees will be payable. If your mortgage offer has also been received 75% of the estimated legal fees will be payable.

## **5. Money Laundering Regulations**

I do need to bring to your attention to some of the provisions of the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2017. The firm is obliged to have procedures in place to verify the identity of all new clients. I will need to see ID documents for each of you and so should be grateful if you would send to me by recorded or special delivery the original passport or valid photocard driving licence and 2 recent (i.e. less than 3 months old) proof of address documents such as a bank statement and utility bill with your name and address on (from different organisations) and I will immediately copy and return them to you by recorded delivery. Alternatively, please would you arrange for a bank to certify copies of the identity documents, or feel free to pop into our Bedford head office with them and I shall arrange to have them copied while you wait.

We are unable to accept payments of cash in any amount greater than £500, whether paid in at our offices or paid directly into our bank account. If cash in excess of this sum is deposited directly into our bank account, we reserve the right to charge for any additional checks we deem necessary regarding the source of the funds.

I am obliged to report any suspicion of money laundering to the National Crime Agency without informing you no matter how small a sum is involved. If I fail to do so I could be prosecuted. Premier Solicitors (Bedford) Limited will not be liable for any loss you suffer resulting from any disclosure under these provisions. This is an exception to the general rule that your affairs will remain confidential.

## **6. Client care**

Premier Solicitors is committed to high quality legal advice and client care. If you are unhappy about any aspect of the service you have received or about the bill, please contact myself in the first instance to resolve the issue. If I am unable to resolve this issue with you then you may refer the matter to my supervisor. If the matter is still then unresolved you may refer this to the Complaints Partner on 01234 358080 or by post to our Bedford office. We have a procedure in place which details how we handle complaints which can be found at section 35 of our standard Terms of Business which is enclosed with this letter.

## **7. Conveyancing Quality Scheme**

We are accredited as part of the Law Society's Conveyancing Quality Scheme. The scheme is designed to improve transparency of transactions, raise service levels and provide better communication and a more efficient process. To achieve this we need your authority to enable us to share information with other parties involved in this transaction and any related chain of transactions.

By signing and returning the copy of this letter you will be confirming that we have your authority to provide information to other parties in accordance with the Law Society Conveyancing Protocol. If you do not wish us to do so please advise us immediately.

## **8. What You Should Do Now**

As confirmation that you would like me to proceed on the terms set out in this letter, please



complete, sign and return to me, the following:-

1. The enclosed copy of this letter with the endorsement signed.
2. The enclosed Form of Authority.
3. Three original forms of ID.
4. Funds on account in the sum of £250.00 to enable me to put in hand the necessary searches as quickly as possible for your purchase. Our client account bank details are attached for your use. Please email us once the funds are transferred.


If you have any queries concerning this letter or any of the enclosures, then please do not hesitate to contact me. I look forward to hearing from you.

Yours sincerely,

**Premier Solicitors**

Encl: Copy of this letter  
Fee Estimate  
Form of Authority  
Verification of ID Form  
Complaints Procedure

I/We acknowledge receipt of the letter of which this is a true copy and confirm our agreement with the terms set out and confirm that the standard Terms of Business attached have been read and understood and instruct you to proceed with this matter on our behalf without waiting for the cancellation period to expire.

Signed:  .....

Name: ..Biswajit LIMBU.....

Dated: ..12/12/2023.....

Signed:  .....

Name: ..Bhoj Kumari LIMBU.....

Dated: ..12/12/2023.....





# Premier Solicitors

## Premier Solicitors Form of Authority

**Client's Name: Mr Biswasdip Limbu & Mrs Bhoj Kumari Limbu**

**Purchase of: 100 Arlington, Ashford, Kent, TN23 4HW**

Please act for us in our purchase transaction.

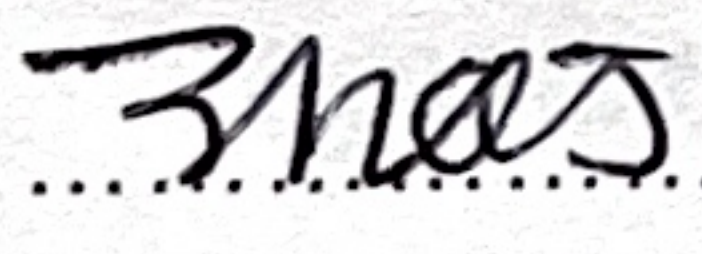
Unless you hear from us to the contrary in writing, you may assume:

1. Premier Solicitors have our authority to disclose information to other parties in the conveyancing chain, including estate agents.
2. Premier Solicitors may process personal data (including sensitive personal data) but solely for the purposes of the above transactions. This letter is our explicit consent to process such data.
3. Premier Solicitors may accept instructions from one of us without obtaining confirmation of those instructions from the other(s)

Signed :  .....

Name: ..... Biswasdip LIMBU .....

Dated : ... 12/12/2023 .....

Signed :  .....

Name: ..... Bhoj Kumari LIMBU .....

Dated : ... 12/12/2023 .....

### Marketing Communications Preferences

We would like to keep you updated as to the services that we feel you may benefit from.

