[27/4/2021, 5:01:50 PM] Paul Woodfield UK Mortgage: Messages and calls are end-to-end encrypted. No one outside of this chat, not even WhatsApp, can read or listen to them.

[27/4/2021, 5:01:50 PM] Paul Woodfield UK Mortgage: Are you free?

[27/4/2021, 5:02:01 PM] Ged Ward: Yes

[27/4/2021, 5:15:06 PM] Ged Ward: PEM Short Fact Find.docx <attached: 00000004-PEM Short Fact Find.docx>

[27/4/2021, 5:15:17 PM] Ged Ward: PEM Short Fact Find.pdf • 2 pages <attached: 00000005-PEM Short Fact Find.pdf>

[27/4/2021, 6:02:40 PM] Paul Woodfield UK Mortgage: Fact find and meat on bones background sent by email

[27/4/2021, 6:23:36 PM] Ged Ward: Thanks

[27/4/2021, 9:13:23 PM] Ged Ward: Please confirm the named of employers for both borrowers

Please confirm the other work for Paul – is this with a different company? What type of work is it?

What is the other 100k "other business concerns"?

What is the release being used for?

Why are they not receiving rental income from the properties?

[27/4/2021, 9:13:31 PM] Ged Ward: From the lender

[27/4/2021, 9:14:24 PM] Paul Woodfield UK Mortgage: Omega for me and Ranches primary for wife

[27/4/2021, 9:15:01 PM] Paul Woodfield UK Mortgage: Other work is consultancy and driver coach and film work as used to race cars for a living

[27/4/2021, 9:15:36 PM] Paul Woodfield UK Mortgage: So two other companies but all 3 are under same sponsor

[27/4/2021, 9:16:09 PM] Paul Woodfield UK Mortgage: Release of monies is house purchase in Dubai

[27/4/2021, 9:16:37 PM] Paul Woodfield UK Mortgage: Other monies are as I said old income from portfolios I still hold and look after

[27/4/2021, 9:16:56 PM] Paul Woodfield UK Mortgage: Most is already on the email part I sent you

[27/4/2021, 9:32:03 PM] Paul Woodfield UK Mortgage: If you need anything else ask but think most questions are in the email.

[27/4/2021, 9:32:19 PM] Paul Woodfield UK Mortgage: Tried to keep things simple

[27/4/2021, 10:01:06 PM] Ged Ward: Sure

[28/4/2021, 7:44:15 PM] Paul Woodfield UK Mortgage: Was the information sufficient?

[28/4/2021, 7:44:27 PM] Paul Woodfield UK Mortgage: Just trying to get a handle on things and viability

[28/4/2021, 7:44:52 PM] Paul Woodfield UK Mortgage: Found a house and kind of need to think things through

[28/4/2021, 8:06:43 PM] Ged Ward: They have sent the case to credit

[28/4/2021, 8:06:54 PM] Ged Ward: They will come back tomorrow

[28/4/2021, 8:17:18 PM] Paul Woodfield UK Mortgage: Okay thanks

[28/4/2021, 11:33:27 PM] Ged Ward: Hello,

I am delighted to inform you that Credit Committee have approved this application.

We will be in touch shortly with full terms.

Kind regards,

Lottie

[28/4/2021, 11:33:43 PM] Ged Ward: Send terms and fees tmrw

[28/4/2021, 11:33:58 PM] Paul Woodfield UK Mortgage: Okay thanks

[28/4/2021, 11:34:09 PM] Paul Woodfield UK Mortgage: Appreciate the quick response and feedback

[28/4/2021, 11:34:13 PM] Ged Ward: ⍰

[28/4/2021, 11:50:40 PM] Paul Woodfield UK Mortgage: Will look at terms and see if things fit as others came back too and supposedly AIP resolved so will study the terms

[28/4/2021, 11:51:16 PM] Paul Woodfield UK Mortgage: Appreciate the help and if I come across clients that need this type of loan will let you know and quickest service for sure.

[29/4/2021, 1:50:20 PM] Ged Ward: Subject property 10 Oxford Way, Wellesbourne

Loan amount £130,000.00

Loan term 5 years

Interest rate margin 4.25% above Bank of England base rate

Base Rate floor 0.75%

Minimum interest 5.00%

[29/4/2021, 1:51:45 PM] Ged Ward: Broker Arrangement Fee GBP295 - Broker Completion Fee GBP1495

[29/4/2021, 1:51:48 PM] Ged Ward: Arrangement fee £2,000.00

Valuation fee £550.00

[29/4/2021, 1:55:24 PM] Paul Woodfield UK Mortgage: Thanks for those

[29/4/2021, 1:55:39 PM] Paul Woodfield UK Mortgage: Makes payments steeper than I was looking for

