

peppermoney

e-signatures

Customer Process Guide

www.pepper.money to discover more.

Version 1.1



UK Mortgage Lending Ltd (UKMLL) t/a Pepper Money is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 710410 as a provider of regulated mortgages. The FCA does not regulate our Buy to Let mortgages. UKMLL is a member of the Finance and Leasing Association and follows its Lending Code as a provider of second charge regulated mortgages.

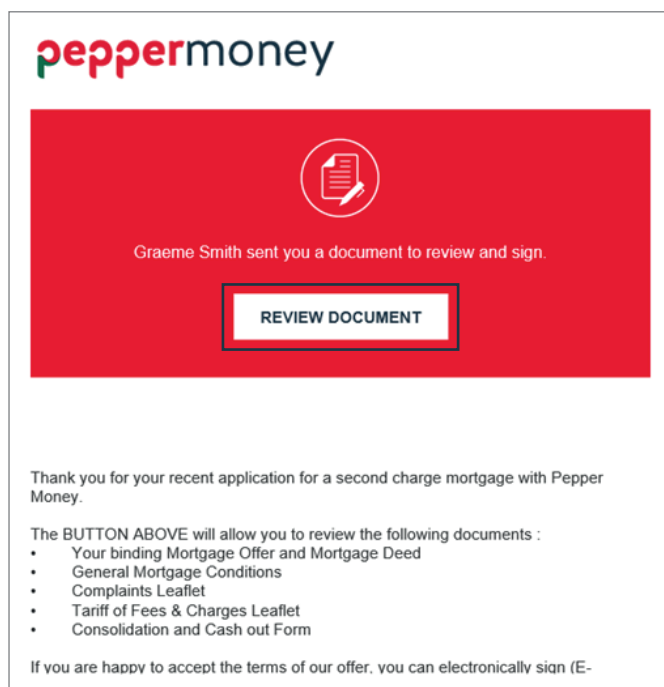
Registered Office: 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ. Registered in England and Wales under Company Number 08698121. Calls may be monitored or recorded for training, compliance and evidential purposes.

E-Signatures: What to Expect

Applicant Journey

1. Your Invitation

You will receive an email from us, sent to you by Robertsons Solicitors who are managing our e-sign process, inviting you to review and sign your documents.

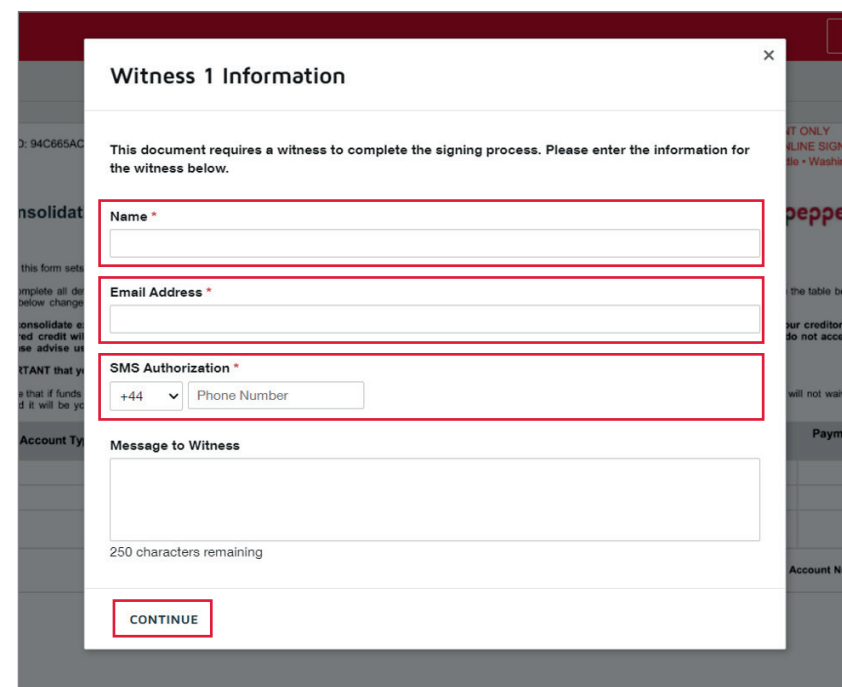


The screenshot shows an email from Pepper Money. At the top is the Pepper Money logo. Below it is a red banner with a white icon of a document and a pencil. The text inside the banner says "Graeme Smith sent you a document to review and sign." and "REVIEW DOCUMENT". Below the banner, there is a thank you message and a list of documents to be reviewed: "Your binding Mortgage Offer and Mortgage Deed", "General Mortgage Conditions", "Complaints Leaflet", "Tariff of Fees & Charges Leaflet", and "Consolidation and Cash out Form". At the bottom, it says "If you are happy to accept the terms of our offer, you can electronically sign (E-".

