

Travis Consultancy

From: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Sent: 25 March 2021 10:19
To: Travis Consultancy
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Mr Travis

Many thanks for your email the content of which is noted.

Having noted the content however I cannot see any information within your email that will allow this matter to progress as you request.

Whilst not wishing to put any barrier in place to the transfer we cannot permit the transfer to proceed whilst the rent position is unresolved given that the position indicated would suggest that sanction charges may need to be raised. Whilst you may be happy to "face HMRC" the position is that should the sanction charge need to be raised James Hay need to ensure sufficient assets are retained to cover the payment that we would be required to make to HMRC.

Given that the investment is regulated, and that the information to allow the transfer to complete is required from you following your self-management of the asset, I am unclear what form any legal proceedings, or referral to a regulatory body, would achieve as the information that we are requesting is in line with the SIPP regulations expected of us by HMRC.

If you could please reply to the points raised in my previous email in respect we can look to progress this, record the rental position and complete the transfers however ,at this stage, until the position we cannot instruct the transfer as requested.

Regards

Sean Burke
Property Technician

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 23 March 2021 12:37
To: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Mr Burke

I am conscious that time is marching on and legal costs are mounting regarding the transfer. I am having to meet these costs as well, currently over £4,000. It has been going on for over six months.

Your stance and reluctance to execute the transfer is ill conceived and I am quite happy to face HMRC having now loaned over £21,000 to the Fund and am faced with a legal bill amounting to close on £5,000. You insisted on using your Solicitors, duplicating costs, and also insisted I paid off the mortgage on the premises. Unless the transfer is executed within the next seven days I will have to reluctantly institute legal proceedings against your firm and report your conduct to the FCA.

There are exceptions to every rule and this is one of them, it is time common sense prevailed.

Travis Consultancy

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 24 March 2021 11:42
To: 'Amanda Read'
Cc: Gavin (gavinm@pensionpractitioner.com); Jonathan Senior (Jonathan.Senior@ironmongercurtis.com)
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information
Attachments: img20210324_11402638.pdf

Dear Amanda

Thank you for copying me in on your email to James Hay.

I attach a copy of my email of yesterday to them, which is self explanatory, I have had enough of their lack of competence and understanding. The Fund now owes me over £25,000 and I am not putting in further funds to meet their internal compliance. I am FCA approved and regulated and have been involved with Bank of England compliance in the past. I am quite happy to face HMRC in this matter as I am an innocent party.

I am conscious that if matters go legal you will perhaps have a conflict of interest.

Kind regards

Stuart

From: Amanda Read <AmandaRead@coffinmew.co.uk>
Sent: 24 March 2021 10:08
To: 'JH Property Partnership' <PropertyPartnership@jameshay.co.uk>; Travis Consultancy <travisconsultancy@btinternet.com>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Charlotte

Is there any update on this matter, and potential completion?

Kind regards

Amanda



Amanda Read, for Coffin Mew LLP
Partner
Commercial Property
Telephone: 023 8048 3787
Mobile: 07341 127918

Coronavirus – protecting our staff and clients

To ensure the safety of our clients and staff during the pandemic, we have taken the decision to operate the firm remotely and we are recommending clients instruct/communicate with us using our telephone, email and video conferencing facilities. However, we have taken steps to ensure our Portsmouth, Southampton and Newbury offices are COVID-19 safe and a limited number of essential client meetings can take place in these locations by prior appointment. [Click here to read more.](#)

www.coffinmew.co.uk

Together we are Coffin Mew (learn more about our [Core Values](#) and what makes us different).

Travis Consultancy

From: Jonathan Senior <J.Senior@bellbuxton.co.uk>
Sent: 24 March 2021 14:50
To: Travis Consultancy
Cc: Gavin
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Stuart,

I note that we don't seem to be in a position to complete the property transfers.

Please let me know if you need anything from me to assist.

