



Veronica Walkman <veronica@retirement.capital>

JH&H Pension Trust SSAS

Jack Howell <jack.howell@gloverpriest.com>

11 December 2024 at 11:11

To: "samantha.osborne@barclays.com" <samantha.osborne@barclays.com>

Cc: "veronica@retirement.capital" <veronica@retirement.capital>, "sandeep.chandi@barclays.com" <sandeep.chandi@barclays.com>, Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>, "javaria.sarmad@lmjaccountants.co.uk" <javaria.sarmad@lmjaccountants.co.uk>

Hi Samantha,

Thank you for your call earlier. I have submitted the ROT, but could you check this has been received okay?

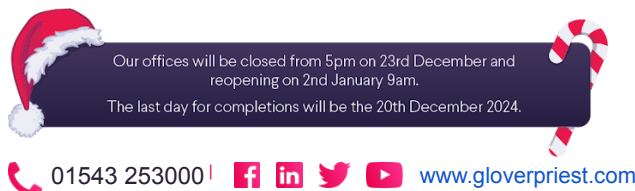
I have uploaded all relevant title documentation, including reference to the restrictions that I mentioned on the phone.

Any questions, please let me know.

Kind regards,

Jack

Jack Howell
Solicitor



01543 253000 | [f](#) [in](#) [t](#) [v](#) [www.gloverpriest.com](#)

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VAT No. 168328091

From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>
Sent: Wednesday, December 11, 2024 8:54 AM
To: Jack Howell <jack.howell@gloverpriest.com>
Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; javaria.sarmad@lmjaccountants.co.uk
Subject: RE: JH&H Pension Trust SSAS

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Hi Jack

Apologies I was on annual leave yesterday.

I will call you within the next 30 minutes.

Kind regards

[Samantha Osborne CertBB](#)

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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Restricted - External

From: Jack Howell <jack.howell@gloverpriest.com>
Sent: Tuesday, December 10, 2024 4:29 PM
To: Osborne, Samantha : Business Banking <samantha.osborne@barclays.com>
Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; javaria.sarmad@lmjaccountants.co.uk
Subject: RE: JH&H Pension Trust SSAS

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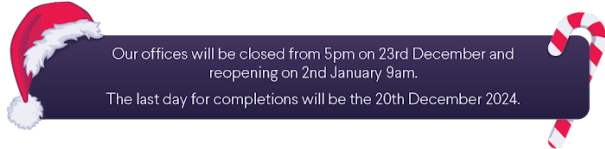
Good afternoon Samantha,

Could you give me a call on 01543 253000 when you are available.

Kind regards,

Jack

Jack Howell
Solicitor



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VAT No. 168328091

Restricted - External

From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>
Sent: Tuesday, December 3, 2024 10:41 AM
To: Jack Howell <jack.howell@gloverpriest.com>
Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; javaria.sarmad@lmjaccountants.co.uk
Subject: RE: JH&H Pension Trust SSAS

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Good morning Jack

I hope you are well

Did you managed to get a response regarding the below queries from our ROT team?

Kind regards

Samantha Osborne CertBB

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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From: Jack Howell <jack.howell@gloverpriest.com>

Sent: Friday, November 22, 2024 10:57 AM

To: Osborne, Samantha : Business Banking <samantha.osborne@barclays.com>

Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; javaria.sarmad@lmjaccountants.co.uk

Subject: RE: JH&H Pension Trust SSAS

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Dear Samantha,

I have completed the ROT however, we do not have a specific completion date so I cannot save it but for ease of information there are a few things I would like to address to you in relation to this matter, as defined below.

1. Please find attached Register of Title, as you will see there are 4 restrictions each referring to different companies, whether these appear to be different management companies, we have obtained all information relevant to accommodate B3 and B6 (B6 is just being finalised as we speak). We are due to supply two different deeds of covenant and pay relevant fees to obtain compliance certificates/we can effectively confirm these once all documents have been sent and monies paid.

There are two other restrictions, B4 and B5.

B4 relates to a transfer to a company called Mainland Contractors Limited, who have now dissolved. I also attach a Companies house note for this. Although we can supply this to the Land Registry on completion and under their practice guidance, providing evidence of dissolved companies is sufficient for removal. I have requested that the sellers solicitors remove this and expedite the same (to ensure a clearer title is provided).

