

Tuesday, November 12, 2024

Private & Confidential

Retirement Capital
Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
CF48 4DR

RE: SPENCER SKUSE & POTTER SSAS – COMMERCIAL PROPERTY PURCHASE

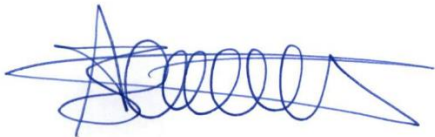
Dear Sir or Madam

Further to consent for the commercial property purchase via the above SSAS, please find the following documents enclosed:-

- Terms of Business
- Letters of Instruction
- Signed Acceptance Terms
- Quote for Conveyancing
- Valuation & Rent Assessment Report
- Completion Statement
- Metro Bank Payment Authority

If you require anything further, please let me know as soon as possible.

Yours faithfully



Adrian Shakespeare Dip PFS, Cert's CII (MP & ER)
Managing Director

Terms of Business

Stratford Collins Consultants Limited, PO BOX 444, Bridgend, CF31 9TA

Tel: 01446 500538 E-mail: adrian@stratfordcollins.co.uk

Registered in England and Wales No: 5951675.

✓ 17 Lambourne Crescent
Llanishen
Cardiff, CF14 5GF

t: 02920 487210
f: 02920 222165

By appointment only at:

■ 60 St Martins Lane
London
WC2N 4JS

t: 02039 076666
f: 02920 222165

■ 1 Emperor Way
Exeter Business Park
Exeter, Devon, EX1 3QS

t: 01392 537100
f: 02920 222165

e: mail@spencerskuse.com

Date: 4th November 2024

Our Ref: JP/LDH/SSPSASS Please ask for Mr John Potter

Your Ref:

Spencer Skuse & Potter SASS
17 Lambourne Crescent
CARDIFF
CF14 5GF

Dear Sirs

Purchase of Commercial Unit and new Underlease

I confirm that I am very happy to act on your behalf in connection with the above transaction.

Our Client

Our client is you and we are authorised to accept instructions in this matter from you alone, unless we hear from you otherwise.

Scope of Work

I am instructed to carry out the legal work in relation to your purchase of the above property with the help of a loan from a Lender whose details are to be advised, and you have agreed that we shall also be advising that Lender in relation to the purchase.

We will not undertake an inspection of the Property and we will not give advice as to the structural condition of the Property or the value of the Property. You must instruct a surveyor and valuer to advise you on such matters.

We are not able to provide tax advice, and I trust that you will be seeking this independently from your accountant. If you are not advised in this area I will be very happy to recommend a suitable specialist.

Paperwork:

I enclose the following documents:

- A copy of this letter for signature and return
- Purchase Questionnaire
- Source of Funds Declaration
- LTT Form



This letter is intended to explain the basis upon which we will work on your behalf. Please read this letter and any enclosures carefully. This letter is for your information and future reference.

Conduct of Your Matter

I will be responsible for the day to day conduct of the matter. I am a Partner at the firm and I will have overall responsibility for your transaction. I will be supervised by Graeme Skuse, who is also a Partner.

You should not hesitate to contact me personally either by phone, email or fax should you ever feel it necessary to do so. Where your query cannot be dealt with immediately, every effort will be made to deal with it as soon as possible.

Fees

We would estimate our costs for dealing with the purchase of this property to be £995.00 plus VAT. This estimate is on the basis that the transaction is a straightforward one and does not become protracted. If, however, there are unforeseen circumstances that give rise to additional work or expenditure, we do reserve the right to charge additional fees, and, where appropriate, recover additional expenses. Please note that I will always discuss any proposed increase with you beforehand. If for any reason the matter does not proceed, I will charge the cost for the work carried out. This is known as "abortive work."

Disbursements

At this stage we are able to estimate the disbursements that will be incurred are as follows:

Pre-exchange conveyancing searches (approx.)	£180.00
Land Transaction Tax	TBC
AML Check	£12.00
Stamp Duty Return	£36.00
Land registration fee	£150.00
Land registration searches	£7.00
Bank transfer fee	£30.00

If the property is a Leasehold property, additional charges may be payable to the Landlord in respect of service charge and ground rent together with potential notice fees. At this stage, I would estimate these at around £400.00.

Please note that I have estimated the disbursements based on the information that I have to date. When I receive your Mortgage Offer, there may be additional requirements to adhere to but, I will of course confirm in due course.

We will also advise you of any further disbursements that may be necessary during the course of the transaction.

Money on Account

Please return the enclosed copy letter duly signed, with your payment in the sum of £250 on account of costs and expenses and disbursements generally. Ideally, we would like payment to be made by direct bank transfer to the following account, quoting our reference above:

BANK:	Lloyds Bank
CLIENT NAME:	Spencer Skuse & Potter Limited Client Account
ACCOUNT NUMBER:	18604460
SORT CODE:	30 67 64

However, if you would like to make payment by cheque, please make cheques payable to Spencer Skuse and Potter.

PLEASE QUOTE REFERENCE: SJP/SSP/SASS

Capital Gains Tax

If the property you are purchasing will not be the only property you own, you should be aware of the possible Capital Gains Tax implications. Capital Gains Tax may be payable on the sale of your second or subsequent properties not occupied as your principal residence. It is calculated on the profit made on such property.

Land Transaction Tax (LTT)

By accepting our terms and conditions, you are authorising and instructing us to act as your agent and we shall prepare and submit to the Inland Revenue, the necessary forms to declare the purchase details and to pay the stamp duty to the Inland revenue. Please see the attached LTT information. If you do not authorise us to act on your behalf in this matter you must advising **in writing** as quickly as possible.

Cash Payments

The firm is unable to accept cash payments exceeding £500.

Payments by Cheque

As stated above, the ideal method of payment is by direct bank transfer. If however, payment is made by cheque, please note that we will be unable to draw on any funds paid by cheque until fully cleared at our bank. Our bank suggest **eight working days** for any cheque to clear and therefore if you are sending completion funds on a property transaction, we would suggest that payment is transferred by telegraphic transfer/CHAPS.

