



Emily McAlister <emily@retirement.capital>

Fwd: Copy of registry

2 messages

David Nicklin <davidn@retirement.capital>

21 February 2022 at 17:56

To: Tony McCartney <tonym@retirement.capital>, Emily McAlister <emily@retirement.capital>

Hi Tony,

Title deed attached II of the properties are registered in the same way. The actual trustees are mention on the deed

Sam Hoban the son is being added on as a trustee

Do we need to change title ?

Dave

----- Forwarded message -----

From: **Nigel Hoban** <nigelhoban@outlook.com>

Date: Mon, Feb 21, 2022 at 4:33 PM

Subject: Copy of registry

To: davidn@retirement.capital <davidn@retirement.capital>

Attached is copy of the land registry entry for our Manchester property.

You can see the properties are in the names of our respective pension funds although I have had a change of address.

Nigel Hoban

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David Nicklin Cert PFS Cert CII (MP)

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**RegisterMAN73718.pdf**

7K

Tony McCartney <tonym@retirement.capital>
To: David Nicklin <davidn@retirement.capital>
Cc: Emily McAlister <emily@retirement.capital>

21 February 2022 at 18:18

Hi Dave

There are already four people named on the title deed anyway - they wouldn't add a fifth to the title deed even if an application was made - so I don't see a need to try and so so. Drilling down, while, say, the two named trustees for one scheme can, technically, dispose of the property on behalf of the scheme (so far as the Land Registry is concerned), this would constitute a breach of trust with regards to the scheme's trust deed and rules (which would require unanimous trustee consent to basically do anything), so the non-named trustee does still have recourse should something happen that they do not agree with.

Cheers,

Tony

[Quoted text hidden]