2. Your Witness Information

You will need to input your witness details, including their name, email address and telephone number. It's important to ensure these details are correct as they will be used to notify and invite your witness to sign once you have finished.

Remember your signature must be witnessed by an independent witness who knows you, who is not a relative and does not live with you.



The screenshot shows a "Witness 1 Information" form. It has a title bar with a close button. The main text says "This document requires a witness to complete the signing process. Please enter the information for the witness below." There are three input fields: "Name *", "Email Address *", and "SMS Authorization *". The "SMS Authorization *" field has a dropdown menu with "+44" selected and a "Phone Number" input field. Below these fields is a "Message to Witness" text area with a "250 characters remaining" indicator. At the bottom is a "CONTINUE" button.

3. Signing Your Mortgage Deed

This can be completed by selecting the **'Sign'** option shown below. If you already have an account with DocuSign then you may already have a signature loaded, however if this is your first time using DocuSign, you will be given the option to free type your own signature or select a pre-populated one, as per the screenshot below on the right-hand side:


Please review the documents below.

FINISH **MORE OPTIONS ▾**

START

- You charge the Property with full title guarantee by way of legal mortgage as a continuing security for the payment and discharge of the Secured Liabilities (as defined in the Mortgage Conditions). This mortgage secures further loans, but does not mean we have to make further loans.
- You consent to the registration against the registered title of the Property of a restriction in the following form. No disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the Charge dated [date of charge] in favour of UK Mortgage Lending Ltd referred to in the Charges Register.
- You consent to the registration on the registered title of the Property of an agreed notice in our favour in respect of this mortgage deed.

Signed as a deed by the Borrowers in the presence of witnesses:

Borrower signatures	Witness signature, name and address (signature of each borrower must be witnessed separately)
Borrower 1 <div style="border: 1px solid red; padding: 5px; display: inline-block;">  Signature: _____ Full name: MR APPLICANT ONE TESTPM1 </div>	Witness signature: _____ Witness full name: _____ (in block capitals) Witness address: _____ I confirm I was physically present when the Borrower signed the Deed
Borrower 2 Signature: _____ Full name: _____	Witness signature: _____ Witness full name: _____ (in block capitals) Witness address: _____ I confirm I was physically present when the Borrower signed the Deed

Form of Charge Filed at HM Land Registry under reference MD1611E

* Required

Full Name* **Initials***

OR SELECT A SIGNATURE **DRAW** **UPLOAD**

DRAW YOUR SIGNATURE **Clear**

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts.

ADOPT AND SIGN **CANCEL**

4. Credit Consolidation Form

Once the mortgage deed has been signed, you will then be able to scroll through your Offer Documents. If you are borrowing funds for credit consolidation, then the following form will be included in the process. As shown to the right, your outstanding creditors to be paid will be listed. You will be given the option to free type a **'Revised Amount To Pay'** if you have made a payment since you went through the application with your broker. **Please note** select **'Next'** on the left-hand side of the page once you have finished.

5. Cash Out Form

You will have the option to list any remaining funds and what they will be used for. Once all information is accurate and correct, you will then need to e-sign this form, shown in the red box to the left. **Please note**, there is a free text box towards the bottom of the form which can be used to inform us of any changes you need to make to your credit consolidations that you can't make on the form e.g. amend your creditor list, amend a reference number or account number etc. Once e-signed, you will not be able to enter notes in the free text box, and the payments will be made directly to the creditors by us on the day of payout so it's important all of the details you have provided are correct including the sort code and account number, your reference number and the amount to pay.

THINK CAREFULLY BEFORE SECURING DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

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Please use this box to provide any extra comments or amendments needed to the creditor details displayed on the previous page.

It is very important to ensure all your creditors details are correct: Creditor name, account number, sort code and the reference number as these are the details we will use to make payments.

It is also important to check that the amounts to pay are correct and have not changed since you provided the details. You can amend these on the previous page in the 'Revised Amount to Pay' column.

If you have no comments/amendments and are happy that the details on the previous page are correct, then please enter 'N/A' in this box.

Upon receipt of your signed documents, we will proceed to payout based on the details on the previous page. If you have made your broker aware of any amendments it is imperative you ensure they have been reflected on the previous page and if not, you need to notify us of the changes using this notes section.

To close this box and enter notes, please click the symbol in the top left of this box.