Telegraphic Transfers and Direct Transfers

When transferring funds to our client account especially on a property transaction, we reserve the right to charge an additional administration fee of £30 plus VAT, if multiple transfers are made rather than a single payment. This is due to additional administration work required by us in matching up payments received on our client account.

Furthermore, we would appreciate it if you would please quote our reference number whenever direct transfers are made to our account.

Money Laundering

It is the requirement of the Law Society that we identify you and your address. Please therefore provide proof of your identification and your address by supplying us with one document from each list below.

List A

- current signed passport
- EEA member state identity card
- current UK or EEA photo-card driving licence
- national identity card containing your photograph

List B

- a recent utility bill (no more than three months old). Please note we do not accept mobile telephone bills
- local council tax bill for current year
- bank or building society statement (no more than three months old)
- mortgage statement from a recognised lender (no more than three months old)

To enable us to carry out money laundering checks for new clients, I should be grateful if you would confirm your passport number, date of birth and home address for the last three years. There is a fee of around £5 plus VAT for each individual checked, being the cost

charged to us by the online service provider, so we will include this as an expense on our bill in due course.

The service provider informs us that the online check leaves a “soft footprint” on the personal credit file of anyone checked (i.e. a mark showing that the check has been done) for a two year period. However we are assured that credit ratings are not affected by this.

In addition you should attend our office in person with your passport and a domestic bill no more than three months old.

Alternatively you can attend your local Post Office with your passport and recent household bill for them to verify the copies which you should then post to us. Please let me know which you prefer.

If for any reason you are unable to attend our offices, you should have these documents CERTIFIED BY A SOLICITOR.

In common with most other firms of Solicitors, and many other types of business besides, we are obliged by the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, to disclose to the authorities any activity which we suspect may involve money laundering, and indeed, we are subject to very severe penalties should we fail to do so. By signing this letter, you authorise us to make any such disclosure as we, in the reasonable exercise of our discretion think fit, and without reference to you or any other person (and whether before or after any such disclosure is made) and without incurring any liability for any loss or damage occasioned by such disclosure and whether suffered by you or some other person or party.

We also require evidence of the source of any deposit and/or funds being used to purchase the property. Please could you therefore provide us with bank statements for a period of six months to confirm the availability of the funds?

Interest Policy

The Firms policy on interest can be found on our website.

Hours of Business

Our normal business hours are Monday to Friday between 9.00 am and 5.00 pm. We are generally not able to see clients outside normal business hours, although this is sometimes possible in certain circumstances. If for any reason you encounter difficulty in making an appointment during normal working hours, please contact me to discuss the possibility of making special arrangements.

Complaints

We try hard to provide all our clients with an efficient, courteous and professional service. If at any time during the course of the transaction, you become dissatisfied with the service you are receiving, you should at first instance refer the matter to me.

If, however, you feel unable to do so, or, having done so, you remain unhappy, then you should refer the matter to our client care officer, Graeme Skuse, who will do everything he reasonably can to address your concerns. We have a procedure in place which details how we handle complaints, available on request. Thereafter, and should your complaint remain unresolved, you can then contact the Legal Ombudsman. Any complaint to the Legal Ombudsman must usually be made within six months of receiving a final written response from us about your complaint.

For further information, you should contact the Legal Ombudsman at PO Box 6806, Wolverhampton WV1 9WJ; helpline number: 0300 555 0333 or refer to their website at www.legalombudsman.org.uk .

You also have a right to object to the bill and apply for an assessment of the bill under Part III of the Solicitors Act 1974. The Legal Ombudsman may not deal with a complaint about the bill if you have applied to the court for an assessment of the bill.

Contact and Communications

If you have provided us with an email address we may contact you by email as well.

I await hearing from you shortly, meanwhile, many thanks for your kind instructions.

I/We confirm my/our acceptance of the terms set out above and the terms of business.

Signed
.....

Signed
.....

Dated
.....

Yours sincerely



JOHN POTTER
SPENCER SKUSE & POTTER
jmpotter@spencerskuse.com

Letters of Instruction

Date: 4th November 2024

Our Ref: JP/LDH/SSPSASS Please ask for Mr John Potter

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CF14 5GF

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■ 1 Emperor Way
Exeter Business Park
Exeter, Devon, EX1 3QS

t: 01392 537100
f: 02920 222165

e: mail@spencerskuse.com

Dear Sirs

New Underlease

I confirm that I am very happy to act on your behalf in connection with the above transaction.

Our Client

Our client is you and we are authorised to accept instructions in this matter from you alone, unless we hear from you otherwise.

Scope of Work

I am instructed to carry out the legal work in relation to purchase of Underlease.

We will not undertake an inspection of the Property and we will not give advice as to the structural condition of the Property or the value of the Property. You must instruct a surveyor and valuer to advise you on such matters.

We are not able to provide tax advice, and I trust that you will be seeking this independently from your accountant. If you are not advised in this area I will be very happy to recommend a suitable specialist.

Paperwork:

I enclose the following documents:

- A copy of this letter for signature and return
- Purchase Questionnaire
- Source of Funds Declaration
- LTT Form



This letter is intended to explain the basis upon which we will work on your behalf. Please read this letter and any enclosures carefully. This letter is for your information and future reference.

Conduct of Your Matter

I will be responsible for the day to day conduct of the matter. I am a Partner at the firm and I will have overall responsibility for your transaction. I will be supervised by Graeme Skuse, who is also a Partner.

You should not hesitate to contact me personally either by phone, email or fax should you ever feel it necessary to do so. Where your query cannot be dealt with immediately, every effort will be made to deal with it as soon as possible.