[29/4/2021, 1:55:49 PM] Ged Ward: Whats the other brokers deal like

[29/4/2021, 1:55:53 PM] Paul Woodfield UK Mortgage: As trying stay around same rent here and that double

[29/4/2021, 1:56:15 PM] Paul Woodfield UK Mortgage: Ideally loan over 10-12 years but standard 10% over pay

[29/4/2021, 1:56:42 PM] Ged Ward: You can overpay on this anytime you pay GBP950 prepayment fee

[29/4/2021, 1:56:48 PM] Paul Woodfield UK Mortgage: As want to clear aroun 7-8 years but with how the world is building in some wriggle room

[29/4/2021, 1:57:08 PM] Ged Ward: You can extend a further 5 years its not just a single 5 year term

[29/4/2021, 1:57:17 PM] Paul Woodfield UK Mortgage: Yea but loan term 5 years so cost doubled

[29/4/2021, 1:57:27 PM] Ged Ward: Its interest only

[29/4/2021, 1:57:36 PM] Paul Woodfield UK Mortgage: Would need to know more about T&C

[29/4/2021, 1:57:50 PM] Ged Ward: Ok the financing is there let me know if you need it

[29/4/2021, 1:58:17 PM] Paul Woodfield UK Mortgage: Okay will look at more as Would need more info

[29/4/2021, 1:58:34 PM] Ged Ward: Whats Liquid quoted?

[29/4/2021, 1:58:38 PM] Paul Woodfield UK Mortgage: Will revert when I have all info

[29/4/2021, 1:58:49 PM] Paul Woodfield UK Mortgage: 2.99 3 year discount

[29/4/2021, 1:58:56 PM] Paul Woodfield UK Mortgage: 12 year term

[29/4/2021, 1:59:02 PM] Paul Woodfield UK Mortgage: Straight repayment

[29/4/2021, 1:59:02 PM] Ged Ward: Ok thats better go with that

[29/4/2021, 1:59:20 PM] Paul Woodfield UK Mortgage: Yea but less guaranteed so waiting on details

[29/4/2021, 1:59:29 PM] Paul Woodfield UK Mortgage: Easy to quote harder to complete

[29/4/2021, 2:00:43 PM] Ged Ward: Exactly. With these guys we instruct the valuation when you complete forms. This has already been seen by credit

[29/4/2021, 2:01:12 PM] Paul Woodfield UK Mortgage: Yea that's why not ruling out but obviously will take best deal I can get

[29/4/2021, 2:01:21 PM] Paul Woodfield UK Mortgage: And this maybe it as there's may not fly

[29/4/2021, 2:02:06 PM] Ged Ward: Hi Ged,

I am pleased to confirm that our Credit Committee have approved the loan in principle on the property 10 Oxford Way, Wellesbourne, Warwick, CB35 9LW.

A DIP Letter is attached here which confirms the principal terms of the mortgage offer, outlines the non-refundable fees to be paid by the client before proceeding, and provides remittance details.

The full terms are included within the attached Loan Application T&Cs. Please ask your client to sign this and return the scanned copy to us via email. Once received we will then request our Directors to sign and return you a copy.

If the client wishes to proceed, please take the following steps:

Review, sign and return the Loan App T&C's

Pay the fees to the account provided in DIP Letter

Provide access details for the valuer

Provide contact details for the borrower's solicitor (if they are appointing their own)

Provide non-UK bank account details from which the interest payments will be made

[29/4/2021, 2:05:15 PM] Paul Woodfield UK Mortgage: Okay

[29/4/2021, 2:05:22 PM] Paul Woodfield UK Mortgage: Will await paperwork and review

[10/5/2021, 6:25:12 PM] Paul Woodfield UK Mortgage: Hi GED can you send the T&C's as above so I can review as Liquid is now dead so wish to review this against what I have in Dubai and decide on best option . Thanks Paul

[10/5/2021, 7:06:38 PM] Ged Ward: Sure hang fire

[10/5/2021, 7:12:10 PM] Ged Ward: Just sent

[10/5/2021, 7:31:12 PM] Paul Woodfield UK Mortgage: <attached: 00000065-AUDIO-2021-05-10-19-31-12.opus>

[10/5/2021, 7:32:45 PM] Ged Ward: Minimum i think is GBP50k

[10/5/2021, 7:32:57 PM] Ged Ward: Minimum Fee from the is GBP2k

[10/5/2021, 7:33:26 PM] Ged Ward: Our mortgages for UK expats start at 3.99% over Bank of England Base Rate with arrangement fees from 1.5% (minimum £2,000) payable on application.