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

6. Your Direct Debit Mandate

You will need to input the account holders name(s), sort code, account number and bank address details as the red boxes show on the right hand side. Please note that this cannot be a business bank account and the account must be in the name of the applicant(s). Finally, you will need to e-sign this document and select 'Next' in order to proceed.

Enter text

FINISH MORE OPTIONS

DocuSign Envelope ID: B8912277-A550-42D3-9667-219AB6119FB4

peppermoney

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98101 • (206) 219-0200
www.docusign.com

Direct Debit

Please fill in the whole form using a ball point pen and send it to:

UK Mortgage Lending Ltd, via Pepper Money
4 Capital Quarter
Tyndall Street
Cardiff
CF10 4BZ

Service user number:
5 0 7 5 4 6

Reference:
2000352545

Instruction to your bank or building society to pay by Direct

Instruction to your bank or building society
Please pay UK Mortgage Lending Ltd, via Pepper Money Direct
Debits from the account detailed in this Instruction subject to the
safeguards assured by the Direct Debit Guarantee. I understand
that this Instruction may remain with UK Mortgage Lending Ltd, via
Pepper Money and, if so, details will be passed electronically to my
bank/building society

Bank/building society account number:
Branch sort code:
Name and full postal address of your bank or building society:
The Manager Bank/building society
Address:

Signatures(s):
Sign

7. Minor Amendments Form

If during your application process we determine we need a Minor Amendments Form, this will be included in your Offer Pack for you to e-sign. This form allows us to make minor amendments to transaction documents lodged at the Land Registry where required.

NEXT

money

6th February 2024
HM Land Registry

Title Number:
Property: 1 Rhiwbina Hill Rhiwbina Cardiff CF14 6UP
Lender: UK Mortgage Lending Ltd

I / we Mr Roger REGRESSION TestPM1 authorise UK Mortgage Lending Limited and/or their solicitors
Robertsons Legal Limited to:

- make minor amendments to transaction documentation lodged for registration at HM Land Registry and initial those amendments on our behalf; and
- apply to update the proprietorship register where a variation in name has been identified and
Required - Sign Here - Sign Here for the variation accompanies this application.

Signed: Sign

Mr Roger REGRESSION TestPM1

Dated: 6/2/2024

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

8. Finish

The final step is to select **'Finish'** in the top right-hand side of the page, as shown below in the blue box. This means that an invitation will automatically be sent to your designated witness, using the details you provided in Step 2. However please note that you will not be able to finish this step until all mandatory fields have been completed.

Enter text

FINISH MORE OPTIONS ▾

Please fill in the whole form using a ball point pen and send it to:

UK Mortgage Lending Ltd, t/a Pepper Money
4 Capital Quarter
Tyndall Street
Cardiff
CF10 4BZ

Name(s) of account holder(s):
Applicant One

Bank/building society account number:
1 1 1 1 1 1 1 1 1

Branch sort code:
1 1 1 1 1 1

Name and full postal address of your bank or building society:
The Manager [] Bank/building society
Address:
[]
Postcode:

Instruction to your bank or building society to pay by Direct Debit
Debit
Service user number:
5 0 7 5 4 6
Reference
2000352545

Instruction to your bank or building society
Please pay UK Mortgage Lending Ltd, t/a Pepper Money Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with UK Mortgage Lending Ltd, t/a Pepper Money and, if so, details will be passed electronically to my bank/building society

Signature(s):
DocuSigned by:
Applicant One
F1A70BD00336B427...

Date:

