

3rd Party Loan Application

Heads of Terms ID

EP/TPL/420

17 Jan 2024

Points to note

- This form creates a **legal Agreement** (a 'Heads of Terms') on which other parties will rely. Therefore, the data should be correct on entering to avoid having to rewrite the terms.
- The use of **abbreviated names** may render an agreement **unenforceable**. Please ensure that you enter the **FULL LEGAL NAME** (i.e. **Mike** becomes **MICHAEL** and **Dave** becomes **DAVID**). The names on the agreement will be assessed and if found to be abbreviated the application will need to be re-written.
- At the end of this form you will be provided with an abbreviated process map, telling you where you are in the process and the major steps that you will be going through.

Add content...

Welcome to the web application form to make a loan from your Occupational pension scheme to an 'Unconnected third party' or '3rd Party Loan'.

First things first - This is an important step for your Scheme. The demarcation of Trustee roles with your Scheme is that

Member Trustees - will seek out opportunities and will undertake the investment related Due Diligence on the opportunity. Essentially the Member Trustees will decide whether it is the right level of risk and reward.

Corporate Trustee - will consider whether any 'tax risks' are present in the potential loan.

This form will warn you in the initial instance if tax risks are present. If you are not totally sure that this is the right thing for you, then you should take financial advice.

Secondly - This web app captures all the information that Empowered Pensions need to establish the legal documents that firstly set out the terms of the loan (The 'Heads of Terms') and the Loan Agreement itself.

Thirdly - You will see that there are a number of steps at the top of this page.

Don't worry some of these are REALLY small and some you won't notice at all. This is a 'dynamic' application meaning that you will only need to answer the questions that are applicable to your situation.

You should read the **Lending to Unconnected Borrowers - Frequently Asked Questions** document before you start. This will tell you the information that you are going to need.

If you find you need to take a break

Press the 'Save' button. This brings up a window (example below). Save the text to a document and then save the document. When you restart the form open the document and 'click' on this. It will start your browser and take you to your saved form

A word about timing.....

The Empowered Pensions Service Level Agreement is 10 working days

This means that from the point that this webform is COMPLETED FULLY and CORRECTLY, to the point where Empowered Pensions are ready to send money to the LENDERS solicitor will be 10 working days.

You will receive an email confirming when we are ready to send funds. This marks the end of the Service Level Agreement period

However.....

The Lenders Solicitor that creates and registers the security document have their own processes to fulfill and these often have several 'moving parts' meaning that it can take them a while to get ready to request and then release the money to the borrower.

Empowered Pensions are not in control of this process. From our experience for formal charges we believe that you should assume that it will take 3 weeks for this process to be completed.

The Lenders Solicitor works for **YOU** not Empowered Pensions therefore it is a relationship that you can influence (positively or otherwise) by engaging with the solicitor.

Ok lets get started.....

Scheme name *

SSAS PK WEALTH SSAS

Loan amount *

£ ~~500,000.00~~ 100,000.00

~~Value of the Scheme~~ *

£ ~~1,000.00~~

This is the amount your SSAS is currently worth.

Will there be a Borrowers fee? *

No

Interest rate (%pa) *

~~10.0~~ 10.00%

Default rate (%pa) *

~~12.000~~ 2.00% ABOVE THE INTEREST RATE

This is the interest rate that applies from an event of default to the point of collection of the debt and should be higher than the main interest rate

Default interest premium (%pa)

2

Loan Term in MONTHS *

18

CAPITAL repayments to be made *

End of loan agreement

INTEREST payments to be made *

End of loan agreement

Can the borrower repay the loan early? *

Yes

Early repayment terms *

1 month notice

Loan purpose *

Purchase of Commercial Property (Mixed Use)

Loan security description *

FIXED charge (1st ranking) on Property

Comparable interest rates for this security would be:

Commercial Mortgage - 4-10%pa

The Borrower is

A Company

Borrower Company Name *

35 Albert Rd Ltd Development Ltd

Borrower Company Registration Number (CRN) *

~~15273643~~ 15354351

Borrower Registered Address *

40 Warton Terrace, Newcastle Upon Tyne

Full Address

Borrower Correspondence Address *

Tyne And Wear, NE6 5LS

Full Address

Best Contact name *

Christopher John

First

Henry

Last

Best contact number *

07785 530074

Best contact email address *

~~ending@empoweredlending.co.uk~~

chris.henry@aspire-group.net

The Borrowers 'loan purpose' *

- ☒ Conforms to their Standard Industrial Classification (SIC) code
☐ Is a departure from their Company SIC code

Additional Guarantor Security? *

- ☐ None
☒ Deed of Guarantee

Directors details

All Directors of the 'Borrower' Company must be named on the loan agreement

If a Personal or Deed of Guarantee has been agreed to and selected above it will also be necessary to obtain the Directors HOME address.

