

peppermoney

e-signatures

Witness Process Guide

www.pepper.money to discover more.

Version 1.0



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.

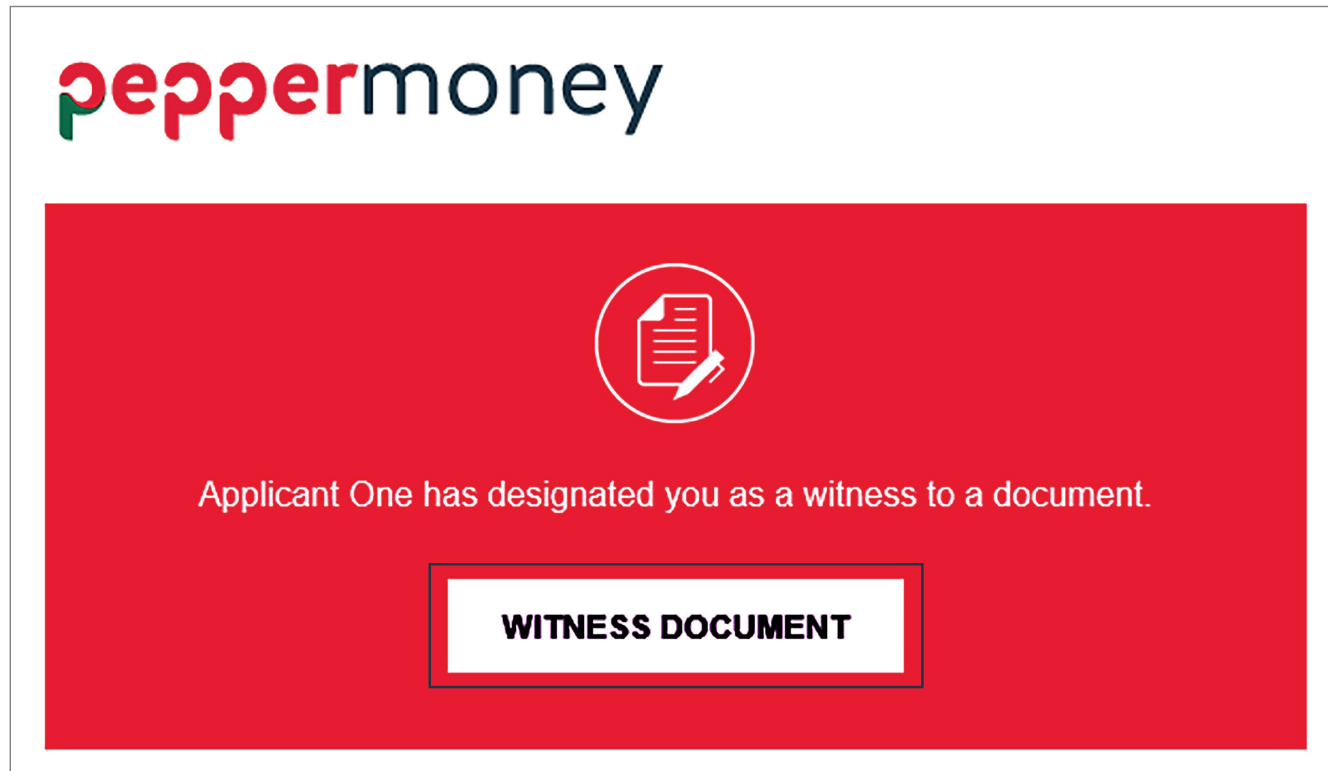
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E-Signatures: What to Expect

Witness Journey

1. Invitation

Once the applicant has completed their part of the e-sign journey, you will receive the following invitation to e-sign:



2. Authentication

Once you have clicked the **'Witness Documents'** link in the email, you will be taken through a two factor authentication process using your mobile telephone number, which would have already been provided by the applicant as part of their e-signature process. You will be sent an authentication code by **'SMS'** to input on your 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. Identify Yourself

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

4. Witnessing the Mortgage Deed

The next step is for you to witness the Mortgage Deed by e-signing and providing your address details. **Please ensure your full address is entered, with the final address box being populated with your postcode.** You do not need to enter your name here as this is already pre-printed on the Deed.

Please review the documents below.


FINISH

NEXT

The Mortgage Conditions:	
The Property:	
Title number:	
Application number:	

- 1 This mortgage deed incorporates the Mortgage Conditions. You have received a copy of them and agree to comply with them.
- 2 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.
- 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 Ltd 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 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 Signature: _____ Full name: _____	Witness signature:  Witness full name: _____ (in block capitals) Required - Address Line 1 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) _____

You will then be presented with this screen to confirm the process is fully complete.

Complete!

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




Email

Password

Confirm Password

Country/Region

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!

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