

Lawcomm
s o l i c i t o r s



CONVEYANCING AND WILLS INTRODUCER PACK



WELCOME

Lawcomm Solicitors specialise in the provision of direct conveyancing solutions for mortgage lenders, packagers, brokers and estate agents.

Since operations started in 1999 we have grown to become one of the leading direct conveyancing and will drafting firms in the country.

Our Mortgage Lender and Introducer Services Department (MLIS) consists of an experienced team of lawyers and support staff dedicated to the needs of the professional introducer. The department is operational during the day and evenings.

Benefits include:

- 92% client satisfaction*
- Fast track completions
- No move no fee policy
- Easy to use/White label to your brand
- ISO9001 compliant
- Ability to link conveyancing calculators and forms to your website/ internal systems
- Commissions paid straight to your bank on the day of completion
- Direct phone, fax and e-mail straight to your allocated conveyancer
- Online tracking of cases via Lawcommunicator
- Associated offices in Scotland and Northern Ireland
- Highly competitive prices
- Extended opening hours
- No need for clients to attend our premises
- No cross selling to your clients
- Volume discounts and incentives available
- A tailor made solution that works for you!

Our specialised department undertakes fees free work on behalf of lenders and introducers both prime and sub-prime, re-mortgages, sales & purchases, right to buys, equity release, shared ownership, commercial property, buy to lets and new build.

As well as direct conveyancing services we offer a full range of legal services to lenders, introducers and their clients including Wills & Probate, Litigation including mortgage possession, personal injury and divorce and Business Support including commercial and regulatory/compliance services.

* Source client feedback questionnaires 2005



USING OUR SERVICES

Using our services could not be simpler.

1. Register with us using the attached Law Society compliant Registration Agreement.



2. When you have a case(s) to submit simply complete the appropriate attached instruction sheet(s) and fax or e-mail to us. Alternatively, please download the relevant forms from our website and instruct us on-line. To ensure a speedy completion please try and provide as much information and documentation as possible including original or certified identification. You must have client consent prior to instructing us where we are not acting for lender only.

Please fax instructions to: 0870 2400 739

Or, E-mail: mlis@lawcomm.co.uk



3. Your case will be acknowledged and both your client and you can track its progress on-line via Lawcommunicator or by dealing directly with the allocated conveyancer. Where possible we shall fast track your case to completion.



4. Where applicable, please forward any fee authority for us to discharge upon completion with your bank details.



5. Depending upon the complexities of each case, the matter will proceed to completion in accordance with our set service standards or as a fast track case.

RESULT: A FAST AND EFFICIENT COMPLETION FOR YOU AND YOUR CLIENT



FAST TRACK COMPLETIONS

In respect of qualifying cases we aim for a 5 working day service standard for completions from receipt of mortgage offer. If your re-mortgage case does not involve any of the below it will be fast tracked to completion.

- Transfer of Equity
- Caution(s)
- Two secured charges or more
- Deed of Postponement
- Restriction(s)
- Mortgage lenders requirement to discharge unsecured debts

SERVICE PROMISE

In respect of non-fast track cases details of our service standards are enclosed. Conveyancing delays may be due to the numerous third parties involved in any transaction. If at any time our service standards are not complied with we shall attempt to notify you in advance for the reason. Upon request, if there is a breach of service standards a partner or senior lawyer in the firm will investigate the breach and report to the client and introducer.

PRICE PROMISE

Our current standard pricing structure is highly competitive and is available upon request. Prices may be subject to change at any time. Discounts and special offers may be available to volume introducers on a regular or product basis.

COMMISSION EARNING OPPORTUNITY

We comply with the Solicitors Introduction and Referral Code 1990 (as amended) and request compliance from all of our introducers. You may add a legal packaging fee of between £0 - £250 in respect of your marketing and administrative charges to our standard instruction sheet. This fee will be added to our base legal costs and expenses.

TAILOR MADE SOLUTIONS

We pride ourselves upon our flexibility and adaptability to the needs of our lender and introducer clients. We would welcome the opportunity to tailor make a direct conveyancing solution that works for you.

For further information or to arrange a visit from our National Account Manager, please contact our marketing team on:

E-mail: mlis@lawcomm.co.uk

Department direct dial: (0870) 2400 738

Department direct fax: (0870) 2400 739



LAWCOMM SOLICITORS REGISTRATION AGREEMENT INTRODUCER DETAILS

Name:

Address:

Phone Numbers:

Fax Numbers:

E-mails:

Contact Personnel with Job Titles:

Anticipated instructions per month:

FSA Number

CONDITIONS

This document constitutes an agreement with Lawcomm Solicitors pursuant to the Solicitors' Introduction and Referral Code 1990 ("the Code"). The parties agree to comply with the Code.

The Introducer agrees to comply with the Code in respect of any advertising it undertakes offering Lawcomm Solicitors services by means of a notice stating:

"We comply with the Solicitors' Introduction and Referral Code published by the Law Society, and any solicitor to whom we may refer you is an independent professional from whom you will receive impartial and confidential advice. You are free to choose another solicitor."