Fees

We would estimate our costs for dealing with the underlease to be £1,000.00 plus VAT. This estimate is on the basis that the transaction is a straightforward one and does not become protracted. If, however, there are unforeseen circumstances that give rise to additional work or expenditure, we do reserve the right to charge additional fees, and, where appropriate, recover additional expenses. Please note that I will always discuss any proposed increase with you beforehand. If for any reason the matter does not proceed, I will charge the cost for the work carried out. This is known as "abortive work."

Disbursements

At this stage we are able to estimate the disbursements that will be incurred are as follows:

Pre-exchange conveyancing searches (approx.)	£180.00
Office Copies	£12.00
Land Transaction Tax	TBC
AML Check (£12 per person)	£12.00
Stamp Duty Return	£36.00
Land registration fee	£150.00
Land registration searches	£7.00
Bank transfer fee	£30.00

If the property is a Leasehold property, additional charges may be payable to the Landlord in respect of service charge and ground rent together with potential notice fees. At this stage, I would estimate these at around £400.00.

Please note that I have estimated the disbursements based on the information that I have to date. When I receive your Mortgage Offer, there may be additional requirements to adhere to but, I will of course confirm in due course.

We will also advise you of any further disbursements that may be necessary during the course of the transaction.

Money on Account

Please return the enclosed copy letter duly signed, with your payment in the sum of £250 on account of costs and expenses and disbursements generally. Ideally, we would like payment to be made by direct bank transfer to the following account, quoting our reference above:

BANK:	Lloyds Bank
CLIENT NAME:	Spencer Skuse & Potter Limited Client Account
ACCOUNT NUMBER:	18604460
SORT CODE:	30 67 64

However, if you would like to make payment by cheque, please make cheques payable to Spencer Skuse and Potter.

PLEASE QUOTE REFERENCE: SJP/SSP/SASS

Capital Gains Tax

If the property you are purchasing will not be the only property you own, you should be aware of the possible Capital Gains Tax implications. Capital Gains Tax may be payable on the sale of your second or subsequent properties not occupied as your principal residence. It is calculated on the profit made on such property.

Land Transaction Tax (LTT)

By accepting our terms and conditions, you are authorising and instructing us to act as your agent and we shall prepare and submit to the Inland Revenue, the necessary forms to declare the purchase details and to pay the stamp duty to the Inland revenue. Please see the attached LTT information. If you do not authorise us to act on your behalf in this matter you must advising **in writing** as quickly as possible.

Cash Payments

The firm is unable to accept cash payments exceeding £500.

Payments by Cheque

As stated above, the ideal method of payment is by direct bank transfer. If however, payment is made by cheque, please note that we will be unable to draw on any funds paid by cheque until fully cleared at our bank. Our bank suggest **eight working days** for any cheque to clear and therefore if you are sending completion funds on a property transaction, we would suggest that payment is transferred by telegraphic transfer/CHAPS.

Telegraphic Transfers and Direct Transfers

When transferring funds to our client account especially on a property transaction, we reserve the right to charge an additional administration fee of £30 plus VAT, if multiple transfers are made rather than a single payment. This is due to additional administration work required by us in matching up payments received on our client account.

Furthermore, we would appreciate it if you would please quote our reference number whenever direct transfers are made to our account.

Money Laundering

It is the requirement of the Law Society that we identify you and your address. Please therefore provide proof of your identification and your address by supplying us with one document from each list below.

List A

- current signed passport
- EEA member state identity card
- current UK or EEA photo-card driving licence
- national identity card containing your photograph

List B

- a recent utility bill (no more than three months old). Please note we do not accept mobile telephone bills
- local council tax bill for current year
- bank or building society statement (no more than three months old)
- mortgage statement from a recognised lender (no more than three months old)

To enable us to carry out money laundering checks for new clients, I should be grateful if you would confirm your passport number, date of birth and home address for the last three years. There is a fee of around £5 plus VAT for each individual checked, being the cost

charged to us by the online service provider, so we will include this as an expense on our bill in due course.

The service provider informs us that the online check leaves a "soft footprint" on the personal credit file of anyone checked (i.e. a mark showing that the check has been done) for a two year period. However we are assured that credit ratings are not affected by this.

In addition you should attend our office in person with your passport and a domestic bill no more than three months old.

Alternatively you can attend your local Post Office with your passport and recent household bill for them to verify the copies which you should then post to us. Please let me know which you prefer.

If for any reason you are unable to attend our offices, you should have these documents CERTIFIED BY A SOLICITOR.

In common with most other firms of Solicitors, and many other types of business besides, we are obliged by the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, to disclose to the authorities any activity which we suspect may involve money laundering, and indeed, we are subject to very severe penalties should we fail to do so. By signing this letter, you authorise us to make any such disclosure as we, in the reasonable exercise of our discretion think fit, and without reference to you or any other person (and whether before or after any such disclosure is made) and without incurring any liability for any loss or damage occasioned by such disclosure and whether suffered by you or some other person or party.

We also require evidence of the source of any deposit and/or funds being used to purchase the property. Please could you therefore provide us with bank statements for a period of six months to confirm the availability of the funds?

Interest Policy

The Firms policy on interest can be found on our website.

Hours of Business

Our normal business hours are Monday to Friday between 9.00 am and 5.00 pm. We are generally not able to see clients outside normal business hours, although this is sometimes possible in certain circumstances. If for any reason you encounter difficulty in making an appointment during normal working hours, please contact me to discuss the possibility of making special arrangements.

Complaints

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Signed
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Dated
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Yours sincerely

JOHN POTTER

SPENCER SKUSE & POTTER

jmpotter@spencerskuse.com

Signed Acceptance Terms

Stratford Collins Consultants Limited, PO BOX 444, Bridgend, CF31 9TA

Tel: 01446 500538 E-mail: adrian@stratfordcollins.co.uk

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If you have provided us with an email address we may contact you by email as well.

I await hearing from you shortly, meanwhile, many thanks for your kind instructions.

I/We confirm my/our acceptance of the terms set out above and the terms of business.

