



Equity Loans Confirmation Form

Section 1: Customer(s) Details:

Customer name(s):
Telephone(s):
Email (s):
Property Address:

Please confirm if one of the debtors will be acting on behalf of the other:

Yes/No (please circle) If yes, MTVH will be sending all communications to one debtor

If yes, please confirm the nominated debtor*: _____

**The other debtor must sign this form as agreement that the nominated debtor can act on their behalf*

Section 2: Payment terms:

Agreed sale price/market value*	£
Valuation Expiry Date (3 months from date of valuation report)	DD/MM/YYYY
Redemption percentage (%)	% (Please check your legal agreement)
Redemption amount (£)	£

*If you sell for higher than the value, we will use the sale price to calculate the redemption amount.

Section 4: Anti-Money Laundering requirements:

Date when you purchased you bought your property:

Reason for repaying the loan at this time:



Please tick one of the following that applies:

<p>I am selling the property</p>	<input type="checkbox"/>	<p>Please provide the Memorandum of Sale from your estate agent confirming details of the sale</p>
<p>I am funding all or part of the repayment of the loan by re-mortgaging</p> <p>Amount to be funded from mortgage lending:</p> <p>£ _____</p>	<input type="checkbox"/>	<p>Please provide the following:</p> <p>Name of Lender: _____ or mortgage broker</p> <p>Contact name: _____</p> <p>Address: _____</p> <p>Telephone No: _____</p> <p>Email: _____</p>
<p>I am funding all or part of the repayment of the loan with cash</p> <p>Amount to be funded from cash deposit:</p> <p>£ _____</p>	<input type="checkbox"/>	<p>Please provide a bank statement/evidence dated within the last 3 months which shows the source of funds (must show your name and address)</p> <p>Please confirm the length of time over which the deposit has been accumulated:</p> <p><input type="checkbox"/> years <input type="checkbox"/> months</p> <p>What is the source of the cash deposit (please tick):</p> <p>Savings Gifted Investments</p> <p>Sale of previous property Sale of personal items</p> <p>Other (please specify) _____</p> <p>Is the deposit in a UK or overseas account (please tick):</p> <p>UK <input type="checkbox"/> EU (Outside of UK) <input type="checkbox"/> Non EU/UK <input type="checkbox"/></p>

I/we have enclosed certified identification documents as per your stated requirements:
(Please see the MTVH ID checklist below for more information)

Have you, a family member or a close associate, are or have been within the last 12 months, in a job which is/was a prominent public position, in or outside of the UK?



For example as a politician, Civil Servant, Court or Military officer, or as a senior executive of a State Owned Company.

Yes/No (please circle)

If yes, please give details below:

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Section 5: Solicitor details:

I/We have instructed the following solicitor to deal with the transaction*:

Solicitor Firm	
Contact name	
Address	
Telephone no.	
Email	

Section 6: Declaration by the Debtor(s):

- I/We agree that the redemption amount will be based on the original equity loan percentage and understand that if we sell for higher than the valuation, the redemption amount will be calculated based on the higher price.
- I/We are aware that the repayment must be completed by the expiry of the valuation report (3 months from the date of report/inspection, whichever is later). Failure to achieve this will result in a new valuation being carried out and the valuation fee paid again plus any additional legal expenses.
- I/We have enclosed certified identification documents as per your stated requirements
- I/We understand that we are required to pay an administration fee to MTVH for the amount of £175 (inclusive of VAT).
- I/We understand that I/we are responsible for paying my/our own legal fees and mortgage fees for this transaction.



- I/We confirm that the information supplied on this form and documents provided are correct and accurate.
- For **MyChoiceHomebuy** customers only: I/We understand that any interest charges and arrears must be paid in full before completion.

Signature(s):

Debtor 1	Debtor 2
Signature:	Signature:
Date:	Date:

Please return this form and all documents by email: equity.loans@mtvh.co.uk



MTVH – Identification Documents Checklist

Providing certified ID documents to Metropolitan Thames Valley

As part of Anti-money Laundering Regulations, we will need to see certified photocopies of ID for both homeowner(s) to confirm that you are the homeowner(s) stated in the title document.

These documents need to show the identity of all homeowner(s) along with proof of address. Please carefully read the following to avoid any delays with your transaction.

Your identification documents

We will require the following for each homeowner:

- **One** document that shows your name, photo and date of birth (from List A below)
- **One** form of identification showing your name and address (from List B below)

You must get **each** different piece of ID certified by a person from an approved profession.

How to certify a document

We need a person from an approved profession to view the originals and certify **all** copies of your ID. For a list of approved professions, please see the list below.

The person must stamp and sign **each** copy i.e. they will need to stamp and sign **two** times for **two** different documents.

What to write/stamp on the copies

Take the photocopied documents and the originals to the person who will be certifying your ID documents.

They should do the following to **each** piece of ID (**two** in total):

- Write or stamp 'Certified to be a true copy of the original seen by me' on **each** copy of the document
- Sign and date the photocopies
- Print their name under the signature
- Add their occupation, company name, address and telephone number
- If it is a bank/building society, they must use their official stamp

You should note that the person certifying the document may charge you a fee.



The person you ask shouldn't be:

- related to you
- living at the same address
- in a relationship with you

Documents that are accepted forms of identification

Please provide photocopies of one item from List A and one item from List B for both homeowners:

List A – must show your name, photo and date of birth

- A valid passport
- A valid (photo card) driving licence with signature
- A valid HM Forces ID card with photo and signature
- A valid National Identity Card with photo
- A firearms certificate

List B – must show your name and address

- A bank account statement that is less than 3 months old
- A mortgage statement from a current lender for the mortgage accounting year just ended
- A receipted utility bill that is less than 3 months old
- A Council tax bill that is less than 3 months old
- A Council rent book showing the rent paid for the last 3 months
- A driving licence (old style) that contains the homeowners current address

If you have changed your name since you originally took out the loan, we will need to see photocopied certified documents to support this change, for e.g. marriage certificate.

Approved professions that can certify your ID

The documents will need to be verified by one of the following professions:

- Solicitor or lawyer registered with relevant national professional body
- Licensed conveyancer
- Chartered Legal Executive registered with Chartered Institute of Legal Executives
- Director, manager, or bank counter staff of bank/building society and stamped with official stamp
- Mortgage broker or independent financial advisor registered with the Financial Conduct Authority (FCA)
- Qualified accountant registered with relevant national professional body
- A notary public, a member of judiciary, senior civil servant or serving police officer
- Chartered secretary registered with Institute of Chartered Secretaries & Administrators
- Chartered Legal Executive registered with Chartered Institute of Legal Executives
- A Commissioner of Oaths