

Loan Application

Heads of Terms ID

EP/TPL/214

05 May 2022

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 *	<input type="text" value="Rooney Wealth SSAS"/>
Loan amount *	£ <input type="text" value="60,000.00 30,000.00"/>
Will there be a Borrowers fee? *	<input type="text" value="No"/>
Interest rate (%pa) *	<input type="text" value="8.0"/>
Default rate (%pa) *	<input type="text" value="10.000"/> <small><i>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</i></small>
Default interest premium (%pa)	<input type="text" value="2"/>
Loan Term in MONTHS *	<input type="text" value="18"/>
CAPITAL repayments to be made *	<input type="text" value="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 *

Development of a new business assets

Loan security description *

FIXED charge (1st ranking) on Property

Comparable interest rates for this security would be:

Commercial Mortgage - 7-12%pa

The Borrower is

A Company

Borrower Company Name *

226 Chillingham Road Ltd

Borrower Company Registration Number (CRN) *

13291812

Borrower Registered Address *

Clavering House, Clavering Place, Newcastle Upon Tyne, Ty

Full Address

Borrower Correspondence Address *

Clavering House, Clavering Place, Newcastle Upon Tyne, Ty

Full Address

Best Contact name *

Chris

First

Henry

Last

Best contact number *

07785 530074

Best contact email address *

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	Henry
First	Last

Director 1 Email *

chris.henry@aspire-group.net

Another Directors details (2) *

☒ Yes
☐ No

Director 2 - Name *

Christopher	Paton
First	Last

Director 2 Email *

chris.paton@aspire-group.net

Another Directors details (3) *

☐ Yes
☒ No

Address of the fixed charge security *

226 Chillingham Road, Newcastle upon Tyne, NE6 5LP
Full Address

Valuation of property *

£ 510000.00

Collateral degree of security (£)

450000

Loan to Value (%)

11.76

Evidence of Title and Value


HMLR ref of property offered as security *

TY25150

Evidence for property *

☒ I will attach evidence now
☐ I will provide later

Upload of Title Evidence from HM Land Registry record

 226_Chillingham_Road_titles__1_.pdf

Surveyors report or other evidence of value

 Valuation_Report_-_226_Chillingham_Road.docx__1____.pdf

Is the security RESIDENTIAL
Property? *

No

Is the property presently owned by
the Borrower(s) or will it be owned
on completion of the loan? *

The property is presently owned by the Borrower

Who owns the Security *

~~A Company that is NOT the Borrower~~ The Security property is owned by the Borrower

~~Details of the Company that owns the Security that is NOT the borrower~~

~~Company Name *~~

~~Empowered Trustees Ltd~~

~~Company Registration Number~~

~~12291059~~

~~Company Registered Address~~

~~74a Station Road East~~

~~Street Address~~

~~Oxted~~

~~City~~

~~RH8 0PG~~

~~Post Code~~

~~Company Correspondence Address~~

~~Carts & Wagons Felcourt Farm, Felcourt Road~~

~~Street Address~~

~~East Grinstead~~

~~City~~

~~RH19 2LQ~~

~~Post Code~~

~~Directors details~~

~~All Directors of the Company that owns the security (where it is not the borrower) must be party to the loan agreement~~

~~Director 1 Name~~

~~Lars~~

~~First~~

~~Singleton~~

~~Last~~

~~Director 1 Email~~

~~corporatetrustees@empoweredtrustees.co.uk~~

~~Another Director? (2) *~~

~~☐ Yes~~

~~☒ No~~

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 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 Pensions recommended Solicitor in England

Amanda Andrews of Harrop Hepburn

Amanda is a Chartered Legal Executive with more than 21 years general legal experience including 16 years extensive experience in all aspects of property law gained in Central London.

Amanda deals with both commercial business transactions, and residential property transactions, to include sales, purchases and leasing arrangements.