Signed



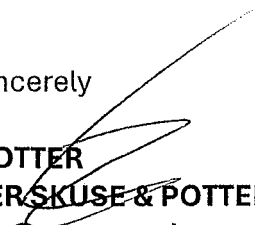
Signed



Dated

6/10/2024

Yours sincerely



JOHN POTTER
SPENCER, SKUSE & POTTER
jmpotter@spencerskuse.com

Date: 4th November 2024

Our Ref: JP/LDH/SSPSASS Please ask for Mr John Potter

Your Ref:

Spencer Skuse & Potter SASS
17 Lambourne Crescent
CARDIFF
CF14 5GF

✓ 17 Lambourne Crescent
Llanishen
Cardiff, CF14 5GF

t: 02920 487210
f: 02920 222165

By appointment only at:

☐ 60 St Martins Lane
London
WC2N 4JS

t: 02039 076666
f: 02920 222165

☐ 1 Emperor Way
Exeter Business Park
Exeter, Devon, EX1 3QS

t: 01392 537100
f: 02920 222165

e: mail@spencerskuse.com

Dear Sirs

New Underlease

I confirm that I am very happy to act on your behalf in connection with the above transaction.

Our Client

Our client is you and we are authorised to accept instructions in this matter from you alone, unless we hear from you otherwise.

Scope of Work

I am instructed to carry out the legal work in relation to purchase of Underlease.

We will not undertake an inspection of the Property and we will not give advice as to the structural condition of the Property or the value of the Property. You must instruct a surveyor and valuer to advise you on such matters.

We are not able to provide tax advice, and I trust that you will be seeking this independently from your accountant. If you are not advised in this area I will be very happy to recommend a suitable specialist.

Paperwork:

I enclose the following documents:

- A copy of this letter for signature and return
- Purchase Questionnaire
- Source of Funds Declaration
- LTT Form



This letter is intended to explain the basis upon which we will work on your behalf. Please read this letter and any enclosures carefully. This letter is for your information and future reference.

Conduct of Your Matter

I will be responsible for the day to day conduct of the matter. I am a Partner at the firm and I will have overall responsibility for your transaction. I will be supervised by Graeme Skuse, who is also a Partner.

You should not hesitate to contact me personally either by phone, email or fax should you ever feel it necessary to do so. Where your query cannot be dealt with immediately, every effort will be made to deal with it as soon as possible.

Fees

We would estimate our costs for dealing with the underlease to be £1,000.00 plus VAT. This estimate is on the basis that the transaction is a straightforward one and does not become protracted. If, however, there are unforeseen circumstances that give rise to additional work or expenditure, we do reserve the right to charge additional fees, and, where appropriate, recover additional expenses. Please note that I will always discuss any proposed increase with you beforehand. If for any reason the matter does not proceed, I will charge the cost for the work carried out. This is known as "abortive work."

Disbursements

At this stage we are able to estimate the disbursements that will be incurred are as follows:

Pre-exchange conveyancing searches (approx.)	£180.00
Office Copies	£12.00
Land Transaction Tax	TBC
AML Check (£12 per person)	£12.00
Stamp Duty Return	£36.00
Land registration fee	£150.00
Land registration searches	£7.00
Bank transfer fee	£30.00

If the property is a Leasehold property, additional charges may be payable to the Landlord in respect of service charge and ground rent together with potential notice fees. At this stage, I would estimate these at around £400.00.

Please note that I have estimated the disbursements based on the information that I have to date. When I receive your Mortgage Offer, there may be additional requirements to adhere to but, I will of course confirm in due course.

We will also advise you of any further disbursements that may be necessary during the course of the transaction.

Money on Account

Please return the enclosed copy letter duly signed, with your payment in the sum of £250 on account of costs and expenses and disbursements generally. Ideally, we would like payment to be made by direct bank transfer to the following account, quoting our reference above:

BANK:	Lloyds Bank
CLIENT NAME:	Spencer Skuse & Potter Limited
	Client Account
ACCOUNT NUMBER:	18604460
SORT CODE:	30 67 64

However, if you would like to make payment by cheque, please make cheques payable to Spencer Skuse and Potter.

PLEASE QUOTE REFERENCE: SJP/SSP/SASS

Capital Gains Tax

If the property you are purchasing will not be the only property you own, you should be aware of the possible Capital Gains Tax implications. Capital Gains Tax may be payable on the sale of your second or subsequent properties not occupied as your principal residence. It is calculated on the profit made on such property.

Land Transaction Tax (LTT)

By accepting our terms and conditions, you are authorising and instructing us to act as your agent and we shall prepare and submit to the Inland Revenue, the necessary forms to declare the purchase details and to pay the stamp duty to the Inland revenue. Please see the attached LTT information. If you do not authorise us to act on your behalf in this matter you must advising **in writing** as quickly as possible.

Cash Payments

The firm is unable to accept cash payments exceeding £500.

Payments by Cheque

As stated above, the ideal method of payment is by direct bank transfer. If however, payment is made by cheque, please note that we will be unable to draw on any funds paid by cheque until fully cleared at our bank. Our bank suggest **eight working days** for any cheque to clear and therefore if you are sending completion funds on a property transaction, we would suggest that payment is transferred by telegraphic transfer/CHAPS.

Telegraphic Transfers and Direct Transfers

When transferring funds to our client account especially on a property transaction, we reserve the right to charge an additional administration fee of £30 plus VAT, if multiple transfers are made rather than a single payment. This is due to additional administration work required by us in matching up payments received on our client account.

Furthermore, we would appreciate it if you would please quote our reference number whenever direct transfers are made to our account.

Money Laundering

It is the requirement of the Law Society that we identify you and your address. Please therefore provide proof of your identification and your address by supplying us with one document from each list below.

