



## **T G Baynes Client Care Guide for Home Information Packs and Residential Conveyancing**

The terms and conditions of business set out in this Client Care Guide comprise the terms upon which T G Baynes will accept instructions from you in respect of the provision of Home Information Pack (HIP) compilation and Residential Conveyancing (i.e. sales, purchases, re-mortgages and equity transfers).

### **1. Places, Hours of Business and Means of Contact.**

- 1.1. Our law offices are located in Bexleyheath, Dartford and Orpington. A postal address, telephone number, fax number and e-mail address for those branches or are available at [www.tgbaynes.com](http://www.tgbaynes.com) and set out on the letterhead for each branch.
- 1.2. Should you need to contact us again before formally instructing us and your enquiry relates to estate agency; please contact the estate agency branch you have been dealing with. If your enquiry relates to HIPs or conveyancing, please contact the Bexleyheath Call Centre on 020 8301 7720.
- 1.3. T G Baynes law offices are open from 9am to 5.30pm on weekdays excluding bank holidays.
- 1.4. T G Baynes estate agency branches are open from 9am to 6.30pm on weekdays; 9am to 5.30pm on Saturdays and 10am to 4pm on Sundays and bank holidays.

### **2. Home Information Pack ('HIP') Terms and Conditions.**

- 2.1. A Home Information Pack is not required for properties actively marketed and on the market between 1 June 2007 and the commencement date for the provision of a HIP for that particular type of property. For homes marketed with four or more bedrooms, the commencement date is 1 August 2007.
- 2.2. For the purpose of this Client Care Guide, a 'property' refers to a residential property that is physically complete.
- 2.3. If you provide us with a HIP which was not compiled by us for the purposes of marketing a property, we shall ensure that it is compliant with Part 5 of the Housing Act 2004 and The Home Information Pack (No 2) Regulations 2007 ('the regulations') before 'the first point of marketing' as defined by the regulations.
- 2.4. If it is discovered on examination of a HIP not compiled by us that it is not compliant with the regulations, we shall provide an estimate of the cost of providing the additional or replacement component parts of the HIP which are required to make it compliant. Alternatively, you may request your HIP provider to carry out the necessary work to ensure compliance before the first point of marketing.
- 2.5. Whether you appoint T G Baynes Estate Agents as the 'responsible person' for the purposes of Part 5 of the Housing Act 2004 to prepare a Home Information Pack ('HIP') or instruct T G Baynes Solicitors to prepare a HIP, we will, as a matter of course, compile a 'marketing' HIP which comprises the following 'required' documents as defined by the regulations:
  - 2.5.1. an Index to the HIP complying with Schedule 1 of the regulations;
  - 2.5.2. an Energy Performance Certificate accompanied by the recommendation report for the property as required by 8b of the regulations;
  - 2.5.3. a Sale Statement complying with Schedule 3 of the regulations;
  - 2.5.4. if the property is registered at The Land Registry: -
    - 2.5.4.1. an official copy of the individual register(s) relating to the property as required by 8e of the regulations;
    - 2.5.4.2. an official copy of the title plan relating to the property as required by 8e of the regulations;
  - 2.5.5. if the property is not yet registered at The Land Registry: -
    - 2.5.5.1. a certificate of an official search to the Land Registry's index map as required by 8f of the regulations;
    - 2.5.5.2. such other documents sufficient to deduce title to the property for the purposes of its sale as required by 8f of the regulations;

