e-signatures Customer Process Guide

www.pepper.money to discover more.

Version 1.2



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 (Pre Offer)

Your Invitation

- Once your application has been submitted by your broker and you have had a call with us, you will receive an email from Pepper inviting you to review your Application Summary document. Please note that this document is for your review and you will not be required to sign or return this document.

2. Reviewing your Application Summary

You need to review your Application Summary document and once finished select **'Close'** at the bottom or top right hand side of the page. Please note that you can review this document at any time by going to the original email in step 1 and selecting **'Review Document'**.



e-signatures: What to Expect Applicant Journey (Post Offer)

Your Invitation

Once your application has moved to Offer stage, 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.

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.

peppermoney	
Graeme Smith sent you a document to review and sign.	
REVIEW DOCUMENT	
Thank you for your recent application for a second charge mortgage with Pepper Money.	
Your binding Mortgage Offer and Mortgage Deed General Mortgage Conditions Complaints Leaflet Tariff of Fees & Charges Leaflet Consolidation and Cash out Form	
If you are happy to accept the terms of our offer, you can electronically sign (E-	

Witness 1 Information	
This document requires a witness to complete the signing process. Please enter the information for the witness below.	
Name "	
Email Address *	
SMS Authorization * +44 v Phone Number]
Message to Witness	
250 characters remaining	
CONTINUE	

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	* Required	×
		@ Q ⊻, ⊑ ⊏ 0		Full Name*	Initials*
START	2 You charge the Property with full tille guarantee t and discharge of the Secured Liabilities (as defi loans, but does not mean we have to make furth	y way of legal mortgage as a continuing security for ted in the Mortgage Conditions). This mortgage se er loans.	the payment cures further		
	3 You consent to the registration against the regist disposition of the registered estate by the proprie charge, not being a charge registered before the consent sinced by the proprietor for the time beir	ered title of the Property of a restriction in the follow tor of the registered estate, or by the proprietor of an e entry of this restriction, is to be registered with of the Charace dated (date of charge in favour of I	ny registered out a written JK Mortoage	OR SELECT A SIGNAT	URE DRAW UPLOAD
	Lending Ltd referred to in the Charges Register. 4 You consent to the registration on the registered of this mortgage deed.	title of the Property of an agreed notice in our favo	ur in respect	DRAW YOUR SIGNATURE	Clear
	Signed as a deed by the Borrowers in the presen	ce of witnesses:			
	Borrower signatures	Witness signature, name and address (signature of each borrower must be witnessed	separately)		
	Borrower 1 Signature: Full name: MR APPLICANT ONE TESTPM1 Borrower 2 Signature: Full name:	Witness signature: Witness full name: (in block capitals) Uitness address: 1 confirm I was physically present when the Borrower s Witness signature: Witness full name: (in block capitals) Witness full name: (in block capitals) Witness address: I confirm I was physically present when the Borrower s	igned the Deed	L By selecting Adopt and Sign, initials will be the electronic r initials for all purposes when documents, including legally	, I agree that the signature and epresentation of my signature and I (or my agent) use them on binding contracts.
	Form of Charge Filed at	HM Land Registry under reference MD1611E		ADOPT AND SIGN	NCEL

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.

lease review the documents	below.									FINISH	OTHER ACTIONS +
				ଭ୍ର	* ●	C 12					
	DocuSign Envelop	e ID: B08FCFE1-BE	IAC-42E6-AC2E-F8	917370122A							
	Credit (Consolidatio	ns and Casl	h-out Form				F	eppermone	у	
	The information on this form sets out the way in which we will be sending out the proceeds of the Isan that you have requested.										
	You must chec that if the figure Revenues to c	k/complete all details as below change sub	below and return the stantially we may no will will be made do	e form to us once you are happy that ed to re-assess your loan to ensure worth from us to the creditor. If we	t the details are co that it remains affor	rrect. If any of the infor indable.	mation is incorrect plue	aase make any changes in	the table below. Please no	ote	
	please advise	us of this immedial PORTANT that you	tely. We may pay yo add the correct refe	ur creditors by an alternative me erence number as this number wi	thod if we consid	er it more appropriate us to enable each cre	ditor to allocate the	funds to them.	t via a specific metriou o		
	Finally, please responsibility to	note that if funds are contact the creditor	sent to a creditor wit to advise them of the	h the details that you have provided e error and have them correctly re-a	which subsequen flocate any funds.	By prove to be incorrec	t, we will not waive an	ny interest that we charge	you and it will be your		
	Applicant	Account Type	Payee Name	Account no./Reference no./Card no.	Sort-code	Account No	Amount we will pay	Revised Amount to pay	Payment Method (C / EFT)	hq	
FILL IN											
										_	
								A	count Number: 2000350	789	

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.