List A

- current signed passport
- EEA member state identity card
- current UK or EEA photo-card driving licence
- national identity card containing your photograph

List B

- a recent utility bill (no more than three months old). Please note we do not accept mobile telephone bills
- local council tax bill for current year
- bank or building society statement (no more than three months old)
- mortgage statement from a recognised lender (no more than three months old)

To enable us to carry out money laundering checks for new clients, I should be grateful if you would confirm your passport number, date of birth and home address for the last three years. There is a fee of around £5 plus VAT for each individual checked, being the cost

charged to us by the online service provider, so we will include this as an expense on our bill in due course.

The service provider informs us that the online check leaves a "soft footprint" on the personal credit file of anyone checked (i.e. a mark showing that the check has been done) for a two year period. However we are assured that credit ratings are not affected by this.

In addition you should attend our office in person with your passport and a domestic bill no more than three months old.

Alternatively you can attend your local Post Office with your passport and recent household bill for them to verify the copies which you should then post to us. Please let me know which you prefer.

If for any reason you are unable to attend our offices, you should have these documents CERTIFIED BY A SOLICITOR.

In common with most other firms of Solicitors, and many other types of business besides, we are obliged by the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, to disclose to the authorities any activity which we suspect may involve money laundering, and indeed, we are subject to very severe penalties should we fail to do so. By signing this letter, you authorise us to make any such disclosure as we, in the reasonable exercise of our discretion think fit, and without reference to you or any other person (and whether before or after any such disclosure is made) and without incurring any liability for any loss or damage occasioned by such disclosure and whether suffered by you or some other person or party.

We also require evidence of the source of any deposit and/or funds being used to purchase the property. Please could you therefore provide us with bank statements for a period of six months to confirm the availability of the funds?

Interest Policy

The Firms policy on interest can be found on our website.

Hours of Business

Our normal business hours are Monday to Friday between 9.00 am and 5.00 pm. We are generally not able to see clients outside normal business hours, although this is sometimes possible in certain circumstances. If for any reason you encounter difficulty in making an appointment during normal working hours, please contact me to discuss the possibility of making special arrangements.

Complaints

We try hard to provide all our clients with an efficient, courteous and professional service. If at any time during the course of the transaction, you become dissatisfied with the service you are receiving, you should at first instance refer the matter to me.

If, however, you feel unable to do so, or, having done so, you remain unhappy, then you should refer the matter to our client care officer, Graeme Skuse, who will do everything he reasonably can to address your concerns. We have a procedure in place which details how we handle complaints, available on request. Thereafter, and should your complaint remain unresolved, you can then contact the Legal Ombudsman. Any complaint to the Legal Ombudsman must usually be made within six months of receiving a final written response from us about your complaint.

For further information, you should contact the Legal Ombudsman at PO Box 6806, Wolverhampton WV1 9WJ; helpline number: 0300 555 0333 or refer to their website at www.legalombudsman.org.uk.

You also have a right to object to the bill and apply for an assessment of the bill under Part III of the Solicitors Act 1974. The Legal Ombudsman may not deal with a complaint about the bill if you have applied to the court for an assessment of the bill.

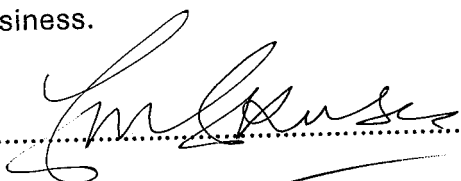
Contact and Communications

If you have provided us with an email address we may contact you by email as well.

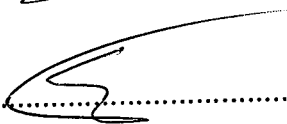
I await hearing from you shortly, meanwhile, many thanks for your kind instructions.

I/We confirm my/our acceptance of the terms set out above and the terms of business.

Signed



Signed



Dated

6/10/2024

Yours sincerely

JOHN POTTER

SPENCER SKUSE & POTTER

jmpotter@spencerskuse.com

Quote for Conveyancing

Stratford Collins Consultants Limited, PO BOX 444, Bridgend, CF31 9TA

Tel: 01446 500538 E-mail: adrian@stratfordcollins.co.uk

Registered in England and Wales No: 5951675.

✓ 17 Lambourne Crescent
Llanishen
Cardiff, CF14 5GF

t: 02920 487210
f: 02920 222165

By appointment only at:

■ 60 St Martins Lane
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WC2N 4JS

t: 02039 076666
f: 02920 222165

■ 1 Emperor Way
Exeter Business Park
Exeter, Devon, EX1 3QS

t: 01392 537100
f: 02920 222165

e: mail@spencerskuse.com

Our ref: JP/LDH/SSP SASS
Please ask for John Potter

Your ref:

Date: 4th November 2024

To Whom It May Concern

Dear Sirs

Quotation commercial unit and new underlease

Purchase of Commercial Unit – Agreed at £220,000:

Our fees:	£995 + VAT
Bank transfer fee:	£30.00
Searches:	£180 (approximately)
Land registration fee:	£150
Land Tax:	TBC
Land Tax Return:	£36
Land registration search:	£7
AML Check:	£12 per person

New Underlease –

Our fees:	£1,000 + VAT
Office Copies:	£12
Bank transfer fee:	£30.00
Searches:	£180 (approximately)
Land registration fee:	£150
Land Tax:	TBC
Land Tax Return:	£36
Land registration search:	£7
AML Check:	£12 per person



Yours sincerely,



John Potter

SPENCER SKUSE AND POTTER

Valuation & Rental Assessment Report

17 Lambourne Crescent - Rent Review

The logo for Seel & Co is displayed within a solid red square. The text 'Seel' is in a large, white, sans-serif font. Below it, the text '&Co' is also in white, with the ampersand and 'Co' being smaller than 'Seel'. A small, dark blue horizontal line is positioned under the ampersand.