Please tick the boxes below to tell us the ways you would like to hear from us



Yes I would like to hear from you via email



Yes I would like to hear from you via post



No Thank you I do not wish to receive any communication.



**Please sign and return  
the original Appendix 2 only in the post**

**Appendix 2**

**INFORMATION SHEET**

**RELATING TO A PURCHASE IN JOINT NAMES**

When two or more people are buying a property together it is very important that they understand the different types of joint ownership available.

Although we hope that people will never separate, nevertheless this does sometimes happen with resulting disputes as to who is entitled to what from the proceeds of sale of the property.

It is very important to remember that when the property is sold, all mortgages and charges have to be repaid in full, as will the Estate Agents and Solicitors on the sale. Only the balance remaining will be available for division between you.

Unless you contribute equally to the purchase monies – i.e. the difference between the purchase price and the mortgage (if any) and the costs of purchasing the property and you also contribute equally to the mortgage repayments, the person paying or contributing the larger share of the monies may wish to ensure that when the property is sold they are entitled to receive a larger share of the monies remaining (after payment of the mortgage etc. as mentioned above) than the other joint owner(s). If so, you must tell us this before you purchase the property. It is usually only possible to arrange for this to happen later if all the joint owners agree (which is rarely the case when there is a dispute). Before you are committed to buying this property we would ask you therefore to let us know your wishes:-

**Option 1**

1. **Do you want the property to be jointly owned so that you each have an equal interest in the property and so that if one of you died the survivor would automatically own the whole property?**

OR

**Option 2**

2. **Do you want the property to be jointly owned so that you each own a precise and specified share of the property and are each able to leave your own share by Will to whomever you choose? If so, then do you wish:**

- (a) **To own the property in equal shares;**

OR

**Option 3**

- (b) **To own the property in unequal shares to protect any owner who is putting more money into the purchase than the other(s)?**

Please remember that if you are unmarried and buying a property together, once you have told us your joint wishes and they are put on the deeds, this cannot be changed without your mutual agreement.

The law relating to joint ownership is quite complicated but we think that if you carefully consider the above questions and let us have your instructions thereon you will know your future rights in the property.

If you have any queries at all it is important you discuss them with us before you make a final decision.



**Please sign and return  
the original Appendix 2 only in the post**

**Please return the attached sheet to confirm your instructions.**

**Co – Ownership Instructions**

- **PLEASE DELETE THE TWO OPTIONS BELOW THAT DO NOT APPLY**

1. WE wish the property to be purchased as per **option 1** above (joint tenants).
2. WE wish the property to be purchased as per **option 2(a)** above (tenants in common in equal shares).
3. WE wish the property to be purchased as per **option 3(b)** above (tenants in common in unequal shares) in the following shares:

(Please specify shares below)

Name Biswasdip LIMBU Share 50%

Name Bhoj Kumari LIMBU Share 50%

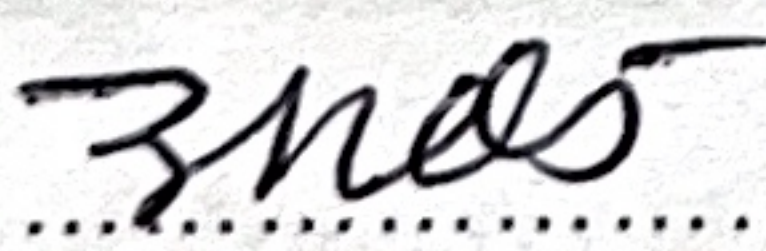
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**Please print, complete, sign and return the original of Appendix 2 only in the post**

Signed:  .....

Print Name: Biswasdip LIMBU

Dated: 12/12/2023

Signed:  .....

Print Name: Bhoj Kumari LIMBU

Dated: 12/12/2023



## Purchase Questionnaire

Please complete & return this Questionnaire and Authority as soon as possible.  
Please note that if this information is not supplied, this may delay the progress of your transaction.

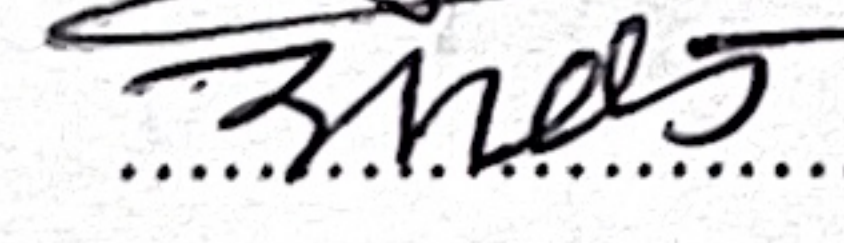
<b>Your Full Name(s)</b> <i>(including middle names)</i>	Mr Biswasdip LIMBU
<b>Your Current Address</b>	11 Norwood Gardens, TN23 1JP
<b>Contact Telephone Numbers</b>	07454496699
<b>E Mail Address</b> <i>(If you authorise us to contact you by e mail).</i>	biswasdip@ymail.com
<b>Estate Agent Name and Address for Sale Property</b> <i>(if applicable)</i>	Ward & Partners, Ashford High Street Ph 01233 639531
<b>If there is no Estate Agent and this is a Private Sale then please supply the Buyers Solicitors Details</b>	
<b>Address of Property to be <u>Purchased</u> and Purchase Price?</b>	100 Arlington, Ashford, Kent, TN23 4HW
<b>Are you Obtaining a Mortgage?</b>	The Mortgage Works
<b>With Whom and for How Much?</b>	Yes