B5 relates to a company called Carillion, who from the companies house attachment, is under liquidation. As this does not necessarily confirm the company has dissolved, the guidance on companies going through insolvency is quite minimal regarding removing the restriction. I have requested that the sellers submit a removal, again, to ensure the title is clear and we can confirm to you that a clear title can be provided to you. They can expedite this element and this should assist us confirming to you a clear title can be provided, as yet, I cannot determine such.

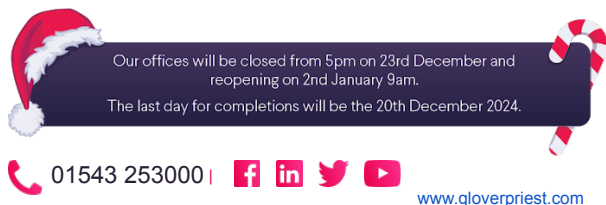
Additionally, there is a unilateral notice on the title, referring to an old lease of the property, I am also just awaiting confirmation that this has been removed.

Just for update, I am awaiting these from the other side.

Kind regards,

Jack

Jack Howell
Solicitor



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VAT No. 168328091

Restricted - External

From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>

Sent: Monday, November 18, 2024 9:58 AM

To: Jack Howell <jack.howell@gloverpriest.com>

Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; javaria.sarmad@lmjaccountants.co.uk
Subject: RE: JH&H Pension Trust SSAS

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Good morning

I hope you are well.

Please can you provide an update on the below?

Kind regards

[Samantha Osborne CertBB](#)

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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From: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>
Sent: Wednesday, November 13, 2024 8:04 PM
To: Osborne, Samantha : Business Banking <samantha.osborne@barclays.com>; jack.howell@gloverpriest.com
Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shamnaz.Maan@gloverpriest.com
Subject: RE: JH&H Pension Trust SSAS

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Hi Jack,

Can you please update us on progress. When are aiming to complete and whats outstanding.

Let me know if I can help chase anything.

Regards

Javaria Sarmad | BFP FCA FCCA

Managing Director

Holmes Peat Thorpe | LMJ Chartered Accountants | Rajani & Co

T: 0330 390 5959 | D: 01604 272903 | D: 01582 808685 | Email: javaria.sarmad@lmjaccountants.co.uk

Basepoint Business Centre | 110 Butterfield, [Great Marlings](#) | Luton | LU2 8DL

[Unit 4](#) | Brooklands Court | Kettering | NN15 6FD

www.rajaniandco.com

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From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>

Sent: Tuesday, November 12, 2024 11:51 AM

To: jack.howell@gloverpriest.com; Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>

Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Shamnaz.Maan@gloverpriest.com

Subject: JH&H Pension Trust SSAS

Good morning Jack

I hope you are well.

Please can you provide an estimated date for the ROT submission?

Kind regards

[Samantha Osborne](#) CertBB

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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From: Jack Howell <jack.howell@gloverpriest.com>
Sent: Wednesday, October 23, 2024 6:10 PM
To: Osborne, Samantha : Business Banking <samantha.osborne@barclays.com>; javaria.sarmad@lmjaccountants.co.uk
Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>
Subject: RE: JH&H Pension Trust SSAS

CAUTION: This email originated from outside our organization - jack.howell@gloverpriest.com Do not click on links, open attachments, or respond unless you recognize the sender and can validate the content is safe.

Hi Samantha,

I have received all responses back from the Sellers side now and my report is due to be sent to my client shortly.

I will then complete the ROT to be sent to you. I am currently waiting for an update from the seller is regards to the road of the property, as our search has indicated it is not adopted, once this clarification is in, I can provide a full update and report on the property, hopefully allowing us to complete all necessary documents required your end and obtain funds.

I will be in contact once this has been clarified and we can proceed.

Kind regards,

Jack

Jack Howell

Solicitor

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VAT No. 168328091

Restricted - External

From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>

Sent: Tuesday, October 22, 2024 10:52 AM

To: javaria.sarmad@lmjaccountants.co.uk; Jack Howell <jack.howell@gloverpriest.com>

Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>

Subject: RE: JH&H Pension Trust SSAS

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Good morning Jack

I hope you are well

Please can you provide an update on the below?