Valuation and legal fees will be set dependent on both the borrower and the subject property. These fees are payable in advance of lending.

Borrowers can benefit from a choice of paying interest in advance, monthly or quarterly. All payments must be paid from a non-UK bank account.

An annual review fee of £500 is payable by all borrowers during the term of their mortgage.

Finally, there are no early repayment charges (ERCs) associated with our mortgages. Instead, we charge a £950 fee for each and every capital repayment.

[10/5/2021, 7:43:01 PM] Paul Woodfield UK Mortgage: <attached: 00000069-AUDIO-2021-05-10-19-43-01.opus>

[10/5/2021, 7:47:27 PM] Ged Ward: <attached: 00000070-AUDIO-2021-05-10-19-47-27.opus>

[10/5/2021, 7:54:46 PM] Paul Woodfield UK Mortgage: <attached: 00000071-AUDIO-2021-05-10-19-54-46.opus>

[24/5/2021, 12:40:00 PM] Paul Woodfield UK Mortgage: T&C's as need to make decision in next 48 hours and can't without full facts. Thanks

[24/5/2021, 4:54:07 PM] Ged Ward: Ok let me chase them up.

[24/5/2021, 4:54:45 PM] Paul Woodfield UK Mortgage: Please as DIB being a pain here as company I work for not listed

[24/5/2021, 4:55:02 PM] Paul Woodfield UK Mortgage: And will possibly take too long so may need to start rolling with this one.

[24/5/2021, 5:32:48 PM] Ged Ward: Ok

[25/5/2021, 12:29:23 PM] Paul Woodfield UK Mortgage: <attached: 00000077-AUDIO-2021-05-25-12-29-23.opus>

[25/5/2021, 5:18:57 PM] Paul Woodfield UK Mortgage: Missed voice call

[25/5/2021, 6:34:11 PM] Paul Woodfield UK Mortgage: Sat waiting on client checked email and nothing??

[25/5/2021, 6:35:01 PM] Ged Ward: Sorry give me 15 mins I had a flurry of calls come in

[25/5/2021, 6:35:31 PM] Ged Ward: Just getting food as we get locked down in 1.5 hours averything shuts

[25/5/2021, 6:35:51 PM] Paul Woodfield UK Mortgage: We don't have that thank god

[25/5/2021, 6:36:28 PM] Paul Woodfield UK Mortgage: Sorry to chase just wish to resolves as off on a job Thursday so 24 hours left to sort for a few days

[25/5/2021, 6:36:37 PM] Ged Ward: 8am close at 8pm. Like a ghost town after 8pm. Businesses closing down by the day

[25/5/2021, 6:36:56 PM] Ged Ward: Sure I understand

[25/5/2021, 6:37:05 PM] Paul Woodfield UK Mortgage: Yea bad in lots of places but getting better here slowly

[25/5/2021, 6:37:08 PM] Ged Ward: Be back in the office in 10 mins

[25/5/2021, 6:37:38 PM] Paul Woodfield UK Mortgage: Even now slowly getting jobs in for shooting commercials and stuff so starting to move

[25/5/2021, 10:01:18 PM] Ged Ward: That's good news

[25/5/2021, 10:28:29 PM] Paul Woodfield UK Mortgage: <attached: 00000090-AUDIO-2021-05-25-22-28-29.opus>

[25/5/2021, 10:35:18 PM] Ged Ward: <attached: 00000091-AUDIO-2021-05-25-22-35-18.opus>

[26/5/2021, 3:52:44 PM] Paul Woodfield UK Mortgage: <attached: 00000092-AUDIO-2021-05-26-15-52-44.opus>

[26/5/2021, 5:32:00 PM] Ged Ward: <attached: 00000093-AUDIO-2021-05-26-17-32-00.opus>

[26/5/2021, 6:22:37 PM] Paul Woodfield UK Mortgage: <attached: 00000094-AUDIO-2021-05-26-18-22-37.opus>

[26/5/2021, 6:38:45 PM] Ged Ward: <attached: 00000095-AUDIO-2021-05-26-18-38-45.opus>

[26/5/2021, 6:40:44 PM] Paul Woodfield UK Mortgage: <attached: 00000096-AUDIO-2021-05-26-18-40-44.opus>

[26/5/2021, 6:41:37 PM] Ged Ward: https://www.notarize.com/signer/how-to

[31/5/2021, 5:26:28 PM] Paul Woodfield UK Mortgage: <attached: 00000098-AUDIO-2021-05-31-17-26-28.opus>

[31/5/2021, 5:41:42 PM] Ged Ward: <attached: 00000099-AUDIO-2021-05-31-17-41-42.opus>