**Seel
&Co**

Spencer, Skuse & Potter

17 Lambourne Crescent
Llanishen
Cardiff
CF14 5GF

R H Seel & Co Limited
October 2024



Address 17 Lambourne Crescent
Llanishen
Cardiff
CF14 5GF

Prepared for Spencer, Skuse & Potter
17 Lambourne Crescent
Cardiff
CF14 5GF

Survey Date 3rd October 2024

Prepared by Lee Bryce BSc ACABE Assoc RICS &
RICS Registered Valuer

Email lee.bryce@seelandco.com

Telephone 02920 370 100

Mobile 07817 583 072

Website <https://www.seelandco.com/>

Approved by Lee Bryce BSc ACABE Assoc RICS and
RICS Registered Valuer

File reference LBSG

Version 1

Date of issue 3rd October 2024

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1.0 Summary

1.1 Property

1.1.1 Brief Description

The property is a purpose built two storey block of offices constructed in the 1990s and is situated on Lambourne Crescent Estate, Llanishen in Cardiff.

The estate has access links to Cardiff City Centre and within close proximity to the M4. The area is surrounded by similar commercial units.

There is an allocated parking space to the front of the building along with visitors parking.

1.1.2 Property Type

Purpose built offices.

1.1.3 Year Built

1990s

1.1.4 Accommodation

Ground Floor

Floor	Details
Ground	Office Space, Reception, Kitchen, WC & Board Room

First Floor

Floor	Details
First	Office Space & WC

1.1.5 Construction

The property is of cavity masonry construction under a pitched tiled roof and is situated over two floors.

1.1.6 Tenure

It is understood that the property is leasehold and that full vacant possession will be granted upon completion, but your legal adviser must confirm this.

1.1.7 Size in Square Metres

244 Sqm GIFA. (approx.)

1.1.8 Environmental Matters

This is a commercial area a short distance from the local amenities and facilities.

1.2 Location

1.2.1 Outbuildings and Parking

Allocated parking space to front of the main building.

1.2.2 Location and Facilities

The property is situated within Lambourne Crescent Estate which is a development of light industrial, office and warehouse type units built up in the 1990s.

1.2.3 The Site and Surrounding Area

Cardiff is the major commercial centre within Wales, located approximately 45 miles west of Bristol and the Severn Bridge, and 41 miles east of Swansea. According to the 2011 census Cardiff had a population of 346,100. The City has excellent road communications lying south of junction 29 - 32 of the M4 motorway. Rail services to London Paddington are available in approximately 2 hours. Major facilities include St. David's Centre and the Capital Shopping Centre.

1.3 Valuation

1.3.1 Insurance Reinstatement Cost

£190,000

1.3.2 Market Value

£220,000

1.3.3 Valuation Comment

The rental review has been prepared in accordance with normal practice taking into account comparable evidence and current market conditions. In determining our opinion of market value we have had regard to both the comparison method of valuation and the income stream method of valuation, which requires the identification of both projected market rent and the capitalisation of the adopted income stream with an applicable investment yield.

We have carried out our usual research and enquiries and have had discussions with local agents and analysed the existing market commentaries and data in determining our opinion as to the applicable market value of the subject property. Information has also been sought from internal records.

The ground and first floor office accommodation was reasonable well cared for and maintained and decorated to a respectable standard.

The external parking and communal areas are in satisfactory condition with no obvious signs of defects or issues.

I would point out that the inspection I have carried out is not a "Building Survey" but an inspection to enable me to provide a market value. The number of fittings, pictured and stored contents limited the scope of inspection.

In arriving at our valuation, we have used the comparable method or the market approach. This method involves the direct comparison of recently sold comparable properties with the subject property.

We gathered comparable evidence from recently sold properties and analysed it in a spreadsheet matrix. The comparables were then quantitatively and qualitatively adjusted to make allowance for difference in the

various factors that may affect value.

These factors include location, building specification, condition, legal situation, timing of the transaction, etc. The comparables were then ranked and weighted. The evidence was analysed and used to arrive at the valuation reported here.

12 Windsor Place, Cardiff CF10 3BY

End of terraced two storey office block - with parking and basement storage

Status- Available

Asking Price - £3,717

Agent- Knight Frank

3,076 Sq.ft

Lancaster House, Maes -y- Coed Road, Cardiff CF14 4HE

Second Floor Offices with 7 Parking Spaces

Status- Available

Asking Price £3,118pcm

Agent- Savills

4,157 Sq.ft

Atlantic House, Greenwood Close Cardiff CF23 8RD

Two storey office block with parking spaces - TBC

Status- Available

Asking Price- £2,817 pcm

Agent- Savills

2,600 Sqft

Windsor Place, Cardiff CF10 3BY

End of terraced two storey office block - with 6 parking spaces

Status- Available

Asking Price - £2,333 pcm

Agent- Emanuel Jones

3,805 Sq.ft

Kimberley House, Ty Glas Avenue, Cardiff CF14 5DX

Three storey office block with parking spaces TBC

Status- Available

Asking Price- £2,072 pcm

Agent- Savills

1,715 Sq Ft

2 Village Way, Greenmeadow Springs, Cardiff CF15 7NE

First & Second Floor Offices

Status- Available

Asking Price- £1,800 pcm

Agent- Emanuel Jones

1,600-3,200 Sq.ft

1.4 Surveyor's Overall Opinion

The definition of Market Value is “The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s length transaction after property marketing wherein the parties had each acted knowledgeably, prudently and without compulsion”.