Director 1 *

Christopher John

First

Henry

Last

Director 1 Email *

~~lending@empoweredlending.co.uk~~ chris.henry@aspire-group.net

Director1 - Home address *

40 Warton Terrace, Newcastle Upon Tyne, Tyne And Wear

Full Address

Another Directors details (2) *

- ☒ Yes
☐ No

Director 2 - Name *

Christopher

First

Paton

Last

Director 2 Email *

~~lending@empoweredlending.co.uk~~ chris.paton@aspire-group.net

Director 2 - Home address *

40 Warton Terrace, Newcastle Upon Tyne, Tyne And Wear

Full Address

Another Directors details (3) *

- ☐ Yes
☒ No

Address of the fixed charge security *

35 Albert Road, Middlesburgh TS1 1NS

Full Address

Valuation of property *

£ 550000.00

Collateral degree of security (£)

50000

Loan to Value (%)

90.91

WARNING: LOW COLLATERALISATION

Consider increasing the security requirement

Evidence of Title and Value

HMLR ref of property offered as security *

CE205153

Evidence for property *

- ☐ I will attach evidence now
☒ I will provide later

It is the Member Trustees responsibility to ensure that appropriate due diligence Evidence of value is collected and studied to ensure that they have discharged the agreed responsibilities.

Upload of Title Evidence from HM Land Registry record

Choose File



Surveyors report or other evidence of value

Choose File



Is the security RESIDENTIAL Property? *

No

Who owns the Security *

The Borrower/Borrowers

BORROWER STRATEGIES - Investment companies DEVELOPING residential property

Empowered Pensions will facilitate 3rd party loans for the development of property as party of an Investment business that will hold the property once completed.

The Residential Property assets of a company that is an Investment business will be deemed to be taxable property if the pension scheme gains an interest in them in the course of the security recover process.

NOTE TO SOLICITORS: It is therefore necessary that the security document provides for the imposition of a Security Agent acting for the Borrower and not the Lender

That you should carefully consider whether the rewards are commensurate with the risk and ensure there is and will be significant equity to absorb the costs of recovery in the event of default

TAX RISK RATING - AMBER / AMBER

BORROWER STRATEGY for Borrowers undecided on whether to Sell or Keep a residential property they intend to buy

Where the Strategy is undecided it is important to ensure there is a clear statement from the Borrower that a Sale will occur.

This provides the Trustees with the assurance that the Borrower will be a Trading Concern and an automatic Unauthorised Payment does not occur.

In the event that the Sale outcome does not occur and that the loan passes the termination point (Event of default) it is important to have the Security Agent clause requirement in the loan or security documents.

A Security Agent will take control of the property in the event of default and as an AGENT OF THE BORROWER will sell the property without it vesting in the hands of the Lender.

Significant fees will apply in the event of this recovery as the completion will require a Lenders Receiver, Legal representation, Insurance, Marketing and other fees.

Carefully consider whether the rewards are commensurate with the risk and ensure there is and will be at least 25% equity to absorb the costs of recovery. If the Borrower will not document the exit strategy as primarily a Sale then do not proceed with the loan

TAX RISK RATING - AMBER/RED whilst exit strategy remains undocumented

BORROWER STRATEGY for Investment Companies BUYING Residential property not deemed taxable property

This includes:

Supported Living Homes

Care Homes

Student Halls of Residence

Childrens Homes

Hotels

The 'Buy Develop Hold' strategy means that the borrower is NOT a 'Trading Concern'. Should this be the case the borrower cannot be defined as 'Genuinely Diverse Commercial Vehicle (GDCV) - Trading Concern'

Property that is used for residential purposes that is defined in legislation to not be residential property for the purposes of defining Unauthorised Payments may be purchased without tax risk

Such property will have approval under the usage classes C1, C2, C3B,

Supported Living is a broad definition and whilst much of this usage class will not be deemed to be taxable property you should ensure that there is significant adaptation, usage class is correct and that the Registered Care Provider has legally committed to the property

As this property gains privileged status from its usage and this usage may be limited to a number of years (i.e. limited in duration) consider carefully the time frame of the approval and whether or not it will be renewed as such in the future

Our guidance is that whilst tax risks do not appear in these instances that you should carefully consider whether the rewards are commensurate with the risk and ensure there is and will be significant equity to absorb the costs of recovery in the event of default

TAX RISK RATING - GREEN

BORROWER STRATEGY for Investment Companies DEVELOPING residential property

The 'Buy Develop Hold' strategy means that the borrower is NOT a 'Trading Concern'. Should this be the case the borrower cannot be defined as 'Genuinely Diverse Commercial Vehicle (GDCV) - Trading Concern' and the underlying security will be taxable property.