Kind regards,

Jonathan Senior
Consultant Solicitor

Ironmonger Curtis Solicitors
With Bell & Buxton Solicitors
Telegraph House, High Street, Sheffield, S1 2GA
Tel: 0114 249 5969
DDI: 0114 220 2189
Fax: 0114 249 3804
DX: 10529 Sheffield 1

www.bellbuxton.co.uk



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Travis Consultancy

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 12 January 2021 12:04
To: Jonathan Senior (Jonathan.Senior@ironmongercurtis.com)
Subject: Update
Attachments: img20210112_12004588.pdf

Dear Jonathan

I attach:-

- 1) Email from Amanda to say that James Hay are calculating outstanding rents and will not complete.
- 2) An email from HSBC to say that the charge on Magdalene Road has not been released.

Lets get the job done. You will be paid on completion.

Kind regards

Stuart

Travis Consultancy

From: Amanda Read <AmandaRead@coffinmew.co.uk>
Sent: 08 January 2021 19:03
To: 'Travis Consultancy'
Subject: RE: Update

Hi Stuart

I thought the rent position was all sorted, but on 30 December James Hay advised:

“Currently our finance team are reconciling the rental for both properties and once this is resolved I will confirm regarding completion.”

As a result I need them to confirm I can complete. I am chasing them.

Kind regards

Amanda



Amanda Read, for Coffin Mew LLP
Partner
Commercial Property
Telephone: 023 8048 3787
Mobile: 07341 127918
Cumberland House, 15-17 Cumberland Place, Southampton, SO15 2BG

Coronavirus – protecting our staff and clients

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From: Travis Consultancy [mailto:travisconsultancy@btinternet.com]
Sent: 07 January 2021 13:59
To: Amanda Read <AmandaRead@coffinmew.co.uk>
Cc: Jonathan Senior <Jonathan.Senior@ironmongercurtis.com>
Subject: RE: Update

Dear Amanda

Thank you for your email. The matter of outstanding rent was settled months ago. There are no outstanding rents, this was clarified in November.

Travis Consultancy

From: Christopher URQUHART <christopher.urquhart@hsbc.com>
Sent: 07 January 2021 15:01
To: Travis Consultancy
Subject: RE: EXTERNAL: Bank Account

Happy New Year Stuart.

I have just had a look and it appears that the account has actually been closed but the security: **Units 1 & 1a, The Old Metal Works, Magdalene Road, Torquay, TQ1 4AT** has still to be released. I will request this to be actioned Stuart,

Very Kind Regards

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 07 January 2021 14:00
To: Christopher URQUHART <christopher.urquhart@hsbc.com>
Subject: EXTERNAL: Bank Account

| RESTRICTED |

Dear Chris

Compliments of the Season.

I have just checked and the pension fund account is still not closed. Please would you look into this for me.

Kind regards

Stuart

This message originated from the Internet. Its originator may or may not be who they claim to be and the information contained in the message and any attachments may or may not be accurate.

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Travis Consultancy

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 12 March 2021 13:04
To: 'JH Property Partnership'
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Mr Burke

You stipulated, as a pre-condition of the transfer of the properties, that I paid off the £21,000 mortgage. I did that and I now want it back. It is evidenced by the Deed of Release held by your Solicitor. I lent that money to the fund and I am entitled to repayment. Also I have covered the loan repayments from my own funds in the past to cover voids plus I have paid all repairs and renewals from my own funds, including a £1,680 bill for a new door at Magdalene Road in February.

HMRC does allow me to recover these monies despite your comments. I am personally FCA regulated and have knowledge of the rules. At the point of transfer the fund owes me over £19,500 and I want it repaid.

Regards

Stuart Travis

From: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Sent: 11 March 2021 10:22
To: Travis Consultancy <travisconsultancy@btinternet.com>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Mr Travis

Many thanks for your further reply.

Unfortunately this does bring up more problems than it solves from a compliance perspective.

As the rental forms part of your pension fund all monies must be held in a designated Scheme account to avoid any issues with HMRC.