	A south a south of	Annelli		Duran and Carab and
Name:	Applicant 1	Name:	(P <mark>O</mark>]	ptional ide a full breakdown Amount below)
Signature:	DocuSigned by: 1DD6FF19E318496	Signature:	2. 3. 4.	
Date:		Date:		iqual 2. 0.01
UK Mortgage Lendin not reg	ig Ltd (UKMLL) tra Pepper Money is gulate our Buy to Let mortgages. UP Registered Office: 4 I	authonsed and regulated by the Financia (MLL is a member of the Finance and Lea Capital Quarter, Tyndall Street, Cardiff, CF Calls may be monitored or recorde	I Conduct Authonny (FCA) under registration number 7 sing Association and follows its Lending Code as a pro 10 4BZ, Registered in England and Wales under Com d for training, compliance and evidential purposes.	10410 as a provider of regulated mortgages. The FC, wider of second charge regulated mortgages, pany Number 08698121.
Please	e use this box to provide any (extra comments or amendments ne	eded to the creditor details displayed on the p	previous page.
It is ve details	ery important to ensure all you s we will use to make paymen	r creditors details are correct: Cred ts.	litor name, account number, sort code and the	e reference number as these are the
It is al	so important to check that the	amounts to pay are correct and ha	ave not changed since you provided the detail	s. You can amend these on the previous
page i	in the Revised Amount to Pay			

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 +
	g G ∓ [⊥] ⊑ ≿ ©
NEXT DocuSign Envelope ID: 88912277-A550-42D3-9687-219A86119FB4	DEMONSTRATION DOCUMENT ONLY PROVIDED BY DOCUSION ONLINE SIGNING SERVICE 993 34 Avs. Stute 170 - Stantie - Washington (2010) 219-2200 www.docusign.com
Piesse fil in the whole form using a ball point peen and sent if its:	Instruction to your bank or building society to pay by Direct Service user number: 5 0 7 5 4 6 Reference 2000352545 Instruction to your bank or building society Please pay UK Morigage Lendrig LM, UA Proger Money Direct ophis from the associated datability in Its Instruction subjects to the subject of the associated datability in the Morigage LM and plat. The transfer of the association of the service of the servic

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.

	money t: 0333 044 3125
NEXT	www.popper.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 <u>Required - Sign Here - SignHere</u> for the variation accompanies this application. Signed
	Mr Roger REGRESSION TestPM1
	Dated .6/2/2024

8. Application Declaration

You will need to fill out your Marketing preferences within the top right hand corner of the Application Declaration. If you do not fill out the Marketing Preferences section, we will assume that you have opted out of receiving Marketing communications from us. Finally, you will need to e-sign this document and select 'Next' in order to proceed.

pepper money logo

14. Your confirmations in relation to information In particular you confirm that

14.1 If the second charge mortgage term takes you beyond your intended referement age, by proceeding with this application you confirm that your mortgage intermediary has provided you with advice on this matter and that the implications of borrowing beyond your intended retirement age are fully understood by you. If you don't fully understand the implications of borrowing beyond your intended retirement age, please speak to your broker.

14.2 All of the information is true, accurate and complete and is not ambiguous or misleading. You have not withheld or concealed anything which adversely affects and/or is reasonably likely to adversely affect those things or our assessment and/or any information.

14.3 You shall let us know at once (and provide us with full details) If you become aware that any *information* is or becomes wrong or out of date or if anything changes in any way which adversely affects and/or is reasonably likely to:

- render any information ambiguous and/or misleading; or
- adversely affect the truth, accuracy and/or completeness of the information or our assessment of you and/or any information.