On the basis of the information set out above and the valuation proposals outlined earlier and subject to the limitations, conditions and provisos stated we are of the opinion that market value of the property is fairly represented in the sum of:-

- a) Sale Value of : £220,000
- b) Building Reinstatement Value : £190,000
- c) Rental Value of : £36,000 per annum

Subject to the following conditions:-

- a) That there are no onerous or unusual conditions or restrictions contained in the freehold title.
- b) We have assumed the information supplied to us and summarised in our report as being substantially correct.
- c) That the property has been constructed and used in accordance with all statutory planning and bye-law requirements and there are no matters adversely affecting value that might be revealed by local search or normal solicitor’s enquiries.
- d) That no high alumina cement, calcium chloride additives or other potentially dangerous or deleterious materials have been used in the construction of the property.
- e) We have assumed that there have been no breaches of planning control and the property is not adversely affected by any highway, town planning or Local Authority scheme or proposals other than those referred to.
- f) Our valuation has been made in accordance with the Guidance Notes prepared by the Assets Valuation Standards Committee of the Royal Institution of Chartered Surveyors, on the basis of market value. No allowances have been made for any expenses of realisation or for any liability to taxation, which might arise in the event of a disposal, deemed or otherwise. We have considered the site as if free and clear of all mortgages and other charges, which may be secured thereon. We have not seen the documents of title and the Company should rely upon the certificate of title given by its solicitors.
- g) A willing seller and a willing purchaser.
- h) A reasonable time in which to negotiate the sale, taking into account the nature of the property and the state of the market.
- i) The value remains static during the period.
- j) The property is freely exposed to the open market.
- k) No account will be taken of a higher price that might be paid by a special purchaser.
- l) Vacant possession.
- m) No structural defects.
- n) It is our duty to advise that if you intend to use this valuation for establishing the value of property as loan security that this may not be acceptable to a lender.

1.5 Brief Overall Assessment

The property is considered to be in reasonable condition with no evidence of any significant problems. We would not expect any particular difficulty of sale in normal market conditions.

1.5.1 Urgent Repairs

None to the property under inspection.

1.5.2 Further Investigation

None to the property under inspection.

1.5.3 Necessary Repairs

None to the property under inspection.

1.5.4 Improvements

None to the property under inspection.

1.5.5 Maintenance

None to the property under inspection.

1.6 Matters for your Solicitor

1.6.1 Other Matters

No enquiries have been made of the local authority in connection with planning matters. You should ask your solicitor to advise you in this respect.

2.0 Instruction

2.1 Instruction from

John Potter

2.2 Date of Instruction

2nd October 2024

2.3 Weather Conditions

During the inspection the weather was dry and warm, therefore we cannot confirm that rainwater goods are totally serviceable or that flashings, roof coverings etc. are watertight during periods of heavy and/or prolonged rainfall.

2.4 Furnished or Unfurnished

The property was fully furnished and floor surfaces were covered with fixed coverings; access was restricted, therefore the risk of defects must be accepted.

2.5 Occupancy

Tenants were in occupation. You are advised that tenants have occupancy rights. You should ask your solicitor to advise you accordingly prior to an exchange of contracts and to ensure that all tenancy agreements are extinguished.

2.6 Orientation

For the purpose of description within this report, all directions are given as facing the front elevation of the property looking towards the rear.

2.7 Limitations

Only readily accessible areas were inspected and the risk of defects to concealed areas must be accepted.

3.0 Survey Report

3.1 Exterior

Exterior

3.1.1 Main Walls

Maintenance

3.2 Interior

Interior

3.2.1 Walls, Partitions and Plasterwork

3.3 Environmental and Other Issues

3.3.1 Energy Efficiency

C- Certificate No. 0730-7997-0394-1920-4074
Expired 6th August 2024.

We draw your attention that The Energy Act 2011, which sets Minimum Energy Efficiency Standards and includes provisions that outlaw the letting of residential and commercial property with F and G EPC ratings from 1st April 2018.

3.3.2 Fire Protection and Means of Escape

Our instructions did not include considerations of matters relating to Fire Safety. Lenders are advised to ensure that proper Fire Risk Safety Assessments are in place.

We found no particular shortcomings or obvious dangers.

3.3.3 Health & Safety Advice

Electrics - Our visual inspection revealed no significant defects or deficiencies. However, we recommend that the installation should now be checked by an appropriate specialist registered with either the NICEIC or similar approved body prior to exchange of contracts.

Gas- As a matter of safety, you should now arrange for the installation and all gas appliances to be inspected and tested by a Gas Safe engineer prior to exchange of contracts.

Alarms- We recommend that mains powered smoke and heat alarms, and carbon monoxide detectors are fitted/tested prior to occupation.

The presence of asbestos containing materials cannot be ruled out and the risk must be accepted. The only way to ascertain if asbestos containing material are present is to instruct a competent asbestos contractor to carry out intrusive testing.

3.3.4 Hazardous Materials

We are not aware of the content of any Environmental Audit or other Environmental investigation or soil survey which may have been carried out on the property and which may draw attention to any contamination or the possibility of any such contamination. Based upon a visual inspection on site we are of the opinion that no contaminative or potentially contaminative uses have been carried out at the property, which might reduce the values now reported. However, we reserve the right to review our valuation in the event that such matters come to light.

Radon

We have investigated the indicative atlas of Radon in the United Kingdom as provided at (www.ukradon.org) and note that the area in which the property is located is recorded as one in which there is a less than 1% chance or more of a house having a radon concentration at or above the action level of 200 Bq m³-3.

Public Health Wales (PHW) recommends that radon levels should be reduced in homes where the annual average is at or above 200 Becquerels per cubic metre (200 Bq m³-3). This level is termed the Action Level. Further information is obtainable from the NRPB on 01235 822 622.