Given the above any residual balance held in the external account, and all ongoing rental received, should have been paid into the Santander account held here in order that these monies form part of the transfer to your new provider. The fact that these monies appear to be in a personal account would imply that you are retaining these monies personally which HMRC does not allow.

In order to rectify this pre transfer we would require confirmation of where any closing balance on the former account was paid and that this amount, along with the rental amounts received since, are then paid into the Santander account here.

In respect of the reduced payments is it the intension that the Tenant will repay the withheld money or are you making an investment decision to accept the reduced amount, if you can confirm this point it will then enable us to hand off the exact rental position to the new Provider correctly on the date of transfer.

I trust you find the above to be in order and that you will now arrange payment of the above amounts into the SIPP ban accounts so we can progress the transfers in a compliant manner.

Regards

Travis Consultancy

From: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
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Regards

Sean Burke
Property Technician

Dear Mr

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 24 February 2021 15:52
To: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Ms Bennett

Thank you for your email. We have a problem, the scheme bank account was closed when I paid off the mortgage in November when the saga of the transfer began. As matters stand now both tenants are in arrears due to Covid, and paying half the rent. I attach my property management statement with the relevant payments highlighted.

Travis Consultancy

From: Travis Consultancy <travisconsultancy@btinternet.com>
Sent: 24 February 2021 15:52
To: 'JH Property Partnership'
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information
Attachments: img20210224_15484707.pdf

Dear Ms Bennett

Thank you for your email. We have a problem, the scheme bank account was closed when I paid off the mortgage in November when the saga of the transfer began. As matters stand now both tenants are in arrears due to Covid, and paying half the rent. I attach my property management statement with the relevant payments highlighted.

Kind regards

Stuart Travis

From: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Sent: 23 February 2021 14:01
To: Travis Consultancy <travisconsultancy@btinternet.com>
Cc: Amanda Read <AmandaRead@coffinmew.co.uk>
Subject: FW: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Mr Travis

Many thanks for you emails, I apologise for our delay.

To be clear on the current position we still require you, as the appoint property manager for this investment, to provide full details of the rental position to enable us to conclude our reconciliation. Amanda has recently sent us 3 leases that I note we were not included as Trustee on or even mentioned anywhere. We will compare the lease payment dates to the bank statement and providing they match we will authorise completion. Whilst we do not wish to delay the transfer we do need to have an accurate record of the rental position given that the investment is regulated.

Kind regards

Charlotte Bennett

Service Executive

James Hay Partnership

propertypartnership@jameshay.co.uk

☎ 03455 212 414

Dunn's House, St Paul's Road, Salisbury, SP2 7BF

www.jameshay.co.uk

Please note my working hours are Tuesday – Friday, 9 – 5pm and I am currently working exclusively from home.

From: Amanda Read <AmandaRead@coffinmew.co.uk>
Sent: 18 February 2021 13:57
To: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Statement

FlexPlus Account 070246 28287278

[Change account description](#)
Overdraft limit: £0.00 ([Manage overdraft](#))

IBAN: GB67 NAIA 0702 4628 2872 78

Balance: **£7573.93** Available balance: **£7573.93**

You can view details of your transactions for the previous 15 months. Choose a date range or enter your own dates using the options below. You can view older transactions in your [previous statements](#) area. You can check the outcome of recent faster payments on the [Faster payments status](#) page.

Unknown transactions on your account

If you notice a payment or transaction on your statement that you don't recognise or did not authorise, take a look at our [unknown transactions support page](#) to find out what might have caused it and what to do next.

We've improved your statement for this account so all of your account information is available in one place and is always up to date.