14.4 You are entitled to, and have the consent of, each person to disclose information relating to that person that you have provided in, or in connection with, this application, or which you otherwise provide to us, which may be used as indicated in this document.

14.5 Where you have asked a person (other than a member of our staff) for advice and/or a recommendation about a loan or similar product, that person (not us) is responsible to you for any advice which that person gives or any recommendation which that person makes. You must notify that person of any material changes to the *information* in order that such person can provide you with updated advice and recommendations. [IsVholesaleApp2]You confirm that you have not received any advice or any recommendation from us in connection with this application. [IsVholesaleApp2]

Application Declaration - To be signed by all applicants

15. Letting you know about our lending products and services

[LegalEntityName] and its group companies would like to keep you informed of products, services, and member offers that we consider relevant to you. We will not share your information with external companies for the purposes of marketing. You can choose how we may contact you as below:

Applicant 1	Applicant 2
Email	Email
Phone	Phone
Post	Post

You can withdraw your consent to such communications at any time by contacting DPO@pepper.money

16. Fees and Costs associated with the second charge mortgage

We set out any fees and costs that you are required to pay in order to obtain the second charge mortgage within the illustration. Full details of these costs will be included in the terms and conditions of your second charge mortgage offer and the tariff of fees and charges.

Applicant 1		Applicant 2			
Name:		Name:			
Signature:		Signature:			
Date:		Date:			
Date:		Date:			

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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9. 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 -
	Q
NEXT	Plases fil in the whole form using a ball point pen and send it to: UK Mortgage Lending Ltd, Va Pepper Money 4 Capital Quarter Tyndall Street Certon 48Z Name(s) of account holder(s): Applicant One Bank/building society account number: Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase pay UK Mortgage Lending Ltd, Va Pepper Money Direct Delase The Mortgage Lending Ltd, Va Pepper Money Direct Delase Direct Delase De

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:



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:



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.

You have been identified as a signing witness for Applicant One. Please enter or correct the	
information below.	
Name *	
Witness 1	
witness1@emailaddress.com Occupation *	
Address *	
SLIBMIT	

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.

Please review the docume	ents below.							FINIS	
			ର ପ	₽ ®					
	The Mortgage Conditions:								
NEXT	The Property:								
	Title number:								
	Application number:								
	 This mortgage deed incor comply with them. 	porates the Mortgage	Conditions. You I	have receive	d a copy of them	and agree to			
	2 You charge the Property with full tille guarantee by way of legal montgage as a continuing security for the payment and discharge of the Secured Liabilities (as defined in the Mortgage Conditions). This mortgage secures further leans, but does not mean we have to make further leans.								
	3 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 Ld referred to in the Charges Register. 4 You consent to the registration on the registered title of the Property of an agreed notice in our favour in respect								
	Signed as a deed by the Bor Borrower signatures	rowers in the presenc	e of witnesses: Witness signa	ture, name a	nd address				
	Borrower 1		(signature of ea	Sign	must be witnesse	d separately)			
			signature:	<u>*</u>					
	Signature		Witness full name:						
	Full name:		Witness addre	vsically presen	t when the Bor ower	signed the Deed			
	Borrower 2	Ľ	Witness signature:						
	Signature:		Witness full na (in block capita	ame: Is)					
	Full name:		Mitmoor addre						

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:

Complete!	
Sign up for a FREE DocuSign account toda	ay and sign all your documents electronically.
Email	Electronically sign any document.
Password	Get signatures from others.
Confirm Password	Sign on the go with DocuSign Mobile!
Country/Region	
select	▼
By clicking the 'SUBMIT' button, you agree to the Terms & Conditions \overrightarrow{D}^3 and Privacy Policy \overrightarrow{D}^3 .	
SUBMIT NO THANKS	

e-signatures: FAQs

Will I be eligible for the e-signature process?

You will be eligible if:

2.

- 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.

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 Do I need to sign the Application Summary?

No, this document is only sent to you for your review and you do not need to sign or return this document at any point.

FAQs (continued)

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
- Application Declaration

5. 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.

6. 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.

7. 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).

FAQs (continued)

B. 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.

9 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).

10. 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.

11. 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.

12. 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.

13. 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.