Harrop Hepburn, 12 Station Rd W, Oxted RH8 9ES

<http://www.harrops-hepburn.co.uk/>

~~Lender Solicitor Name (Hide)~~

Amanda Andrews

~~Lender Practise Name (Hide)~~

Harrops Hepburn (Morrison Law)

~~Lender Practise Address (Hide)~~

12 Station Rd W, Oxted RH8 9ES

~~Lender Solicitor Email (Hide)~~

a.andrews@harrops-hepburn.co.uk

~~Lender Solicitor Phone (Hide)~~

01883 723712

Borrowers Solicitor *

The Borrower WILL NOT be using a Solicitor

WARNING TO BORROWERS:

Due to the additional **Anti Money Laundering** and **Source Of Funds** obligations placed by Law on Empowered Pension Ltd, the **Administration fee will be £500+ VAT where a Borrowers Legal Adviser is not appointed**

In addition:

1) The loan process will take longer

2) The Borrower(s) will be required to provide the original CERTIFIED copies of their

- DRIVING LICENCE
- PASSPORT
- BANK STATEMENT of the account into which the money will be transferred

These documents must be received by post in a HARD COPY at our Felcourt Office.

3) The Borrower(s) are duly notified that they should seek INDEPENDENT LEGAL ADVICE and in proceeding they may LOOSE ALL OF THEIR SECURITY and be subject to further legal action if they do not fulfill the obligations of the Loan Agreement.

Please note:

If security is being provided by a party other than the borrower the Borrower will be REQUIRED to appoint a Legal Adviser.

Type of Fixed Charge required by Lender *

Full legal charge - Wider Lender Powers



Corporate Trustee

~~Empowered Trustee~~ Retirement Capital



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 Document(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 *

Declan	Rooney
First	Last

Trustee Email for electronic signing *

declan.rooney@rocopdl.com

Signature of Trustee


Declan Rooney (May 4, 2022, 12:29pm)

Chairman of Borrower *

Christopher	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 (May 4, 2022,
2:38pm)

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, 4th May 2022 10:59:11 BST

Document fingerprint 3be55f855fc0d8e4b2cec35bd27e3030

Parties involved with this document

Document processed	Party + Fingerprint
Wed, 4th May 2022 12:29:34 BST	Declan Rooney - Signer (326e1a945edfe1cb19611ca3b80bad5e)
Wed, 4th May 2022 12:33:25 BST	Edward Rooney - Signer (4d9a611b1a35f6aa91cab8a65a89fc45)
Wed, 4th May 2022 12:43:34 BST	Margaret Jan Rooney - Signer (f86a1d70ea5e625d9474c251c501e3b0)
Wed, 4th May 2022 13:07:18 BST	Megan Rooney - Signer (540ebbf336d5d6c8a5e22497c02a52a9)
Wed, 4th May 2022 14:38:08 BST	Christopher John Henry - Signer (b70aa2deef84da6104cf6a0ff85daf65)
Thu, 5th May 2022 7:05:36 BST	Christopher Paton - Signer (439c4ade5b3533a99b997bd925b1ef06)
Thu, 5th May 2022 8:50:06 BST	Andreea Tudoran - Signer (2a54df91e72f9c17d954df932bd72a49)
Thu, 5th May 2022 8:50:06 BST	David Nicklin - Copied In (8495f48ed419f58b32934862e5870023)
Thu, 5th May 2022 8:50:06 BST	Tracy Henry - Copied In (714760772b67d3d2a3b67465d78bff79)

Audit history log

Date	Action
Thu, 5th May 2022 8:50:06 BST	The envelope has been signed by all parties. (18.132.124.34)
Thu, 5th May 2022 8:50:06 BST	Sent a copy of the envelope to Tracy Henry . (18.132.124.34)
Thu, 5th May 2022 8:50:06 BST	Sent a copy of the envelope to David Nicklin . (18.132.124.34)
Thu, 5th May 2022 8:50:06 BST	Andreea Tudoran signed the envelope and accepted by clicking 'Order with obligation to pay'. (18.132.124.34)
Thu, 5th May 2022 8:49:56 BST	Andreea Tudoran viewed the envelope. (18.132.124.34)
Thu, 5th May 2022 7:05:41 BST	Document emailed to party email (3.8.28.172)
Thu, 5th May 2022 7:05:39 BST	Christopher Paton viewed the envelope. (18.132.124.34)
Thu, 5th May 2022 7:05:36 BST	Sent the envelope to Andreea Tudoran for signing. (18.132.124.34)
Thu, 5th May 2022 7:05:36 BST	Christopher Paton signed the envelope and accepted by clicking 'Order with obligation to pay'. (18.132.124.34)
Thu, 5th May 2022 6:57:31 BST	Christopher Paton viewed the envelope. (18.132.124.34)