Loans for the stated purpose made to Investment companies are not automatically an Unauthorised payment. However, where there is an interest (via fixed security) in residential, where there is an event of default the security presents a tax risk.

NOTE TO SOLICITORS: It is therefore necessary that the security document provides for the imposition of a Security Agent acting for the Borrower and not the Lender

Significant fees will apply in the event of this recovery as the completion will require a Lenders Receiver, Legal representation, Insurance, Marketing and other fees.

However, carefully consider whether the rewards are commensurate with the risk and ensure there is and will be at least 25% equity to absorb the costs of recovery

TAX RISK RATING - AMBER/AMBER

Lender Solicitor *

Empowered Pensions default Solicitor

Please select whether you wish to appoint your own solicitor choice or use the Empowered Pensions default solicitor

Is the BORROWER or SECURITY in Scotland? *

No

Empowered Lending's recommended Solicitor in England

Empowered Lending's recommended Solicitor in England

Amanda Andrews

Senior Chartered Legal Executive

aja@dollman.co.uk

For and on behalf of Dollman & Pritchard Solicitors

8 The Square, Caterham, Surrey, CR3 6XS

01883 347823

www.dollman.co.uk

EP Default Lender Solicitor |
Practice Name

Dollman & Pritchard

EP Default Lender Solicitor |
Practice Address

8 The Square, Caterham, Surrey, CR3 6XS

EP Default Lender Solicitor | Full
Name

Amanda Andrews

EP Default Lender Solicitor | Email
Address

aja@dollman.co.uk

EP Default Lender Solicitor | Phone
Number

01883 347823

Borrowers Solicitor details

Borrowers Solicitor *

The Borrower WILL be using a Solicitor

Borrower Solicitor Practice name *

Sintons Law

Borrower Solicitors name *

Sam

First

Watts

Last

Borrower Solicitor Email address *

sam.watts@sintons.co

Borrower Solicitor Telephone *

+44 1912263709

Borrower Solicitor Address *

Barrack Rd, Newcastle upon Tyne NE4 6DB

Full Address

Type of Fixed Charge required by
Lender *

Full legal charge - Wider Lender Powers

Corporate Trustee

Empowered Trustee

~~Signature Corporate Trustee~~

Security Agent (aka Security
Trustee)

Empowered Trustee

Lenders Legal Fees

Legal fees and disbursements *

Paid by Borrower

Empowered Pensions Fees

Empowered Pensions fees and disbursements *

Paid by Borrower

Declaration as to fees *

We agree that the Lender or its appointed Advisers may make any enquiries deemed appropriate in order to satisfy its financial underwriting of the loan and these enquiries may be undertaken at any time until the loan and all liabilities are repaid.

We the undersigned accept that fees and disbursements associated with this loan will be chargeable from the point of signing the Heads of Terms in the following conditions.

Condition 1:

If we negotiate any changes to the Standard Loan Agreement or Security Documents an additional fee of £250+VAT will be payable after the Heads of Terms are signed

Condition 2:

We unilaterally withdraw from the loan process between the Heads of Terms being signed and Funds being drawn down

☒ We, the undersigned, have read, understand and agree to this declaration

Lenders Declaration - Limitations of liabilities and instructions to proceed *

The Lenders authorised representative declares the following:

I can confirm that:

- 1) The Board of Trustees ("The Board") of the above named Scheme did meet and has considered all of the risks and responsibilities associated with the loan stated above and unanimously agreed to make this loan under the terms laid out in this Heads of Terms agreement
- 2) That I have been authorised by The Board to sign these Heads of Terms and all other related loan and security documents on behalf of the board.