4.0 Appendices

Appendix A Photographs

Appendix A

Photographs



Photo 1



Photo 2



Photo 3



Photo 4



Photo 5



Photo 6



Photo 7



Photo 8



Photo 9



Photo 10



Photo 11

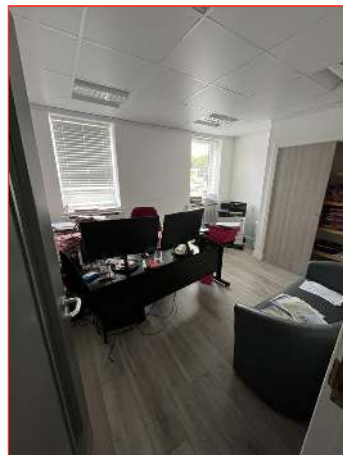


Photo 12



Photo 13



Photo 14



Photo 15



Photo 16



Photo 17

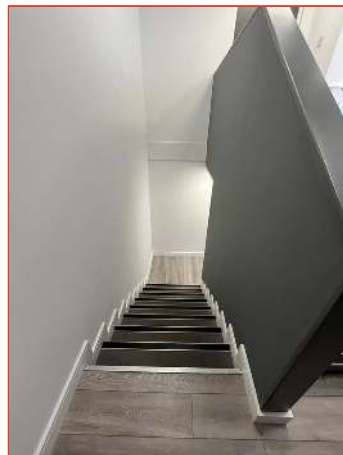


Photo 18



Photo 19



Photo 20



Photo 21

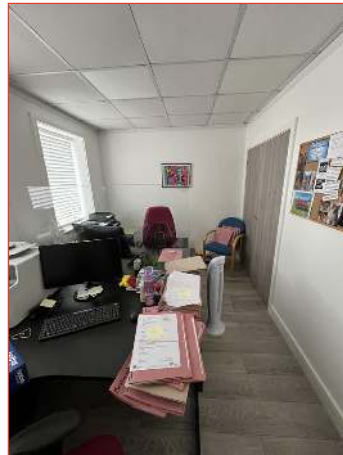


Photo 22



Photo 23



Photo 24



Photo 25



Photo 26



Photo 27



Photo 28



Photo 29



Photo 30

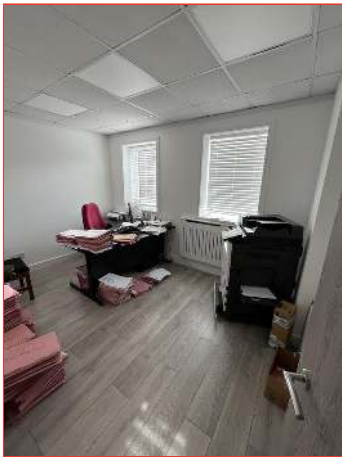


Photo 31



Photo 32



Photo 33



Photo 34

Completion Statement

Stratford Collins Consultants Limited, PO BOX 444, Bridgend, CF31 9TA

Tel: 01446 500538 E-mail: adrian@stratfordcollins.co.uk

Registered in England and Wales No: 5951675.

Completion Statement
Spencer Skuse & Potter SSAS
P/O 17 Lambourne Crescent

Purchase Price	£220,000.00
----------------	-------------

Add:

Solicitors' Fees (Purchase)	£995.00	
Plus VAT	£199.00	
Solicitors Fees (Lease)	£1,000.00	
PLUS VAT	£200.00	
Searches	£81.00	
Land Tax	£0.00	
Land Tax Return	£36.00	
Postge	£12.00	
AML Check	£24.00	
Land Registration fee (Purchase)	£150.00	
Land Registration Fee (Lease)	£40.00	
Land Registration search	£7.00	
Bank Transfer fee	£30.00	
	<hr/>	
	£2,774.00	£2,774.00
		<hr/>
		£222,774.00

Less;

<hr/>	£0.00	£0.00
-------	-------	-------

Balance Required to Complete

£222,774.00

CYBER SECURITY: Scammers use emails which look genuine. If you receive any communication appears to come from us telling you that we have changed our bank details or requesting funds to DO NOT send any money but telephone us, on a number you have used before, to verify that the communication was from us and to check the bank details provided prior to sending any funds.

Metro Bank Payment Authority

Stratford Collins Consultants Limited, PO BOX 444, Bridgend, CF31 9TA

Tel: 01446 500538 E-mail: adrian@stratfordcollins.co.uk

Registered in England and Wales No: 5951675.

Outward Payment Instruction (Faster Payment & CHAPs)

1. CUSTOMER DETAILS

Customer/
Business Name

SPENCER SKUSE & POTTER SSAS

Debit Account
Number

54876587

2. PAYMENT DETAILS

Payment Type (All payments over the faster payments limit will be sent as a CHAPs)



Faster Payment (Personal, no fee. Business, tariff dependent)



CHAPs (Personal £25.00. Business tariff dependent)

Payment Date

12/11/2024

Amount

£ 222,774.00

Amount in
Words

Two Hundred & Twenty Two Thousand Seven Hundred & Seventy Four Pounds

3. EXISTING BENEFICIARY ☐

Beneficiary
Name

Metro Bank
Beneficiary Ref.

B E N

4. NEW BENEFICIARY ☒

Beneficiary
Name

Spencer Skuse & Potter Limited Client Account

Beneficiary
Sort Code

3 0 - 6 7 - 6 4

Beneficiary Account Number

1 8 6 0 4 4 6 0

Payment Reference
(if applicable)

17 LCSSP SSAS

5. CUSTOMER SIGNATURE

Primary Applicant



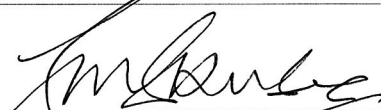
Name

John Potter

Date

08/11/2024

Secondary Applicant



Name

Graeme Skuse

Date

08/11/2024

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm

Local Call Centre: 0345 08 08 500 • metrobankonline.co.uk • [Twitter: MetroBank_Help](https://twitter.com/MetroBank_Help)

Outward Payment Instruction (Faster Payment & CHAPs) *(continued)*

6. SECURITY CALL BACK

We may need to call to confirm the validity of the payment instruction. Please detail below the authorised signatories from the bank mandate you would like us to call.

Full Name

Full Name

Please note if the account is two to sign we will need to speak with two of the authorised signatories.

FOR INTERNAL USE ONLY

☐ ID&V confirmed (refer to ID&V Matrix)

☐ Request fully input to T24

Inputter Signature

Name

Date

If applicable:

☐ HVT completed and attached

☐ Payment authorised or referred to CPU

Manager Signature

Name

Date

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm

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