Wed, 4th May 2022 14:38:13 BST	Document emailed to party email (13.40.116.48)
Wed, 4th May 2022 14:38:11 BST	Christopher John Henry viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 14:38:08 BST	Sent the envelope to Christopher Paton for signing. (35.179.80.221)
Wed, 4th May 2022 14:38:08 BST	Christopher John Henry signed the envelope and accepted by clicking 'Order with obligation to pay'. (35.179.80.221)
Wed, 4th May 2022 14:36:07 BST	Christopher John Henry viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 13:07:25 BST	Document emailed to party email (13.41.78.252)
Wed, 4th May 2022 13:07:21 BST	Megan Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 13:07:18 BST	Sent the envelope to Christopher John Henry for signing. (35.179.80.221)
Wed, 4th May 2022 13:07:18 BST	Megan Rooney signed the envelope and accepted by clicking 'Order with obligation to pay'. (35.179.80.221)
Wed, 4th May 2022 13:05:18 BST	Megan Rooney viewed the envelope. (35.179.80.221)
Wed, 4th May 2022 12:43:39 BST	Document emailed to party email (18.170.57.45)
Wed, 4th May 2022 12:43:37 BST	Margaret Jan Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 12:43:34 BST	Sent the envelope to Megan Rooney for signing. (18.132.124.34)
Wed, 4th May 2022 12:43:34 BST	Margaret Jan Rooney signed the envelope and accepted by clicking 'Order with obligation to pay'. (18.132.124.34)
Wed, 4th May 2022 12:36:54 BST	Margaret Jan Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 12:33:30 BST	Document emailed to party email (52.56.238.91)
Wed, 4th May 2022 12:33:28 BST	Edward Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 12:33:25 BST	Sent the envelope to Margaret Jan Rooney for signing. (18.132.124.34)
Wed, 4th May 2022 12:33:25 BST	Edward Rooney signed the envelope and accepted by clicking 'Order with obligation to pay'. (18.132.124.34)
Wed, 4th May 2022 12:30:45 BST	Edward Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 12:29:38 BST	Document emailed to party email (3.8.20.247)
Wed, 4th May 2022 12:29:36 BST	Declan Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 12:29:34 BST	Sent the envelope to Edward Rooney for signing. (18.132.124.34)
Wed, 4th May 2022 12:29:34 BST	Declan Rooney signed the envelope and accepted by clicking 'Order with obligation to pay'. (18.132.124.34)
Wed, 4th May 2022 12:28:30 BST	Declan Rooney viewed the envelope. (35.179.60.205)
Wed, 4th May 2022 11:16:16 BST	Document emailed to party email (35.177.207.30)
Wed, 4th May 2022 11:16:12 BST	Sent the envelope to Declan Rooney for signing. (51.155.125.31)
Wed, 4th May 2022 11:14:39 BST	Automatic reminders for this envelope have been set to occur every 1 days (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Tracy Henry has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	David Nicklin has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Andreea Tudoran has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Christopher Paton has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Christopher John Henry has been assigned to this envelope (51.155.125.31)

Wed, 4th May 2022 11:14:35 BST	Megan Rooney has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Margaret Jan Rooney has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Edward Rooney has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:14:35 BST	Declan Rooney has been assigned to this envelope (51.155.125.31)
Wed, 4th May 2022 11:00:05 BST	Document generated with fingerprint e2da6d13533227bb63250a14f58c760c (51.155.125.31)
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