- 2.5.6. if the property is leasehold or commonhold, 8g and 8h of the regulations require that the following documents be included:
    - 2.5.6.1. either the original or an official copy of the lease or community statement or an edited information document if the original or an official copy are not available;
    - 2.5.6.2. a copy of the regulations or rules made for the purpose of managing the property whether made by the lessor or managing agents or an edited information document if the actual regulations or rules are not available;
    - 2.5.6.3. a statement or summary of service charges requested by the landlord or management company relating to the 36 months preceding the first point of marketing;
    - 2.5.6.4. the most recent requests for payment of ground rent, service charges and insurance relating to the 12 months preceding the first point of marketing the property.
  - 2.5.7. a search which comprises a search of the local land charges register and local authority enquiries as required by 8k of the regulations;
  - 2.5.8. a search of water and drainage facilities as required by 8k of the regulations.
- 2.6. The fee for compiling the marketing HIP described in 2.5 above but excluding the components referred to in 2.5.6 above is £375.00 plus VAT. The cost of including the items referred to in 2.5.6 above will increase the eventual cost of the HIP by the amount charged by third parties for the provision of the additional components.
- 2.7. Where 2.5.6 above applies, i.e. the property to be marketed is leasehold or commonhold, we request that you pay the additional sum of £250.00 on account of further costs. This is in order that we are in funds to settle any Land Registry, landlord and/or management company fee to procure the additional information required by the regulations. In the event that we ascertain that the combined Land Registry, landlord and/or management company fees are greater than £250.00, we shall request any additional balance from you before requesting the third party information. If the cost of obtaining the leasehold or commonhold information is actually less than £250.00, we shall give you credit for the surplus in a subsequent financial statement.
- 2.8. Payment for the HIP becomes due and payable as soon as you appoint T G Baynes Estate Agents as the 'responsible person' or instruct T G Baynes Solicitors to compile a HIP.
- 2.9. The marketing HIP referred to in 2.5 above comprises the legal minimum required for property marketing. It is envisaged that when a buyer is found for the property, the HIP will be sent to the buyer's lawyer as part of the conveyancing process. On examination of the HIP by the buyer's lawyer, it is likely that the buyer's lawyer will request additional documents which the regulations define as 'authorised' documents. We can obtain the applicable authorised documents as set out in 2.10 below to augment the marketing HIP while property marketing is continuing. We refer to the augmented marketing HIP as a 'conveyancing' HIP, i.e. comprising information beneficial to a buyer and their lawyer. We do not offer any warranty or guarantee that the provision of a conveyancing HIP to any buyer or their lawyer will obviate the need for them to raise additional enquiries during the conveyancing process.
- 2.10. The authorised documents allowed by the regulations comprise:
- 2.10.1. a Home Condition Report ('HCR') complying with Schedule 10 of the regulations;
  - 2.10.2. documentary evidence of any repair or maintenance work carried out as a result of an HCR;
  - 2.10.3. any guarantee or insurance policy relating to the building of the property, its design, conversion and/or any known defects;
  - 2.10.4. any information about the design or standards to which the property was built;
  - 2.10.5. a summary or explanation of any pack document;
  - 2.10.6. information identifying the property e.g. photograph, plan, map or drawing;
  - 2.10.7. information about a pack document e.g. relating to its source or supply or a complaints procedure arising from it;
  - 2.10.8. official copies of any documents referred to in an official copy of the register(s) of title;
  - 2.10.9. any supplementary documents relating to commonhold or leasehold properties which would be of interest to a buyer;
  - 2.10.10. any of the following additional search reports:
    - 2.10.10.1. supplementary information relating to a local search;
    - 2.10.10.2. common land or village greens;
    - 2.10.10.3. rights of access to, over or affecting the property interest;
    - 2.10.10.4. ground stability, mining or extractions;
    - 2.10.10.5. actual or potential environmental hazards, flood risks or radon gas contamination;
    - 2.10.10.6. telecommunications services;
    - 2.10.10.7. sewerage, drainage, water, gas or electrical services;
    - 2.10.10.8. potential or actual effects of transport, road, waterway, tram or railway schemes;
    - 2.10.10.9. liability to repair or maintain buildings or land not within the property interest;
    - 2.10.10.10. search results relating to other properties in the vicinity;

- 2.10.10.11. any documents referred to in a required search report;
- 2.10.10.12. information which would be of interest to potential buyers.

2.11. The cost of supplying a 'conveyancing' HIP will comprise:

- 2.11.1. the cost of a marketing HIP as set out in 2.5 above; £375.00 plus VAT;
- 2.11.2. the additional cost of requesting the information set out in 2.10 above; £275.00 plus VAT;
- 2.11.3. the additional third party fees for supplying any of the searches and reports set out in 2.10 above;
- 2.11.4. if the property is leasehold, the cost of supplying the information set out in 2.5.6 above.

2.12. Where 2.11 above applies, i.e. you appoint T G Baynes Estate Agents as the 'responsible person' for the purposes of Part 5 of the Housing Act 2004 to prepare a conveyancing HIP or instruct T G Baynes Solicitors to prepare a conveyancing HIP, the fee for its production will therefore be £650.00 plus VAT; as set out in 2.11.1 and 2.11.2 above plus the additional costs incurred as a result of requesting the information comprised in 2.11.3 and 2.11.4 as applicable.