<b>Your National Insurance Number(s)</b> (required for completion of the Stamp Duty Land Tax Form)	SG 225768 A - Biswas Dip SG 496039 D - Bhog Kumari						
<b>Occupiers:</b> Please list names and ages of anyone intending to occupy the property over the age of 17 who is not an intended owner of the property.	<table border="1"> <thead> <tr> <th>Name</th> <th>Age</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Name	Age				
Name	Age						
<p><b>Properties:</b> Please confirm whether as a result of this purchase you will own 2 or more properties.</p> <p>If so please confirm whether the property you are purchasing is replacing your main residence</p> <p>Please also confirm that you previous main residence has been sold within the last two years or is subject to a sale at present</p>	<p>Yes, right now own two properties &amp; processing for 3rd.</p> <p>- Not replacing</p> <p>Not sold</p>						

SIGNED  .....

DATE ..12/12/2023

SIGNED  .....

DATE ..12/12/2023

The signature of all proposed owners/borrowers are required



**Premier Solicitors**  
**SOURCE OF FUNDS**  
**CONFIRMATION FORM**

Please read this form through carefully and complete the appropriate box in response to each paragraph.

When this has been done the form should be signed, dated and returned to us. If there are two or more persons who are purchasing, then each of them should sign the form.

Please note that you are required to complete this form to comply with Money Laundering Regulations 2007. If you are in any doubt at all as to how a box is to be completed please refer to us.

The Purchase price of the property will be provided by one or more of the following means:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<b>Proceeds of sale from Existing Property</b>	<b>Savings</b>	<b>Gift</b>
	Please answer Part A	Please answer Part B	Please answer Part C

**Part A**

If you ticked the **Proceeds of Sale** box please provide the following information

<b>Address of Property Sold</b>	
<b>Date of Sale and Evidence of Sale (in form of letters from the solicitors who acted for you in this sale if not ourselves)</b>	
<b>Sale Price</b>	£

**Part B**

If you ticked the **Savings** box please provide the following information:

<b>How Funds were Accumulated:</b>	Remortgage & Saving
<b>Details of your annual salary and your job description</b>	28,000 - Southeastern Railway via gency - Bery Recruitment 32,000 - Bhoj (wife) - Adjustform Ltd



<p>Please detail what Evidence of Funds being Received in your Account you will provide (e.g. bank statements, evidence of sale of bonds or shares etc).</p>	<p>Bank statement</p>
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**Part C**

If you ticked the Gift box please provide the following information:

**PLEASE NOTE:** Where there is a gift there are requirements that we must fulfil to satisfy the lenders. Please turn to the third page of this Form and make a note of the requirements we will need to fulfil. Please read Page 3.

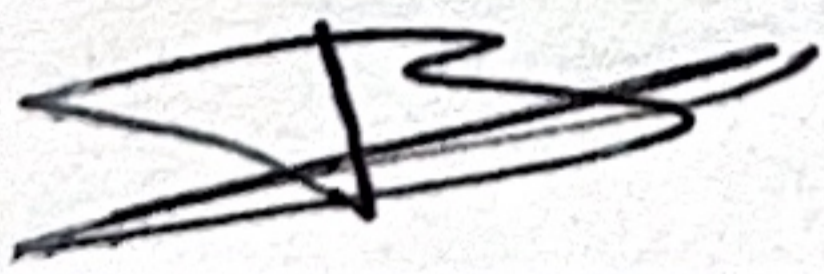
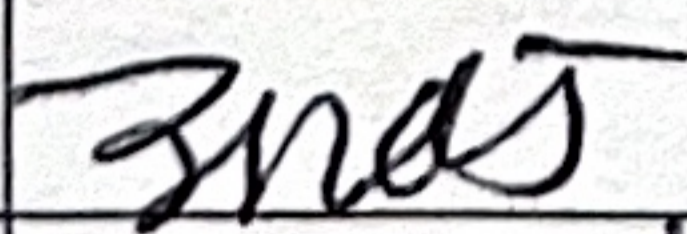
Name of the person/s providing the gift:	
Their Correspondence Address:	
Amount gifted:	£
Their relationship to you (e.g. parents, sibling etc):	
Evidence of Source of Funds (e.g. bank statements, evidence of sale of bonds or shares etc).	

**Although two or more of us may have signed this form we irrevocably authorise you to accept the instruction or notification given by any one of us on behalf of all signatories of this form.**

Please tick the appropriate box:

Read and Understood

Not Understood  
Please Explain

Signature :	
Signature :	
Date:	12/12/2023

Please note that if any funds in this matter are to be provided from your accounts, then evidence as to how the funds have been accumulated i.e. bank statements, evidence of the sale of bonds or shares, etc **must** be provided to us with this form. If this is not provided we will be unable to proceed.