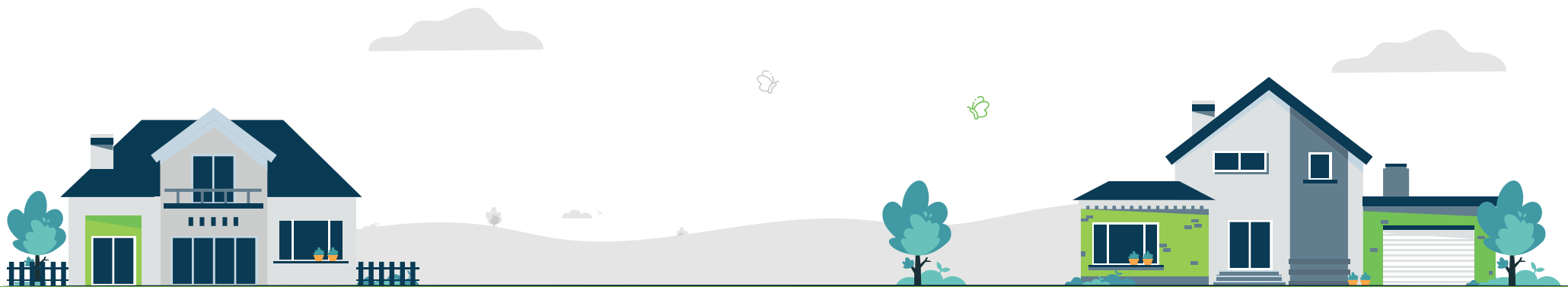


# e-Signature Process Guide

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**Spring Finance Limited, 3 Theobald Court, Theobald Street, Borehamwood, WD6 4RN**

Spring Finance is a trading name of Spring Finance Group Ltd (14088677), Spring Finance Ltd (03709012), SF11 Ltd (07731478), SF13 Ltd (08273729), and Spring Finance M1 Ltd (14111987) all of which are registered in England and whose registered office is 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN.

Spring Finance Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 300606.

Customer Eligibility		Signing the Documents		Completion Process	
Security Property	Must be located in England or Wales	Legal Charge	<p>The applicant(s) will be required to sign the legal charge as indicated. They will also be required to arrange for someone to witness their signature – the witness must be present when the applicant signs the document.</p> <p>The witness cannot be related to the applicant or reside in the security property. Joint applicants can use the same witness.</p> <p>The applicant will need to provide the following details:</p> <ul style="list-style-type: none"> <li>• Witness full name</li> <li>• Witness email address</li> <li>• Witness telephone number</li> </ul> <p>The witness will receive an email from docusign, inviting them to verify that they were present when the applicant signed the legal charge.</p>	Receipt of Signed Documents	<p>Our solicitors will notify us when the documents have been signed electronically, and we will notify you in turn.</p> <p>If the applicant(s) opt to physically sign the documents and return them in the post, we will notify you upon receipt.</p> <p>Once all conditions have been satisfied (if applicable), we will proceed to completion in line with our current process.</p>
Customer Details	All applicants must have their own mobile number and email address				
Additional Conditions	Cannot be used if the applicant(s) require independent legal advice				
Process		Re-issuing the Documents	<p>If the applicant has signed the documents incorrectly, or the witness has entered the details incorrectly, please contact us to arrange for the documents to be resent.</p>		
Security Call	<p>We will complete a security call with all applicants prior to the offer being issued.</p> <p>As part of the call, we will confirm the applicants email address and advise them that they will receive 2 emails: the first email from us, and the second from our solicitors – BSG Solicitors LLP or Stanmore Law Practice.</p>				
Spring Offer Email	<p>We will email a copy of the following documents to the applicant(s):</p> <ul style="list-style-type: none"> <li>• Mortgage offer</li> <li>• ESIS</li> <li>• Tariff of charges</li> <li>• Fair processing notice</li> </ul> <p>We will make it clear to the applicant(s) that our solicitors will be sending a further email with documents for signature.</p>				
Solicitors Email	<p>Our solicitors will send the following documents to the applicant(s) via docusign:</p> <ul style="list-style-type: none"> <li>• Legal Charge</li> </ul>				