### 3. Residential Conveyancing Terms and Conditions.

3.1. A conveyancer will be assigned to your matter once we receive your completed instructions forms and appropriate identification documents. We shall notify you of the name and contact details of the conveyancer representing you on receipt of formal instructions.

3.2. In the event of a complaint, we hope that you are able to resolve matters with the conveyancer acting for you. We aim to offer all of our clients an efficient and effective service and are confident that we will do so in this case. However, should there be any aspect of our service with which you are unhappy, you should notify our Chairman, Keith Gough at our Bexleyheath Office, 208 Broadway, Bexleyheath, Kent, DA6 7BG.

3.3. The average length of time to reach completion (i.e. the moving day) is 10-12 weeks. A typical re-mortgage will take 7 days from receipt of mortgage offer. We will always do our best to try to meet a deadline that you may be working towards, but there are a variety of factors that can affect the timescale involved in completing a transaction; for example:

- 3.3.1. the number of parties in the conveyancing chain. Sometimes this can cause delay in the process especially if the chain breaks down at any point;
- 3.3.2. all of the parties securing mortgage funding (if necessary). Delays can take place while this is arranged;
- 3.3.3. agreeing a completion date if different parties have different priorities;
- 3.3.4. surveys revealing unforeseen structural problems which may require further investigation such as specialist reports in relation to damp proofing, electrical work or defective central heating.

3.4. A broad outline of the work comprised in a conveyancing transaction is: -

- 3.4.1. supplying information to a buyer and obtaining it from a seller;
- 3.4.2. checking that a seller has good title;
- 3.4.3. agreeing the terms of a contract for sale and purchase;
- 3.4.4. when everyone is ready; agreeing a completion (moving) date and exchanging contracts;
- 3.4.5. making pre-completion arrangements, signing transfers and making further searches;
- 3.4.6. obtaining a repayment figure on any 'old' mortgage and arranging receipt of the money in relation to any 'new' mortgage;
- 3.4.7. on moving day:
  - 3.4.7.1. receiving the sale money from your buyer;
  - 3.4.7.2. paying off your old mortgage;
  - 3.4.7.3. paying for your new house;
  - 3.4.7.4. sending any surplus money to you.
- 3.4.8. registering your ownership at the Land Registry and informing you when we receive the Title Information Document;
- 3.4.9. acting for your lender to ensure that their interests are properly protected.

3.5. You may be aware that the Government has expressed a determination to eradicate money laundering; which is the process by which proceeds of criminal activity are changed to appear to originate from a legitimate source. The Government is taking far-reaching steps to identify those in possession of and/or seeking to utilise any funds or property that represent the proceeds of crime.

- 3.5.1. Solicitors and their staff are now required by law to report to Government departments and other regulatory bodies should they suspect or be uncertain about the legitimacy of funds or a proposed transaction. Solicitors and their staff may face prosecution if they fail to report any circumstance of which they are aware or *should have been aware* in which it transpires that the proceeds of crime have funded a transaction.

