

**Instructions from lender (English Widows Bank Plc) in respect of the clients' mortgage offer on the purchase of 9 Castle Hill Blakey**

Dear Sirs,

**Borrowers: Shilpa Jennings and Daniel Rodriguez**

**Property address: 9 Castle Hill Blakey**

**Purpose of loan: residential purchase**

**Tenure: freehold**

We have agreed to make available a Loan of £123,000.00 to the above Borrowers in respect of the above Property and you are invited to act on our behalf in this transaction.

We would advise you that you must return the Certificate of Title to us fully completed and signed at least seven working days before the release of the loan. If this notice is not given we are unable to guarantee that the funds will be available on time.

Please note that this instruction letter and related papers are confidential and must be held to our order. The papers must not be released to any party without our prior written consent.

You are instructed in accordance with the UK Finance Mortgage Lenders' Handbook for England & Wales (including our Part 2 instructions). The current edition is available on the CML website ([www.cml.org.uk/handbook](http://www.cml.org.uk/handbook)).

We have not enclosed our standard mortgage documents. Instead, you will be able to obtain these from our dedicated website for conveyancers. Please visit [www.englishwidows.co.uk/bank/conveyancers/england\\_and\\_wales.html](http://www.englishwidows.co.uk/bank/conveyancers/england_and_wales.html). From there you will be able to complete the documents online, before printing them off for execution.

As you are also acting for the Borrowers, please explain to them that the security covers all obligations of the Borrowers of whatever kind and whether incurred solely or jointly with any person, corporation, firm or other body and whether as principal or surety. You should also explain that the security covers all such obligations that may arise in the future.

We have forwarded the Borrowers two copies of the Offer of loan, with instructions to sign one copy and to forward it to you prior to completion/settlement. You should request release of the loan until one copy of the signed Offer of loan is in your possession.

Following completion/settlement and registration at HM Land Registry please list all deeds in the Deeds schedule and forward them to our Mortgage Centre. The documentation delivered by you to the Mortgage Centre will not be checked by us and it is therefore imperative that you comply fully with our instructions which are provided on the basis that the normal solicitor or conveyancer/client relationship will apply between us. However, in certain cases we may check that the Transfer and Legal charge have been lodged for registration within the priority period by using the Land Registry Direct Access system.

Yours faithfully,  
English Widows Bank Plc