Empowered Trustees Ltd

I agree that:

- 1) Empowered Trustees Ltd shall act as Security Trustee and Agent for this loan and as proxy for the board shall represent the boards interests in any negotiations with the Borrower in the process of completing the Loan Agreement and Security documents
- 2) The liabilities of Empowered Trustees Ltd shall be defined in the Security Documents and that in any case the Corporate Trustee liabilities are not considered to be personal liabilities and are limited to the assets of Lender.

~~Empowered Pensions Ltd~~

I agree that:

- 1) ~~Empowered Pensions Ltd, as Scheme Administrator shall implement these Heads of Terms and the resultant Loan Agreement and Security Documents(S)~~
- 2) ~~The liabilities of Empowered Pensions Ltd are as set out in the Scheme Administration Agreement.~~

☒ We have read, understand and agree to this declaration

Lenders Declaration - No Advice and Trustee responsibility breakdown *

The Lenders authorised representative declares the following:

I acknowledge that Empowered Pensions Ltd and Empowered Trustees Ltd have not provided Financial Advice to any Trustee in the meaning of PERG 8.28

I acknowledge that the terms of business of Empowered Pensions Ltd and Empowered Trustees Ltd require the Member Trustees to undertake sufficient due diligence on the investment proposed by the Member Trustee and any associated parties. Such due diligence is expressly to ensure that the risks to capital are known, understood and agreed to by the Member Trustees.

I acknowledge that Empowered Trustees Ltd will provide information on whether or not investments proposed by the Member Trustees will be deemed an Unauthorised Payment (aka 'Tax Risks'). Furthermore that Empowered Trustees will not be held responsible by the Member Trustees for any capital losses suffered by the Scheme.

☒ We have read, understand and agree to this declaration

Lenders Declaration - Connected Party Transactions *

The Lenders authorised representative declares the following:

I can confirm that no Trustee is Connected to the borrower(s), as defined in ITA2007 S993 namely:

- 1) No Trustee is a blood relative of the borrower(s) or their spouse and in the case of a Company being the borrower then I am not a blood relative of any Director or their spouse.
- 2) No Trustee is personally a shareholder of any borrower, nor is there a current loan relationship in force between myself personally and any borrower (who is a company)

AND

I can confirm that there are no persons Connected to any Trustee, as defined in ITA2007 S993 is a shareholder of the borrower that:

- 1) is **equal to or greater than 20%** of the voting capital and where that Connected person to me **IS** a Director of the Borrower, or
- 2) **exceeds 50%** of the voting capital and where that Connected person is **NOT** a Director of the Borrower

☒ We have read, understand and agree to this declaration

Signed as a Trustee and sole representative of the Board of Trustees of the named Lender.

Trustee name *

● PAWEL SLAWOMIR	● KUZDAK
First	Last

Trustee Email for electronic signing *

~~lending@empoweredlending.co.uk~~ pawel@propland.co.uk

Signature of Trustee

Pawel Kuzdak
Pawel Slawomir Kuzdak (Jan 17, 2024, 12:33pm)

Chairman of Borrower *

Christopher John	Henry
First	Last

Borrowers Declaration - Company *

- The Board of Directors of the Borrower did form a quorum on the date of these Heads of Terms at the offices of the Borrower
- The Chairman of the Board of Directors took the chair and proposed that the company borrow funds from the Lender to the extent of and in accordance with the terms of these Heads of Terms
- The Board unanimously passed the proposal and in doing so agreed to the terms of the loan and to be so bound. This Board Memorandum will be provided to Empowered Pensions Ltd on request
- It was agreed that the Director named below would be empowered by the Board of Director to sign the Loan Agreement and Security Documents on behalf of the Borrower, except in such case where Deeds of Guarantee are required by the Lender and where each Director will be required to sign their own Deed of Guarantee
- It was confirmed that the Articles of Association permit Directors to enter into such an agreement
- It was confirmed that the latest Confirmation Statement lodged with Companies House accurately reflects the present Shareholders and Directors of the Borrower.
- It was confirmed that the business was solvent, was not seeking alternative terms with creditors and that the Directors had no undisclosed knowledge that would negatively affect the value of the security provided in support of the loan application
- It was confirmed that no Events of Default were presently in existence, nor could be foreseen by the Directors
- The Company agrees to pay fees where agreed
- There being no further business the Chairman declared the meeting closed

☒ We, the undersigned, have read, understand and agree to this declaration

Signed as a Director of the Borrower named in these Heads of Terms.