- 3.5.2. Since the onus is placed on solicitors and their staff to make all necessary enquiries in this regard, please ensure that you provide us with all of the information we may require, both to establish your identity and the legitimacy of your transaction. Accordingly, we reserve the right to seek clearance to proceed with your transaction from the necessary Government department or other regulatory body. This would result in our being prohibited from discussing the matter further with you until permission was given for us to do so. Please note that our duties under the Proceeds of Crime Act 2002 and the accompanying Money Laundering Regulations 2003 override our duty to clients in respect of confidentiality. Please note that we accept no liability if your transaction is delayed whilst we seek clearance from the authorities. Please note that we may be prevented from acting for you further without explanation.
- 3.6. Please note that as a result of the Proceeds of Crime Act 2002 and the money Laundering Regulations 2003 this firm will not be in a position to accept any more than £500.00 in cash for any payments. Please bear in mind that completion of your transaction may be delayed if payment is not made by the requested method e.g. banker's draft or CHAPS payment.
- 3.7. If you have not previously produced identification documents to us, please would you let us have sight of two original documents (one from List A and one from List B on the accompanying instructions form). The documents will be photocopied and returned to you immediately. We shall not be able to start work on your behalf until satisfactory identification documents have been produced.
- 3.8. If you are using T G Baynes estate agents to sell a property, you may have already been requested to produce original identification by the staff there. If they have already taken copies, original identification documents do not need to be presented to the law firm staff. However, we will not be able to start work on your behalf until satisfactory identification documents have been produced at either the estate agency or law firm office.
- 3.9. If you have already marketed a sale property and agreed a sale to an intending buyer through our estate agency or another estate agency and a commencement date for the provision of a Home Information Pack (HIP) for your type of property has already been set, the HIP will have already been prepared. In order to commence any sale conveyancing on your behalf, you should ask any estate agency (other than ours if we found a buyer for you) to send a copy of the HIP to us for onward transmission to the proposed buyer's lawyers.
- 3.10. If we are acting for you in connection with the purchase of a property where the commencement date for the provision of a HIP has already been set, we will ask the selling agent to arrange for a copy of the HIP to be sent to us in order to examine title and other information relating to the property. If on examination of the HIP we find that it is deficient in any material respect that would involve further expenditure by you, we will contact you. If we need to carry out additional searches because those in the HIP are unacceptable, we shall ask you for a sum on account of costs in the region of £250.00 before we are able to proceed further. The actual amount requested will depend on the additional work that needs to be done. This additional sum requested does not represent an additional payment of our fees and you will be given credit for these sums against any subsequent financial statement.
- 3.11. Please return any sale, purchase, re-mortgage or transfer of equity questionnaires to us promptly
- 3.12. Please return any Property Information and Contents Forms duly completed as soon as possible (if not already completed in relation to the preparation of a HIP).
- 3.13. When we write to you to confirm your instructions, you will be given a login name, password and full instructions to enable you to check matter progress via our website on the internet. You may wish to make your login information available to your estate agent so that they can check matter progress on your behalf. This will prevent unnecessary time being expended by providing third parties with matter progress reports.
- 3.14. Sometimes, conveyancing work involves investment advice. We are not authorised by the Financial Services Authority and so may refer you to someone who is authorised to provide any necessary advice. However, we can provide certain limited services in relation to investments, provided they are closely linked with the legal services we are providing to you, as we are regulated by the Solicitors Regulation Authority.
- 3.15. This firm is not authorised by the Financial Services Authority. However, we are included on the register maintained by the Financial Services Authority so that we can carry on insurance mediation authority, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority. The register can be accessed via the Financial Services Authority website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register). To find the firm's registration details, please select the 'EPF Search' tab on the website.
- 3.16. We shall try to avoid changing the people who handle your work; but if this cannot be avoided, we will inform you promptly of the name of the person to whom your matter has been transferred.
- 3.17. You will have received an estimate of our fees with the accompanying letter. The estimate of the final fee is based on the value of the property being bought or sold in conjunction with the amount of time we estimate that your matter should take to complete. The estimate of time taken for a freehold matter is 5 hours and for leasehold matters, 6 hours.