Kind regards

[Samantha Osborne CertBB](#)

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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From: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>
Sent: Tuesday, October 15, 2024 6:15 PM
To: jack.howell@gloverpriest.com
Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shamnaz.Maan@gloverpriest.com; Osborne, Samantha : Business Banking <samantha.osborne@barclays.com>
Subject: RE: JH&H Pension Trust SSAS

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Hi Jack,

We are waiting on an update, can you please let us know

Thanks

Javaria Sarmad | BFP FCA FCCA

Managing Director

Holmes Peat Thorpe | LMJ Chartered Accountants | Rajani & Co

T: 0330 390 5959 | D: 01604 272903 | D: 01582 808685 | Email: javaria.sarmad@lmjaccountants.co.uk

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From: samantha.osborne@barclays.com <samantha.osborne@barclays.com>
Sent: Monday, October 14, 2024 12:35 PM
To: jack.howell@gloverpriest.com
Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>;

Shamnaz.Maan@gloverpriest.com

Subject: RE: JH&H Pension Trust SSAS

Good afternoon Jack

I hope you are well.

I am currently managing this case in the interim, due to Hassan currently being on annual leave.

Please can you provide an update on the below?

Kind regards

[Samantha Osborne CertBB](#)

Specialist Industries Business Relationship Support Manager

Business Banking

Tel: 07385531689 Email: samantha.osborne@barclays.com

1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

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From: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>

Sent: Friday, October 11, 2024 7:17 PM

To: Jack Howell <jack.howell@gloverpriest.com>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>

Cc: veronica@retirement.capital; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>; Shahid, Mohammed Hassan : Business Banking <mohammedhassan.shahid1@barclays.com>

Subject: RE: JH&H Pension Trust SSAS

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Hi Jack,

Hope you are well.

Can you please let us know if things have progressed?

Please find attached the option to tax doc that seller has shared with me. I am familiar with TOGC and the exemption will apply, as both seller and buyer are VAT registered. **Hence the transaction is not subject to VAT.**

If you need anything else form , please let me know

Regards

Javaria Sarmad | BFP FCA FCCA

Managing Director

Holmes Peat Thorpe | LMJ Chartered Accountants | Rajani & Co

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From: Jack Howell <jack.howell@gloverpriest.com>

Sent: Thursday, October 3, 2024 12:33 PM

To: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>

Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; mohammedhassan.shahid1@barclays.com

Subject: RE: JH&H Pension Trust SSAS

Hi Javaria,

The outstanding enquiries are as follows:

5) We note the restriction at B3 and B4 of the Title, is there a freehold management pack required for this property, and if so, please provide;

There is a restriction on the title which refers to clauses within the title documents – this related to what looks like a management company, sometimes there will be a freehold management company, I asked the above and was advised they would enquire and come back to me – I am yet to hear back on this point. I will need to ensure we can comply with the restriction to enable registration to take place, and also ensure if there is any other requirements for you in relation to this company, to also enable me to advise the Bank of the same;

6) We note the further restriction at B5 and B6, please advise if there are multiple management packs required, and if so, please provide all require documentation in this regard;

This is the same as the above, I have attached the title register for your perusal, as well as Barclays so they are aware what we are waiting for.

10) Please provide the Fire Risk Assessment;

11) Please provide the Asbestos Survey/Report;

This is likely to be contained within the packs mentioned above – but the sellers solicitors advised this was for the tenant to deal with – whom I am aware is R Rajani & Co Ltd, of which you are aware. This is usually required if there are any communal areas (FRA) and the property was built prior to 2000 (Asbestos report) but this is usual for most managed properties to have a report available

12) Please provide your clients Option To Tax

This is required for any properties subject to a TOGC – both the Seller and the Buyer must Opt To Tax this property in order to proceed by way of TOGC – I attach a link to the guidance notes on TOGCs for ease of reference – please confirm if you have Opted To Tax for this property?
[Transfer a business as a going concern \(VAT Notice 700/9\) - GOV.UK \(www.gov.uk\)](#)

13) Please provide an EPC

EPCs are required for any sale/disposition and would particularly need to be available for properties which are let, of which this currently is.

14) Our search reveals that Brooklands Court is not an adopted Highway, please clarify and if necessary provide a lack of easement indemnity policy and a statement of truth to support the same;

They have responded to this to state Access is pat of the shared estate but expected to be clarified within management replies which I am currently waiting for

There are quite a few outstanding elements and really, the sellers solicitors should have reviewed the title initially to obtain these packs from the get go but it does not appear to have happened. As such, I will need to await the full replies as outlined above before I can report on title to the Lender, as well as yourself.