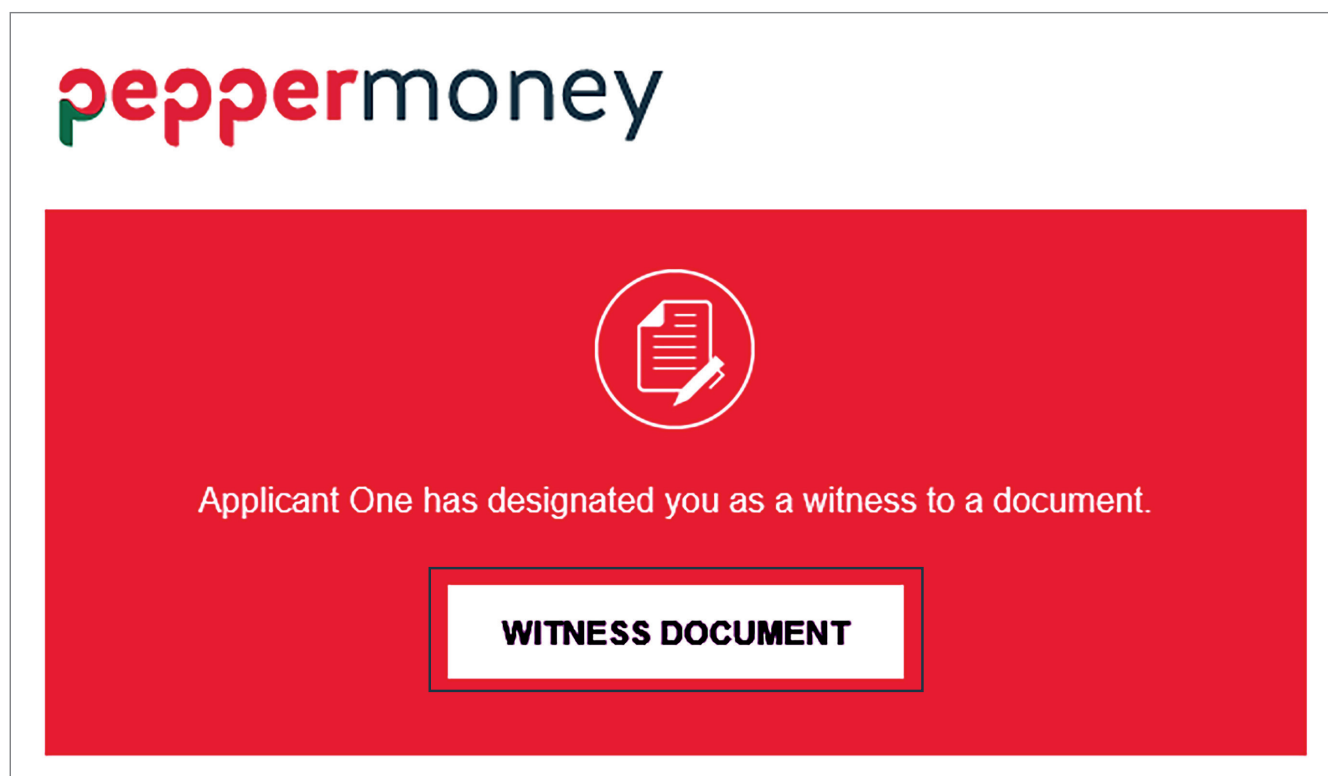
NEXT

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

Witness Journey

1. Your Witness Invitation

Once you have completed the e-sign journey and selected 'Finish', your nominated witness will receive the following invitation to e-sign:



Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

2. Your Witness Information


Once your witness has clicked the **'Witness Documents'** link in the email, they will be taken through a two factor authentication process using their mobile telephone number input by you in Step 2 of the Applicant Journey. They will be sent an authentication code by **'SMS'** to input on their screen:

DocuSign

Let's Verify Your Phone Number

A code will be sent to: +** *****2066.

Receive the code via:

**Text message**
Mobile phone required. Rates may apply.

[My phone number isn't listed](#)

By choosing to receive a phone call or SMS, you're authorising us to send you a one-time passcode. It will come from an automated system.

DocuSign

Enter security code

The code was texted to +** *****2066


Didn't receive the SMS?
Try again in 5 seconds

CONFIRM CODE

BACK

DocuSign

Your Phone Number Has Been Verified



Redirecting you in 2 seconds...

3. Authentication

Once authenticated, your witness will need to complete the mandatory '**Occupation**' and '**Address**' fields below before clicking '**Submit**'. Please note that the witness's name and email address will be greyed out as these were input by you as part of your process.

×

Please Identify Yourself

You have been identified as a signing witness for Applicant One. Please enter or correct the information below.

Name *

Witness 1

Email Address *

witness1@emailaddress.com

Occupation *

Address *

SUBMIT

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

4. Signing the Mortgage Deed

The next step is for your witness to **e-sign** the Mortgage Deed, as well as provide their address details. **Please ensure your full address is entered, with the final address box being populated with your postcode.** They do not need to enter their name here as this is already pre-printed on the Deed. The Mortgage Deed will be the only document that the witness will be able to see and sign. To confirm, they will not see any of the other forms or details of your loan. The name of your witness will be pre-populated and greyed out, as this has already been provided by you as part of your process.

NEXT

FINISH

The Mortgage Conditions:

The Property:

Title number:

Application number:

- This mortgage deed incorporates the Mortgage Conditions. You have received a copy of them and agree to comply with them.
- You charge the Property with full title guarantee by way of legal mortgage as a continuing security for the payment and discharge of the Secured Liabilities (as defined in the Mortgage Conditions). This mortgage secures further loans, but does not mean we have to make further loans.
- You consent to the registration against the registered title of the Property of a restriction in the following form. No disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the Charge dated [date of charge] in favour of UK Mortgage Lending Ltd referred to in the Charges Register.
- You consent to the registration on the registered title of the Property of an agreed notice in our favour in respect of this mortgage deed.