- 3.18. We shall do all we can to complete the work within the cost estimate given at the outset of the matter. If, however, we discover that your matter is becoming protracted, we shall contact you as soon as possible with a revised estimate of fees.
- 3.19. The estimate of fees you have received includes provision for the work that we will carry out on your behalf in connection with one existing mortgage on any sale or re-mortgage and one new mortgage on any purchase or re-mortgage. Repayment of further existing mortgage(s) or completion of subsequent new mortgage(s) will incur additional fees.
- 3.20. The hourly rate charged for lawyers carrying out residential conveyancing is £140 - £180 per hour (plus VAT) and £60 per hour (plus VAT) for tasks carried out by conveyancing assistants. Tasks undertaken after any we have sent any revised estimate of fees to you will be charged at the current rate for the fee earner or assistant carrying them out. The hourly rates set out are normally reviewed annually and take effect from 1 May in each year. We will advise you in writing of details of any revision of rates occurring during the conduct of your matter.
- 3.21. Where the initial cost estimate is exceeded, and we have notified you with a revised estimate of fees, letters written and received and telephone calls made and received will be charged for either in single or multiple units comprising 1/10<sup>th</sup> of an hour.
- 3.22. Should your transaction fail to proceed to completion, our fee will be calculated either as:
- 3.22.1. a proportion of the estimated fee based on the stage the transaction has reached; or
  - 3.22.2. the actual time recorded; whichever shall be the greater.
  - 3.22.3. VAT will be added to the fee. Any disbursements incurred (i.e. payments made on your behalf) will also be chargeable.
- 3.23. The estimate of our fees includes conventional work associated with your matter. Additional complexity may involve an additional service from the list set out below. As you will see execution of these tasks is based on a 'menu pricing' system.
- 3.24. The timing of completion may incur an additional fee. As you will be aware, the point at which you become legally bound in your transaction is called 'Exchange of Contracts'. Immediately before exchange of contracts, a 'completion date' i.e. moving date is agreed and that date becomes a term of the contract. There is a considerable amount of work that takes place between exchange of contracts and completion. If that period is reduced to less than 10 working days, additional work is created in terms of 'progress-chasing' to ensure that your matter is ready to complete on time. Should you agree to complete your transaction on a date which leaves ten or less working days between exchange of contracts and completion, each transaction will incur an additional fee of £75.00 plus VAT.
- 3.25. Other matters which will attract additional fees are: -
- |   |                   |
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| 3.25.1. Redemption of outstanding loan by CHAPS payment                 | £35.00 plus VAT;  |
| 3.25.2. Payment of sale proceeds to yourself or others by CHAPS payment | £35.00 plus VAT;  |
| 3.25.3. Discharge of Second or subsequent Legal Charge                  | £50.00 plus VAT;  |
| 3.25.4. Preparation of a Power of Attorney                              | £125.00 plus VAT; |
| 3.25.5. Preparation of a Deed of Trust                                  | £250.00 plus VAT; |
| 3.25.6. Preparation of a Deed of Postponement                           | £100.00 plus VAT; |
| 3.25.7. Preparation of a Deed of Variation to a Lease                   | £350.00 plus VAT; |
| 3.25.8. Approval of a Deed of Variation to a Lease                      | £150.00 plus VAT; |
| 3.25.9. Preparation of a Legal Charge                                   | £150.00 plus VAT; |
| 3.25.10. Preparation of a Deed of Rectification                         | £250.00 plus VAT; |
| 3.25.11. Approval of a Deed of Rectification                            | £100.00 plus VAT; |
| 3.25.12. Preparation of an Assured Shorthold Tenancy Agreement          | £200.00 plus VAT; |
| 3.25.13. Approval of an Assured Shorthold Tenancy Agreement             | £200.00 plus VAT; |
| 3.25.14. Transfer of Business Loan Facility/Overdraft                   | £150.00 plus VAT; |
| 3.25.15. Transfer of Legal Aid Charge or other current loan             | £150.00 plus VAT; |
| 3.25.16. Preparation of a Deed of Easement to grant rights              | £250.00 plus VAT; |
| 3.25.17. Preparation of a Declaration of Solvency                       | £150.00 plus VAT; |
| 3.25.18. Preparation of a Statutory Declaration                         | £150.00 plus VAT; |
| 3.25.19. Preparation of a Deed of Assignment of a Life Policy           | £150.00 plus VAT; |
| 3.25.20. Arrangement of an Indemnity Policy                             | £150.00 plus VAT. |
- 3.26. Our bill will be rendered before completion (or at the point that the transaction fails to proceed). Please note that there may be further disbursements which may have been incurred but are presently unaware.
- 3.27. Unless we have agreed an alternative arrangement which we have confirmed in writing, our fees will be based on the provisions of 3.17 – 3.26 above. No charge is made for work done by members of staff outside the conveyancing department such as receptionists and accounts staff.