Dates displayed: **24 Nov 2020 - 24 Feb 2021**

[Last month](#)

[Last 3 months](#)

[Last 6 months](#)

[Last 12 months](#)

[Enter dates](#)

Transaction type: **All transaction types;** [Filter transactions](#)

Date	Transaction type	Description	Paid out	Paid in	Balance
24 Nov 2020	Bank credit - TORBAY FRUIT SAL	Bank credit - TORBAY FRUIT SAL		£832.00	£4709.47
30 Nov 2020	Bank credit J Travis	Bank credit J Travis		£58.14	£4767.61
30 Nov 2020	Monthly Account Fee	Monthly Account Fee	£13.00		£4754.61
03 Dec 2020	Bank credit J Travis	Bank credit J Travis		£30.00	£4784.61
08 Dec 2020	Bank credit J Travis	Bank credit J Travis		£79.28	£4863.89
15 Dec 2020	Bank credit I Williams	Bank credit I Williams		£500.00	£5363.89
16 Dec 2020	Standing order	HENRY STUART & MAR	£500.00		£4863.89
17 Dec 2020	Bank credit IPS 08	Bank credit IPS 08		£474.86	£6338.75
17 Dec 2020	Bank credit MARGARET TRAVIS	Bank credit MARGARET TRAVIS		£640.00	£6978.75
17 Dec 2020	Bank credit - TORBAY FRUIT SAL	Bank credit - TORBAY FRUIT SAL		£832.00	£7810.75
18 Dec 2020	Bank credit J Travis	Bank credit J Travis		£113.24	£7923.99
21 Dec 2020	Standing order	HENRY STUART & MAR	£832.00		£7091.99
21 Dec 2020	Cheque deposit	Cheque deposit		£50.00	£7141.99
22 Dec 2020	Visa purchase	2020 FLOWERS 01626871050 GB	£50.00		£7091.99
31 Dec 2020	Monthly Account Fee	Monthly Account Fee	£13.00		£7078.99
02 Jan 2021	Bank credit J Travis	Bank credit J Travis		£92.32	£7171.31
04 Jan 2021	Bank credit HENRY TRAVIS	Bank credit HENRY TRAVIS		£600.00	£7771.31
04 Jan 2021	Bank credit MARGARET TRAVIS	Bank credit MARGARET TRAVIS		£140.00	£7911.31

Date	Transaction type	Description	Paid out	Paid in	Balance
				£167.31	£8078.62
11 Jan 2021	Bank credit J Travis	Bank credit J Travis			£7990.79
12 Jan 2021	Payment to	HALIFAX	£87.83		£7945.81
13 Jan 2021	Visa purchase	COOPERS OF STORTFORD M BISHOP'S STOR GB	£44.98		£8195.81
14 Jan 2021	Bank credit I Williams	Bank credit I Williams		£250.00	£7695.81
18 Jan 2021	Standing order	HENRY STUART & MAR	£500.00		£7794.38
18 Jan 2021	Bank credit J Travis	Bank credit J Travis		£98.57	£6962.38
20 Jan 2021	Standing order	HENRY STUART & MAR	£832.00		£6947.08
21 Jan 2021	Visa purchase	FOX TRANSFERS LTD KIBWORTH GB	£15.30		£7054.36
25 Jan 2021	Bank credit J Travis	Credit 24 January 2021		£107.28	£6920.26
30 Jan 2021	Visa purchase	WWW.MODELRAILOFFERS.CO.U LYNCH WOOD GB	£134.10		£6907.26
31 Jan 2021	Monthly Account Fee	Monthly Account Fee	£13.00		£7323.26
05 Feb 2021	Bank credit - TORBAY FRUIT SAL	Bank credit - TORBAY FRUIT SAL		£416.00	£7739.26
05 Feb 2021	Bank credit - TORBAY FRUIT SAL	Bank credit - TORBAY FRUIT SAL		£416.00	£7689.36
08 Feb 2021	Direct Debit - First Payment VANQUIS BANK	VANQUIS BANK	£49.90		£7639.36
08 Feb 2021	Visa purchase	2020 FLOWERS 01626871050 GB	£50.00		£7773.46
09 Feb 2021	Bank credit P Williams	Bank credit P Williams		£134.10	£6105.46
12 Feb 2021	Payment to	ALL DOORS SOUTH WE	£1668.00		£7105.46
12 Feb 2021	Bank credit MARGARET TRAVIS	Bank credit MARGARET TRAVIS		£1000.00	£7355.46
15 Feb 2021	Bank credit I Williams	Credit 14 February 2021		£250.00	£7585.92
15 Feb 2021	Bank credit J Travis	Bank credit J Travis		£230.46	£7573.93
16 Feb 2021	Direct debit WARNERS GROUP PUB	WARNERS GROUP PUB	£11.99		