The Introducer agrees to introduce conveyancing transactions and the Firm agrees to undertake those transactions to the best of its abilities in accordance with its standard terms of retainer.

The Introducer understands that it must fully disclose and agree the amount of any legal packaging fee with the client before instructing Lawcomm Solicitors.

The Introducer agrees that it will only introduce clients that it has verified pursuant to the Money Laundering Regulations 2003 and shall provide suitable certified or original identification with each instruction.

Both parties agree that this Agreement is subject to six monthly reviews and may be cancelled by two month's written notice on either side.

The terms of this Agreement are confidential except as required by law or professional regulation.

Signed: Date:

(on behalf of Introducer)

Please sign and return to:

Mortgage Lender and Introducer Services, Lawcomm Solicitors, Bellevue House, Southampton SO15 2AY

or Fax to: **(0870) 2400 739**



LAWCOMM SOLICITORS SERVICE STANDARDS

Re-mortgages/Right to Buys

Within 24 hours of receipt of your instruction we aim to:-

- Confirm receipt of instruction via fax and request any additional items if required.
- Send request for Redemptions and Deeds following our initial assessment.
- Confirm any second charges / cautions / restrictions on the property.
- Provide access to internet progress reports of the status of the matter (if possible).

Mortgage Offer

Upon receipt of the Mortgage Offer:

- Pro-actively work with the Mortgage Introducer to ensure all special mortgage conditions are satisfied as efficiently as possible.
- Ensure that up to date Redemption figures are requested and advised.
- Ensure that our Report on Title and Certificate on Title are submitted within 24 hours of receipt of the Mortgage Offer.
- Inform parties of the target completion date.

Completion

Prior to Completion we aim to:

- Agree a date for completion if not already known.
- Maintain contact with relevant parties to ensure that the matter progresses smoothly throughout the process.
- Achieve a Fast Completion.

General

We aim to:

- Answer the telephone in a courteous and professional manner.
- Provide all parties with a point of contact throughout.
- Return calls on the working day received.
- Provide requested information within 24 hours.
- Provide professional support and advice at all times.

Sales and Purchases

Within 24 hours (except weekends and public holidays) of receipt of the memorandum of sale we aim to:-

Sale

- Contact the Seller by telephone or e-mail where the information is provided.
- Write to the Seller enclosing our initial instruction pack.
- Acknowledge receipt of the memorandum of sale from the Agent.
- Obtain copies of the Seller's title entries from our direct link with H M Land Registry.
- Submit a draft contract to the Buyer's solicitors.
- Provide the Seller and the Introducer/Agent access to internet progress reports.

Purchase

- Contact the Buyer by telephone or e-mail where the information is provided.
- Write to the Buyer enclosing our initial instruction pack.
- Contact the Seller's solicitors.
- Acknowledge receipt of the memorandum of sale from the Agent.

Searches

Where appropriate we will undertake searches electronically via the National Land Information Service rather than rely on paper based searches.

General

We aim to:-

- Deal with all enquiries raised by the Buyer's solicitors expeditiously.
- Peruse contract documentation and to raise relevant additional enquiries expeditiously.
- Return all telephone calls on the working day received.
- Provide all parties with a point of contact throughout.
- Provide professional support and advice at all times.



LAWCOMM SOLICITORS

BASE INTRODUCER FEE STRUCTURES

Re-mortgages

£349 for borrowing up to £200,000.
£395 for borrowing from £200,001 to £500,000.
Both are inclusive of V.A.T and disbursements.

Transfer of Equity

£295 inclusive of V.A.T.
and disbursements

Right to Buys

£395 inclusive of V.A.T and disbursements.

Equity Release

£449 inclusive of V.A.T.
and disbursements

Sales/Purchases

Please visit our website at www.Lawcommunicator.co.uk to gain specific quotes using our calculator.

Sales Basic Fee	£299 (plus VAT and Disbursements)
Purchase Basic Fee starts from	£299 (plus VAT and Disbursements)
Stamp Duty on Purchases Only	No stamp duty payable up to £120,000; then 1% of the purchase price up to £250,000 3% of the purchase price up to £500,000 4% of the purchase price over £500,000

Wills

Single Will without Inheritance tax provisions - £95 plus VAT

Mirror Will without Inheritance tax provisions - £145 plus VAT

For more complicated matters please contact the Wills department on 0870 240 5850 for an individual quote.

The inclusive fees are guaranteed for a typical remortgage, transfer of equity, right to buy or equity release transaction excluding stamp duty. Should the transaction be more complex (e.g. adding or removing a name or effecting a first registration) we shall provide a full scale of additional fees and obtain authority to proceed PRIOR to incurring any additional costs. Any legal packaging fees are to be added to the base fee structure.



VERIFICATION OF IDENTITY

In accordance with The Money Laundering Regulations 2003 we are required to obtain evidence of our clients' identity before we are able to proceed with their transaction.

To do this we need to see originals of one document from List 1 and one document from List 2 below. We can only accept copies of these documents when a qualified member of staff from their mortgage advisor, mortgage lender, local bank or local solicitor is able to certify copy documents.