I hope the above puts you all in a better position as regards to what is outstanding, I have chased on this and will revert upon receipt of all outstanding replies.

Kind regards,

Jack

-

Jack Howell

Solicitor

 01543 253000 |     www.gloverpriest.com

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Sent: Thursday, October 3, 2024 11:51 AM

To: Jack Howell <jack.howell@gloverpriest.com>; Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>

Cc: veronica@retirement.capital; sandeep.chandi@barclays.com; mohammedhassan.shahid1@barclays.com

Subject: RE: JH&H Pension Trust SSAS

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Hi Jack,

Can you please update us? This is the only matter outstanding.

We want to get this completed asap.

Thanks

Javaria Sarmad | BFP FCA FCCA

Managing Director

Holmes Peat Thorpe | LMJ Chartered Accountants | Rajani & Co

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From: mohammedhassan.shahid1@barclays.com <mohammedhassan.shahid1@barclays.com>
Sent: Thursday, October 3, 2024 10:55 AM
To: jack.howell@gloverpriest.com; Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>; Shamnaz.Maan@gloverpriest.com
Cc: veronica@retirement.capital; sandeep.chandi@barclays.com
Subject: RE: JH&H Pension Trust SSAS

Hi All,

Hope you are well.

Has there been any update on the ROT. Can I please check whether the sellers solicitor has provided the required information?

Thanks,

Mohammed Hassan Shahid | Business Relationship Support Manager | Specialist Industries | Business Banking

Barclays, 1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

Email: mohammedhassan.shahid1@barclays.com Phone: 07385 967953

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From: Jack Howell <jack.howell@gloverpriest.com>
Sent: Thursday, September 26, 2024 11:39 AM
To: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>; [Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>](mailto:Shamnaz.Maan@gloverpriest.com)
Cc: veronica@retirement.capital; Shahid, Mohammed Hassan : Business Banking <mohammedhassan.shahid1@barclays.com>; Chandi, Sandeep : Business Banking <sandeep.chandi@barclays.com>
Subject: RE: JH&H Pension Trust SSAS

CAUTION: This email originated from outside our organization - jack.howell@gloverpriest.com Do not click on links, open attachments, or respond unless you recognize the sender and can validate the content is safe.

Hi Javaria,

We are awaiting some final replies to enquires from the seller's solicitors to be able to provide the full ROT to the bank.

I shall chase the Solicitors on final replies and then I can come back to you on the below.

Kind regards,

Jack

Jack Howell

Solicitor

01543 253000 | [f](#) [in](#) [t](#) [v](#) www.gloverpriest.com

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VAT No. 168328091

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From: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>

Sent: Thursday, September 26, 2024 11:30 AM

To: Shamnaz Maan <Shamnaz.Maan@gloverpriest.com>; Jack Howell <jack.howell@gloverpriest.com>

Cc: veronica@retirement.capital; mohammedhassan.shahid1@barclays.com; sandeep.chandi@barclays.com
Subject: FW: JH&H Pension Trust SSAS

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Hi both,

The bank has chased me to provide the ROT. Can you please advise what is holding this back?

Thanks

Javaria Sarmad | BFP FCA FCCA

Managing Director

Holmes Peat Thorpe | LMJ Chartered Accountants | Rajani & Co

T: 0330 390 5959 | D: 01604 272903 | D: 01582 808685 | Email: javaria.sarmad@lmjaccountants.co.uk

Basepoint Business Centre | 110 Butterfield, Great Marlings | Luton | LU2 8DL

Unit 4 | Brooklands Court | Kettering | NN15 6FD

www.rajaniandco.com

www.lmjaccountants.co.uk



HOLMES PEAT THORPE
Chartered Accountants

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From: mohammedhassan.shahid1@barclays.com <mohammedhassan.shahid1@barclays.com>
Sent: Thursday, September 26, 2024 11:26 AM
To: Javaria Sarmad <javaria.sarmad@lmjaccountants.co.uk>
Cc: veronica@retirement.capital; sandeep.chandi@barclays.com
Subject: RE: JH&H Pension Trust SSAS

Hi Javaria,

Hope you are well.

I am helping Sandeep with the completion of this case so I wanted to check whether there have been any updates on the submission of the ROT?

Kind regards,

Mohammed Hassan Shahid | Business Relationship Support Manager | Specialist Industries | Business Banking

Barclays, 1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3AX

Email: mohammedhassan.shahid1@barclays.com Phone: 07385 967953

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