Date printed: 24th Feb 2021

Travis Consultancy

From: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Sent: 23 February 2021 14:01
To: Travis Consultancy
Cc: Amanda Read
Subject: FW: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information
Attachments: Occupational Lease A (1 and 1 A).pdf; Occupational Lease B (1 and 1 A).pdf; Occupational Lease (26 Tor Hill).pdf

Dear Mr Travis

Many thanks for you emails, I apologise for our delay.

To be clear on the current position we still require you, as the appoint property manager for this investment, to provide full details of the rental position to enable us to conclude our reconciliation. Amanda has recently sent us 3 leases that I note we were not included as Trustee on or even mentioned anywhere. We will compare the lease payment dates to the bank statement and providing they match we will authorise completion. Whilst we do not wish to delay the transfer we do need to have an accurate record of the rental position given that the investment is regulated.

Kind regards

Charlotte Bennett
Service Executive
James Hay Partnership
propertypartnership@jameshay.co.uk

☎ 03455 212 414
Dunn's House, St Paul's Road, Salisbury, SP2 7BF

www.jameshay.co.uk

Please note my working hours are Tuesday – Friday, 9 – 5pm and I am currently working exclusively from home.

From: Amanda Read <AmandaRead@coffinmew.co.uk>
Sent: 18 February 2021 13:57
To: JH Property Partnership <PropertyPartnership@jameshay.co.uk>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Hi Charlotte

I have attached the copy leases supplied to me by the member.

Kind regards

Amanda

 CoffinMew

Amanda Read, for Coffin Mew LLP
Partner
Commercial Property
Telephone: 023 8048 3787
Mobile: 07341 127918

Dear Ms Bennett,
Thank you for your email. We have a problem, the scheme bank account was closed when I paid off the mortgage in November when the saga of the transfers began. As matters stand now both defendants are in arrears one to avoid, one paying no rent, the other in arrears and paying half rent. I enclose my property management statement with the relevant payments highlighted

KR

S Lewis



From: Amanda Read
Sent: 08 January 2021 19:05
To: 'JH Property Partnership' <PropertyPartnership@jameshay.co.uk>
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Hi Charlotte

Sorry to be emailing you on this one already. The member is chasing me regarding completion for this Property. He has advised the rents are all up to date and so he does not understand the delays. Could I have an update please?

Kind regards

Amanda

From: JH Property Partnership [<mailto:PropertyPartnership@jameshay.co.uk>]
Sent: 30 December 2020 11:19
To: Amanda Read
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Dear Amanda

Many thanks for your emails. Currently our finance team are reconciling the rental for both properties and once this is resolved I will confirm regarding completion.

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From: Amanda Read
Sent: 18 December 2020 11:08
To: JH Property Partnership
Cc: 'Travis Consultancy'
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Good morning Charlotte

Thank you for your email confirming that Stuart may arrange to pay our invoice for this matter. Stuart – I have attached a final draft for your approval.

Charlotte – what else is required for you to be able to authorise us to complete please?

Kind regards

Amanda



Amanda Read, for Coffin Mew LLP
Partner
Commercial Property
Telephone: 023 8048 3787
Mobile: 07341 127918
Cumberland House, 15-17 Cumberland Place, Southampton, SO15 2BG

Season's Greetings and a Happy and Prosperous New Year from all the team at Coffin Mew.

The offices of Coffin Mew will close for Christmas at 5pm on Wednesday 23rd December. We will reopen on Monday 4th January 2021 at 9am for normal business hours.