- 3.28. Please note that if when acting for you in connection with the purchase of a property we find on receipt of a Home Information Pack ('HIP') that the local search comprised in the HIP is defective in some way, we will request a further search and charge you our fee for this service. This search will not be shown on the estimate of fees already received. Our fee for providing this service will be £150 plus VAT. This search will be carried out by a search company that can often provide search results faster than the local authority involved. This therefore avoids unnecessary delays. If, however, you would prefer us to carry out this search direct with the relevant local authority then please advise us accordingly in writing when you instruct us in relation to your purchase.
- 3.29. If a seller's HIP does not contain an environmental search in relation to the property, we will arrange for this search to be prepared and charge you a fee of £32.00 plus VAT.
- 3.30. If the seller's HIP does not contain a ChancelCheck search result in relation to the property, we will arrange for this search to be prepared and charge you a fee of £15.00 plus VAT.
- 3.31. If a seller's HIP does not contain the results other pertinent searches and enquiries which are required, these will be carried out at further cost to you. We shall notify you of these costs and request payment of a sum on account from you before arranging for them to be carried out.
- 3.32. If you do not pay our bill on completion of the transaction, and if you do not pay within 28 days thereafter, we will charge interest on it at 5% per year above Barclays Bank PLC's base rate from time to time on a daily basis, from the date on which payment of our bill is due.
- 3.33. Where you obtain mortgage or other borrowing from a lender we will request that they forward the money to us 2 working days before completion to avoid delays. You should note that a lender will charge interest from the date the funds leave their bank for transmission to ours.
- 3.34. From time to time the firm will be audited for compliance with The Law Society's Practice Management System. This procedure involves random inspection of files by independent auditors. Unless we hear from you otherwise, we shall take it that you have no objection to the inclusion of your file in such an inspection process.
- 3.35. You may terminate your instructions in writing to us at any time. For example, you may decide that you cannot give us clear instructions on how to proceed, or you may lose confidence in our work.
- 3.36. We would normally expect to be instructed by your lender to act on their behalf also. If so, we are bound to pass them information you give us which might be relevant to their decision to finance the purchase. If you tell us things that you do not want your lender to know, and they are relevant, we may have to stop acting for the lender and possibly you.
- 3.37. We will decide to stop acting for you only with good reason and on giving reasonable notice.
- 3.38. If you or we decide that we will stop acting for you, you will pay our fee on an hourly basis and pay disbursements as set out earlier.
- 3.39. If during the course of our work, we identify a need for you to consider entering into an insurance contract, we will explain the circumstances and our recommendations.
- 3.40. Please note that this firm may select an appropriate insurance product from only one or a limited number of insurers, and is not contractually obliged to conduct business in this way. You may request details of the insurance undertakings with which this firm conducts business, and the firm will provide these to you on request.
- 3.41. To enable us to proceed with our work for you, it will be necessary for us to record, keep and process personal data relating to you. Such data may be recorded, kept and processed on computer and in 'hard copy' format. You consent to our recording, processing, using and disclosing personal data. This does not affect your rights as a data subject in accordance with our obligations and responsibilities under the Data Protection Act 1998, as amended.
- 3.42. E-mails and similar electronically-created messages are a popular means of communication. However, they may be vulnerable to data alteration after sending, particularly if computer viruses or other malicious codes corrupt the message content. Whilst we are happy to correspond with you using this method, we do not accept responsibility for data alterations or corruption made to the messages after sending. Whilst we take every reasonable precaution to eradicate computer viruses and malicious codes from our system, it is the responsibility of the recipient of e-mails and similar electronically-created messages to scan the message content (including attachments) for infected content.
- 3.43. There may be circumstances in which it would be imprudent for us to rely on instructions from you or for you to rely on advice from us contained solely in an e-mail or similar electronically-created message without first having received separate confirmation.

- 3.44. We may, during the course of acting for you transmit or receive information by e-mail without special encryption. If you do not wish us to use this method, please advise in writing.
- 3.45. We do not accept responsibility for any errors or difficulties that may arise through the use of e-mail and similar electronically-created messages. All risks (whether personal or commercial in nature) associated with any such errors or difficulties that may arise would be your responsibility. If those risks are not acceptable to you, it is essential that you notify us in writing that you do not wish us to use e-mails or similar electronically-created messages in correspondence with you.
- 3.46. Unless otherwise agreed, and subject to the application of then current hourly rates, this Client Care Guide shall apply to any future instructions given by you to us.
- 3.47. Although your continuing instructions in this matter will amount to acceptance of this Client Care Guide, it will be helpful if you will please sign and return one copy of them for us to retain on our file.
- 3.48. This is an important document which we urge you to keep in a safe place for future reference.

I/We confirm that I/we have read, understood and accept the Terms and Conditions of Business set out above.

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|-------------|-------------|
| Signature:  | Signature:  |
| Print Name: | Print Name: |
| Date:       | Date:       |
| Signature:  | Signature:  |
| Print Name: | Print Name: |
| Date:       | Date:       |