Electronic signature of duly
authorised Corporate Borrower

Chris Henry

Christopher John Henry (Jan 17, 2024,
12:36pm)

Service Level Agreement (SLA)

Empowered Pensions SLA is **10 working days (Normal)**

FROM

1) The later of:

- 1.1 Completion of this Webform, or
- 1.2 Delivery of the evidence requirements

TO

2) Funds to be transferred to the Lenders Solicitor 'Client Account'

Thank you for completing this application form.

The steps in the loan processing are

1) The Member Trustee (Lender) will undertake discussions with the potential Borrowers as to the terms on which they wish to lend. This forms part 1 of the Investment Due Diligence that is the responsibility of the Lender. Part 2 of the Investment Due Diligence is instructed to the Lenders Solicitor

2) The Lender will request the latest applicable Application Form from their Scheme Administrator and when received will **complete** the Form.

START OF EMPOWERED PENSIONS (10 wd) SERVICE LEVEL AGREEMENT

.....YOU ARE HERE

3) The data will be transposed into 'Heads of Terms' (HoT) document detailing the agreement that you wish to be bound by. The HoT document will then be sent for electronic signature to the following parties (in order):

Borrower

Lender

Empowered Pensions

Please be aware that, once the HoT document is signed, any changes to the terms of the loan require a new HoT document (meaning a new application form) and a further fee of £100 +VAT will be added to any other fees.

4) Following the signing process an applicable Loan Agreement will be produced, with the terms from the HoT document.

Please be aware that the application fee for the loan will remain applicable if the loan is abandoned at this stage

5) If supporting evidence for the loan has not been delivered at that stage the Loan Agreement will be held in suspension. A warning email will be sent to the following parties:

Borrower

Lender

Any Introducer involved

6) Following the signing of the Loan Agreement copies of the signed agreement will be delivered to the following parties:

Borrower

Lender

Empowered Pensions

Lenders Solicitor

END OF EMPOWERED PENSIONS - SERVICE LEVEL AGREEMENT

START OF SOLICITORS PROCESS

Empowered Pensions have completed the loan processing and stand ready to make a transfer of funds to the Lenders Solicitors client account.

7) The Lender Solicitor will produce their own 'Client Care' letter which serves to appoint the Solicitor and inform the Lender of the Solicitors professional duties, costs and any relevant anti-money laundering information documents that must be delivered. The Lenders Solicitor will also request instructions on the degree of background searches that the Lender wishes the Solicitor to undertake.

Please be aware that this is a critical part of the Investment Due Diligence that is the responsibilities of the Lender. It is highly important to obtain sufficient information on such things as the title and rights, or competing rights the security.

8) The Lender must reply to the 'Client Care' letter and supply the appropriate documents

9) The Lenders Solicitor will contact the Borrowers Solicitor, exchange the professional assurances and request the Borrower Solicitors Bank details

10) The Lenders Solicitor will produce the Charge, Security or Guarantee documents as is applicable and send these for approval to Lender and Borrowers Solicitor

11) The Charge, Security or Guarantee documents will be signed by all parties, including the Corporate Trustee and returned to the Lenders Solicitor.

12) The Lenders Solicitor will then obtain a Solicitors undertaking or will register the appropriate security and call for Empowered Pensions to transfer funds to their Client Account

Please be aware that where Empowered Pensions default Solicitors are employed it will be the Lenders Solicitor that registers the security

13) The Lenders Solicitor will transfer funds to the Borrowers Solicitors Client Account

14) The Borrowers Solicitor will transfer funds to the Borrower.

END OF SOLICITORS PROCESS



Issuer Empowered Pensions Limited

Document generated Wed, 17th Jan 2024 11:51:07 UTC

Document fingerprint 6000a277b8ad7f67368b46d89aafcc1f

Parties involved with this document

Document processed	Party + Fingerprint
Wed, 17th Jan 2024 12:33:10 UTC	Pawel Slawomir Kuzdak - Signer (f4e34766323a2399121facc20ae15008)
Wed, 17th Jan 2024 12:36:53 UTC	Christopher John Henry - Signer (d10cba480b4f8b3a01a78773ab13b36d)
Wed, 17th Jan 2024 13:55:09 UTC	Christopher Paton - Signer (5789028d1599dfa113e1290e6c226770)
Wed, 17th Jan 2024 14:00:57 UTC	Grace Murithi - Signer (022ef77d5fc85ce0558fcc0a0d01cabe)
Wed, 17th Jan 2024 14:00:57 UTC	Amanda Andrews - Copied In (7ba9717927d1f8622ef41fecf7f80bca)
Wed, 17th Jan 2024 14:00:57 UTC	Georgina Martin - Copied In (8a8bc745585f05a201cd7f72637911ed)