Coronavirus – protecting our staff and clients

To ensure the safety of our clients and staff during the pandemic, we have taken the decision to operate the firm remotely and we are recommending clients instruct/communicate with us using our telephone, email and video conferencing facilities. However, we have taken steps to ensure our Portsmouth, Southampton and Newbury offices are COVID-19 safe and a limited number of essential client meetings can take place in these locations by prior appointment. [Click here to read more.](#)

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Kind regards

Stuart Travis

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 CoffinMew

Amanda Read, for Coffin Mew LLP
Partner
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Telephone: 023 8048 3787
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Coronavirus – protecting our staff and clients

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From: JH Property Partnership [<mailto:PropertyPartnership@jameshay.co.uk>]

Sent: 17 February 2021 16:37

To: Amanda Read <AmandaRead@coffinmew.co.uk>; JH Property Partnership <PropertyPartnership@jameshay.co.uk>

Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Hi Amanda

Our finance team have now asked for a copy of the current leases to reconcile the rent – do you have these? I apologise for the delay.

Kind regards

From: Amanda Read <AmandaRead@coffinmew.co.uk>

Sent: 02 February 2021 09:50

To: JH Property Partnership <PropertyPartnership@jameshay.co.uk>

Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - request for information

Hi Charlotte

Is there any update on this please? I am being chased.

Many thanks

Amanda



Amanda Read, for Coffin Mew LLP

Partner

Commercial Property

Telephone: 023 8048 3787

Mobile: 07341 127918

Cumberland House, 15-17 Cumberland Place, Southampton, SO15 2BG

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The Secretary
IPS (2008) SIPP - H S Travis
Home Farm
Deane Road
Stokeinteignhead
Newton Abbot
Devon
TQ12 4QF

43338/00002304

What's this letter about?

To let you know we've restricted your banking services and will close your account(s) on **15 March 2021**.

Do I need to do anything?

If you want to keep your accounts, please call your Case Manager as soon as possible.

Letter reference: RMCEML2/1098453077

Dear Sirs

13 January 2021

Restriction and closure of your business account(s)

We've asked you on a number of occasions to confirm information we need to complete your Safeguard review. As we haven't heard from you, we've restricted the services listed below and we're giving you notice that on **15 March 2021** we'll close your account(s).

The restrictions currently in place on your account(s) apply to:

- ◆ International payment services in all currencies;
- ◆ Any new trade facilities (including import, export or guarantee facilities) denominated in a currency other than Pound Sterling. Restrictions will also be applied to any existing or new receivables finance or supply chain solutions services; and
- ◆ Any Foreign Exchange services.

These restrictions took effect from 12 January 2021.

If you'd like to keep your account(s) with us, please contact your Case Manager or Relationship Manager to discuss and provide the information we need as soon as possible.

We're committed to working with you to complete Safeguard, and hope that we'll be able to reverse this decision once our review is complete. Further information can be found on our website:

business.hsbc.uk/safeguard.

What happens next?

On 15 March 2021, we'll close your account(s) and withdraw all services. This is in line with clause 29 of our Business Banking Terms and Conditions. **Important information** on how this will be done and the steps you need to take can be found overleaf and you can inform us if you'd like to close the account(s) sooner.

If you have any **Foreign Currency Accounts**, please contact us at least 2 weeks before your accounts close to tell us what you want to do with any credit balances. For example, please tell us if you want us to transfer any credit balances to a new bank or if you want us to carry out a conversion to Pound Sterling and send you a cheque. If you don't contact us to let us know what you want to do, we may (in line with the Business Banking Terms and Conditions) convert the credit balances automatically into Pound Sterling and issue a cheque payment, in order for us to proceed with the account closure.

For more information on our Business Banking Terms and Conditions, please go to: **business.hsbc.uk/legal**.

Travis Consultancy

From: Jonathan Senior <Jonathan.Senior@ironmongercurtis.com>
Sent: 20 November 2020 12:02
To: Travis Consultancy
Subject: FW: Travis Consultancy

Stuart,

I am forwarding an update from Gavin as to loan agreement and the completion statement.