The certification must state that the copy is a true copy of the original and must be signed and dated by the certifier. The certifier must also print their full name and state their position of responsibility.

LIST 1 – TO CONFIRM CLIENTS NAME(S)

One of the following needs to be provided:

- Full valid Passport
- A valid HM Forces Identity Card
- Photocard Driving Licence (and paper counterpart)

LIST 2 – TO CONFIRM CLIENT(S) ADDRESS

One of the following needs to be provided:

- An original receipted utility bill less than 3 months old
- An original council tax bill less than 3 months old
- House or motor insurance certificate
- An original council rent book showing rent paid for the last 3 months
- An original mortgage statement for the mortgage accounting year just ended
- A firearm or shotgun certificate
- An original statement for either your current account or credit card account, together with a photocopy of both sides of the card itself

Please ensure that original or certified copy identification is enclosed with your instruction and if certified, please ensure it is correctly certified for each client.

NB. If for any reason you are having difficulties complying with any of the above requirements, please ask your lender to confirm what they will allow us to accept instead of the above. Please note that we will require evidence in writing from your lender as to what they agree with you in these circumstances.

Please state total number of pages being sent ____

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**SALE/PURCHASE
SOLICITORS INSTRUCTION**

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:
Client Name(s): (1) (2)
Client National Insurance No: (1) (2)
Address:
Telephone No H: W: M:
Email:
Property to Sell (if applicable)
Address:
Agreed Price:
Current Lender:
Account Number:
Purchasers Solicitors: Tel:
Estate Agent: Tel:
Property to Buy (if applicable)
Address: <input type="checkbox"/> Tick if buy to let purchase
Agreed Price:
New Mortgage Lender:
Sellers Solicitors: Tel:
Estate Agent: Tel:
Time Scales & Other Considerations:
Please submit with Verification of Identity Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£250)

Please state total number of pages being sent ____

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**REMORTGAGE
INSTRUCTION**

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:
Client Name(s): (1) (2)
Client National Insurance No: (1) (2)
Address:
Telephone No H: W: M:
Email:
Property to be Remortgaged
Address: <input type="checkbox"/> Tick if buy to let remortgage
Name of Current Lender:
Account Number:
Amount of current mortgage:
Name of New Lender:
Amount of new mortgage:
Details of other secured loans:
Details of any broker fee payable: (if possible please enclose)
Details of any mortgage protection policy: (if possible please enclose)
Details of any buildings insurance policy: (if possible please enclose)
Please submit with Verification of Identity Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£250)

Please state total number of pages being sent ____

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**RIGHT TO BUYS'
SOLICITORS INSTRUCTION**

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:
Client Name(s): (1) (2)
Client National Insurance No: (1) (2)
Address:
Telephone No H: W: M:
Email:
Property to Buy
Address:
Purchase Price:
Council Discount:
Mortgage Lender:
Council Name and Address:
Has the RTB been formally granted?: (if possible please enclose)
Is a Deed of Postponement required?:
Who is arranging buildings Insurance?: (if possible please enclose)
Time Scale:
Other considerations:
Please submit with Verification of Identity Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£250)

Please state total number of pages being sent _____

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**TRANSFER OF EQUITY
SOLICITORS INSTRUCTION**

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:
Client Name(s): (1) (2)
Client National Insurance No: (1) (2)
Address:
Telephone No H: W: M:
Email:
Please specify current ownership:
Please specify proposed changes in ownership:
Details of any broker fee payable: (if possible please enclose)
Details of any mortgage protection policy: (if possible please enclose)
Details of any buildings insurance policy: (if possible please enclose)
If clients are also re-mortgaging please submit with our standard re-mortgage form
Please submit with Verification of Identity Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£250)

Please state total number of pages being sent _____

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**EQUITY RELEASE
SOLICITORS INSTRUCTION**

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:
Client Name(s): (1) (2)
Client National Insurance No: (1) (2)
Address:
Telephone No H: W: M:
Email:
Property to be charged:
Address:
Location of title deeds if free of lending:
Name and address of Current Lender (if any):
Account Number:
Name and address of New Lender:
Amount of new mortgage:
Details of other secured loans:
Details of any broker fee payable: (if possible please enclose)
Details of any mortgage protection policy: (if possible please enclose)
Details of any buildings insurance policy: (if possible please enclose)
Please submit with Verification of Identity Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£250)

Please state total number of pages being sent ____

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WILLS INSTRUCTION

FAX: 0870 2400 739 E-MAIL: mlis@lawcomm.co.uk

Date:		
Client Name(s): (1)	(2)	
Address:		
Telephone No H:	W:	M:
Email:		
Date of Birth: (1)	(2)	
If known, do current wills/codicils exist? (1) (If possible please enclose)		(2)
If known, estimated value of assets/estate:		
(1)	(2)	
If known, details of any particular will requirements:		
(1)		
(2)		
Please submit with Verification of Identity		
Client 1	<input type="checkbox"/>	Client 2 <input type="checkbox"/>
Please specify the amount of your legal packaging fee: (between £0-£25)		