Audit history log

Date	Action
Wed, 17th Jan 2024 14:00:58 UTC	Grace Murithi viewed the envelope (51.104.204.18)
Wed, 17th Jan 2024 14:00:58 UTC	This envelope has been signed by all parties (51.104.204.18)
Wed, 17th Jan 2024 14:00:58 UTC	Sent the envelope to Georgina Martin for signing (51.104.204.18)
Wed, 17th Jan 2024 14:00:57 UTC	Sent the envelope to Amanda Andrews for signing (51.104.204.18)
Wed, 17th Jan 2024 14:00:57 UTC	Grace Murithi signed the envelope and accepted by clicking 'Order with obligation to pay' (51.104.204.18)
Wed, 17th Jan 2024 14:00:43 UTC	Grace Murithi viewed the envelope (51.104.204.18)
Wed, 17th Jan 2024 13:55:12 UTC	Document emailed to party email (18.170.46.179)
Wed, 17th Jan 2024 13:55:10 UTC	Christopher Paton viewed the envelope (82.33.201.154)
Wed, 17th Jan 2024 13:55:09 UTC	Sent the envelope to Grace Murithi for signing (82.33.201.154)
Wed, 17th Jan 2024 13:55:09 UTC	Christopher Paton signed the envelope and accepted by clicking 'Order with obligation to pay' (82.33.201.154)
Wed, 17th Jan 2024 13:54:56 UTC	Christopher Paton viewed the envelope (82.33.201.154)
Wed, 17th Jan 2024 12:54:54 UTC	Pawel Slawomir Kuzdak viewed the envelope (188.127.4.4)
Wed, 17th Jan 2024 12:36:56 UTC	Document emailed to party email (18.130.194.38)
Wed, 17th Jan 2024 12:36:54 UTC	Christopher John Henry viewed the envelope (85.240.110.207)

Wed, 17th Jan 2024 12:36:53 UTC	Sent the envelope to Christopher Paton for signing (85.240.110.207)
Wed, 17th Jan 2024 12:36:53 UTC	Christopher John Henry signed the envelope and accepted by clicking 'Order with obligation to pay' (85.240.110.207)
Wed, 17th Jan 2024 12:35:39 UTC	Christopher John Henry viewed the envelope (85.240.110.207)
Wed, 17th Jan 2024 12:33:35 UTC	Pawel Slawomir Kuzdak viewed the envelope (188.127.4.4)
Wed, 17th Jan 2024 12:33:13 UTC	Document emailed to party email (18.171.223.123)
Wed, 17th Jan 2024 12:33:11 UTC	Pawel Slawomir Kuzdak viewed the envelope (188.127.4.4)
Wed, 17th Jan 2024 12:33:11 UTC	Sent the envelope to Christopher John Henry for signing (188.127.4.4)
Wed, 17th Jan 2024 12:33:10 UTC	Pawel Slawomir Kuzdak signed the envelope and accepted by clicking 'Order with obligation to pay' (188.127.4.4)
Wed, 17th Jan 2024 12:31:37 UTC	Pawel Slawomir Kuzdak viewed the envelope (188.127.4.4)
Wed, 17th Jan 2024 11:55:42 UTC	Document emailed to party email (35.179.92.184)
Wed, 17th Jan 2024 11:55:40 UTC	Sent the envelope to Pawel Slawomir Kuzdak for signing (86.144.8.34)
Wed, 17th Jan 2024 11:54:35 UTC	Automatic reminders for this envelope have been set to occur every 1 days (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Georgina Martin has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Amanda Andrews has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Grace Murithi has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Christopher Paton has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Christopher John Henry has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:54:31 UTC	Pawel Slawomir Kuzdak has been assigned to this envelope (86.144.8.34)
Wed, 17th Jan 2024 11:53:24 UTC	Document generated with fingerprint a8e1dee5c3d3659d0f99d2af09f7f82a (86.144.8.34)
Wed, 17th Jan 2024 11:53:18 UTC	Document generated with fingerprint 20b82f1932970c6ee1558db78d29c903 (86.144.8.34)
Wed, 17th Jan 2024 11:53:12 UTC	Document generated with fingerprint 6000a277b8ad7f67368b46d89aafcc1f (86.144.8.34)
Wed, 17th Jan 2024 11:51:08 UTC	Envelope generated by Andreea Tudoran (86.144.8.34)