Kind Regards,

Jonathan Senior
Consultant Solicitor
Ironmonger Curtis



[Employment law](#) | [Business and Commercial](#) | [Property](#) | [Litigation / Disputes](#) | [Notary public](#)



Edmund House
233 Edmund Road
Sheffield S2 4EL

Tel: 0114 253 6559
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www.ironmongercurtis.com

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Ironmonger Curtis is the trading name of IC Law Limited registered number 10598823.
Registered office: Edmund House 233 Edmund Road, Sheffield S2 4EL.
Authorised and regulated by the Solicitors Regulation Authority, number 637086.
A list of partners available on request.

The term 'Partner' refers to a director or employee of Ironmonger Curtis with equivalent standing and qualifications. The use of the word Partner is not intended to imply the existence of or to create a partnership, nor is it intended to imply that any such person has an equitable interest in the firm.

Cybercrime and Bank Details: Please be aware that there is an increasing risk posed by cyber fraud targeting email accounts and bank account details. Our bank account details should not change during the course of your matter but if we do make of any change to our bank details we will not advise you by email. If you do receive any notice of changes to our bank account by email, or have any doubts or concerns, please call the person handling your matter by telephone using our firm's main reception telephone number. You can check that telephone number on our

website. Please note that we cannot accept responsibility for any transfer by you into the wrong or a bogus account unless as a direct result of our negligence.

We take the protection of your personal data really seriously. Please refer to our [privacy policy](#) for more details about the personal data we process, why we process it, and the lawful basis for processing.

Please do not send us any personal data about other people unless you have a lawful basis for doing so and you comply with the provisions of the General Data Protection Regulations. If in doubt, please ask.

From: Gavin <gavinm@pensionpractitioner.com>
Sent: 20 November 2020 11:30
To: Jonathan Senior <Jonathan.Senior@ironmongercurtis.com>
Subject: Re: Travis Consultancy

Hi Jonathan,

Yes, we are working on the loan agreement at present and this will be ready for monday. In respect of a completion statement, can I suggest that with your assistance we get this drafted and finalised on monday. I will put the figures together based on the costings provided by you and Amanda.

Many thanks

Gavin

Pension Practitioner

T: 0800 634 4862

F: 020 8906 6611

Administration Centre: Venture Wales, Pentrebach. Merthyr Tydfil. CF48 4DR

Pension Practitioner is a tradestyle of The Practitioners Partnership LP

Registered Number: 00159

Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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Travis Consultancy

From: Amanda Read <AmandaRead@coffinmew.co.uk>
Sent: 19 November 2020 19:33
To: 'JH Property Partnership'
Cc: 'Travis Consultancy'
Subject: RE: R01936 26 Tor Hill Road R01969 1 & 1A Magdalene Road - transfer in specie - request for information
Attachments: TR1 (engrossment) Magdalene Road (1).pdf; TR1 (engrossment) Tor Hill Road.pdf

Dear Charlotte and Stuart

Further to previous correspondence in this matter, I am pleased to advise that I have been able to agree the forms of transfer for the transfer-in-specie for these two properties.

I have attached copies for your approval and hopefully signature and return.

Stuart – can you arrange for one copy of each to be signed and sent back to me by post, as outgoing trustee? You need to sign in the presence of a witness (not related to you or connected to the transaction in any way) and then the witness needs to sign and insert their name and address details. The transfer should remain undated and I will date them when we can complete.

Do let me know if you have any queries.

Kind regards

Amanda



Amanda Read, for Coffin Mew LLP
Partner
Commercial Property
Telephone: 023 8048 3787
Mobile: 07341 127918
Cumberland House, 15-17 Cumberland Place, Southampton, SO15 2BG

✓ Sent.
24/11/20

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From: JH Property Partnership [mailto:PropertyPartnership@jameshay.co.uk]
Sent: 17 November 2020 08:02
To: Amanda Read <AmandaRead@coffinmew.co.uk>