

**Subject:** SLM Group Panel Solicitor  
**From:** "Nicola Flux" <N.Flux@slmh.co.uk>  
**Date:** Fri, 17 Feb 2006 14:31:27 -0000  
**To:**  
**CC:** <concepttoreality@skynet.be>

Dear Diane

We have been advised by Peter Westgate of Churchills that you have expressed an interest in becoming a Panel Solicitor for the SLM Group, to act for customers who are looking to complete a Turnkey Cash Release Mortgage.

We are aware that you already have some experience in dealing with the TM product but hopefully these documents will answer any further queries you have. Please find attached the following:

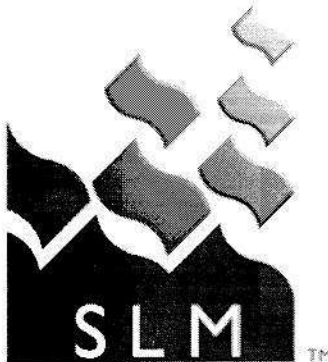
- TM Solicitors Briefing: This will explain who we are and what we do.
- TM Solicitors Instructions: This will explain what is expected from you.
- TM Spanish Solicitor Agreement Template: This is the Agreement between us and summarises the responsibilities we both have.
- Spanish Solicitor Authorisation Application: You will need to complete and return this to us together with correctly Notarised documentation before we can proceed with your application.

The main areas to consider are that we are looking for Panel Solicitors to obtain and check the Nota Simple and ensure that the properties have been registered correctly and are totally unencumbered at the start of the application process so we can identify and resolve potential problems long before we get to completion of the TM Loan.. This will effectively mean that the Introducer (Churchill's for examples) will forward to you a copy of the customers' application form and the Escritura at the same time as they send it to us. You will then be required to check the details as above prior to us requesting a valuation on the property and to then go through the legal documentation with the customer, advise them where necessary and ensure that all documents are completed and signed as appropriate before returning them to us via courier.

Once you are an approved Panel Solicitor we will pay on completion of each deal €500 directly to you. Any fees you charge above this amount will be the customers' responsibility.

Once you have had an opportunity to read these documents and decide whether you feel this is something you would like to become involved with, then please contact either myself or John Carter (+44(0)1329 227522 for an initial discussion so that we may answer any queries you may have.

Kind regards

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|   | <p><b>SLNMB Limited</b></p> <p><b>NICKY FLUX</b></p>                       |
| <p>General Tel: +44 (0)1329 227500<br/>Facsimile: +44 (0)1329 227501<br/>Email: <a href="mailto:info@slnmb.co.uk">info@slnmb.co.uk</a></p> | <p>Cams Hall<br/>Fareham<br/>Hampshire<br/>PO16 8AB<br/>United Kingdom</p> |

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