Signed as a deed by the Borrowers in the presence of witnesses:

Borrower signatures	Witness signature, name and address (signature of each borrower must be witnessed separately)
<p>Borrower 1</p> <p>Signature: _____</p> <p>Full name: _____</p>	<p>Witness signature: </p> <p>Witness full name: _____ (in block capitals) Required - Address Line 1</p> <p>Witness address: _____</p> <p><small>I confirm I was physically present when the borrower signed the Deed</small></p>
<p>Borrower 2</p> <p>Signature: _____</p> <p>Full name: _____</p>	<p>Witness signature: _____</p> <p>Witness full name: _____ (in block capitals)</p> <p>Witness address: _____</p>

Complete!

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email

Password

Confirm Password

Country/Region

-- select --
▼

By clicking the 'SUBMIT' button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

Electronically sign any document.

Get signatures from others.

Sign on the go with DocuSign Mobile!

SUBMIT
NO THANKS

Once the mandatory fields have been populated by your witness, they will then need to select **'Finish'** in the top right-hand corner of the page to finish the process:

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

e-signatures: FAQs

1. Will I be eligible for the e-signature process?

You will be eligible if:

- your security property is registered in England or Wales;
- you have your own unique telephone number and email address;
- you do not require independent legal advice; and
- you have proficient computer, financial and English language skill levels to complete the e-signature documentation without additional help

Ineligible customers will continue to receive a paper copy of the Offer Pack and Deed directly from Pepper Money in the post, with a requirement for the Deed to be signed and a hard copy original returned via the post.

2. What if I would prefer a paper copy?

This is not a problem. You will receive a paper copy of the Offer Pack and Deed directly from Pepper Money in the post, with a requirement for the Deed to be signed and a hard copy original returned to Pepper Money via the post. If you do not wish to proceed with the e-signature process, you should contact your broker, who will be able to send your documents via email or post.

3. Which documents can be e-signed in the process?

The following documents can be signed as part of the e-signature process:

- Mortgage Deed
- Credit Consolidation & Cash Out Form
- Minor Amendments Form
- Direct Debit Mandate

FAQs (continued)

4. What is the role of Robertsons Solicitors in the e-signature process?

We have instructed Robertsons Solicitors to act on our behalf and help manage the conveyancing and e-signing process to make this as smooth as possible. This is the reason you will receive the Docusign email from Robertsons Solicitors branded Pepper Money.

5. What happens if I enter my witness mobile number incorrectly or I need to change my nominated witness?

In this instance, you should contact Robertsons Solicitors (the solicitors acting on Pepper's behalf and who are helping us manage the e-signing process). You can email them at pepper@robsols.co.uk. They will then amend this so you can proceed with the journey.

6. What do I do if Applicant 2 does not receive an email to e-sign?

In this event, you should check whether the witness for applicant 1 has completed their part of the process, because if they haven't, then the email will not be sent to applicant 2. If the witness has completed their part of the journey and an email has still not been received by applicant 2 they should check their junk email. If the email can still not be found please email Robertsons Solicitors (pepper@robsols.co.uk).

7. Does my witness need to be physically present when I sign the mortgage deed?

Yes, in order to properly execute the Mortgage Deed, your witness, must know you, however they must not be a relative or live in the same property as you, and will need to be present to witness you e-sign the Mortgage Deed. You will need to provide the full name, email address and mobile number of your witness as part of the Mortgage Deed e-sign process. This is so your witness can be sent the Mortgage Deed to e-sign (witness) once you have e-signed your documents.

FAQs (continued)

8. How soon after Pepper has agreed to issue my loan offer will I receive my documents to e-sign?

Once Pepper has agreed to Offer your loan, you will receive an invite to e-sign your documents within 3 working hours (based on standard business hours of 9am-5pm Monday to Friday).

9. Can my witness be a relative?

No, your signature must be witnessed by an independent witness who knows you, who is not a relative and does not live with you.

10. Can I use the same witness details for both applicants on a joint application issued for e-signature?

Yes, the same witness can be used for both Applicant 1 and Applicant 2 on a joint application.

11. What if I have a query about any of the documents and / or their contents?

Please contact your broker who will be able to assist you with any questions you may have with regards to the documentation and / or their contents.

12. How long will it take before I receive my funds after the e-signature process has been completed?

As long as we have received all outstanding documents and information required, it should take approximately 24 – 48 hours for the funds to be paid.