

P00000001/000001

LS Claims
13th Floor
Piccadilly Plaza
Manchester
M1 4BT

Dear <<firstname>>,

Re: Your Mis-sold Mortgage Refund

Thank you for choosing Ingram Toft. With an ever-increasing claim portfolio and satisfied customers, we can assure you that your claim is in safe hands.

We have enclosed for your attention the following documents:

1. Our standard Form of Authority for each claim (s)
2. Terms and Conditions
3. Financial Ombudsman Service Questionnaire
4. Self-Addressed Envelope (No Stamp Required)



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You will need to complete and return to us the above documents using the prepaid envelope provided.

Once we receive your completed application, we will initiate our claims process and contact you as soon as a settlement figure has been proposed. You will be able to check the status of your claim by contacting us by phone or e-mail on receipt of which we will provide you with details.

We look forward to a successful outcome in relation to your claim.

Yours sincerely,

Ingram Toft



Services	<p>We are providing you with claims management services and assisting you in pursuing a claim against your lender in relation to breach of mortgage contract</p> <p>We will only pursue a claim where we believe that there are merits in relation to your claim. You would need to provide us with details and forms of authority in order for us to obtain relevant information from third parties on your instructions.</p> <p>When we identify a valid claim, we will provide you with details of the basis of the complaint and submit the complaints to third party. If the complaint is rejected, we will provide you with assistance in pursuing the matter to the financial ombudsman in the event that you wish to do so.</p>
Claims Steps	<p>In order to start the claim process, you would need to complete the form of authority and sign the terms and conditions. As mentioned above, we would require a completed form of authority. We will update you in relation to your claim at least once every three months. If in the interim period, you require any further information, please do not hesitate to contact us, and we will provide you with an update as often as you request.</p>
Complaints	<p>Please note that you have the right to make this complaint yourself directly with the lender.</p>
Fees	<p>The fees, we charge 25% plus VAT in relation to the claim. This 25% plus VAT, for example, if we recover £1000 for you, then our fees would be £300 all inclusive, leaving you with a £700. If we recovered £3000 for you, then our fees would be 25% plus VAT, which comes to, £900. If we recovered £10,000 for you, then our fees would be £3000 inclusive of VAT. Please note that this is an illustration and not to be taken as an estimate of the amount you are likely to receive, or that is likely to be recovered for you.</p>
Cancellation	<p>You have the right to cancel this agreement within 14 days with no penalty. If you cancel it after the 14-day period, then we reserve the right to charge the cost of work done up until the time of cancellation.</p>
Statutory Ombudsman/ Compensation Scheme/ADR	<p>Please note you have the right to make this claim directly with the lender or with the financial ombudsman service without incurring fee. You do not have to use the services of a CMC in order to pursue this claim. Using CMC does, however, save you the time of pursuing the process yourself. And the use of experts in the field can only serve to help your case.</p>



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MORTGAGE QUESTIONNAIRE

INTRODUCER DETAILS

Company:

Contact:

Address:

Telephone: Email:

PERSONAL DETAILS

Title:

Forename(s): Surname:

Date of birth: National Insurance number:

Home Tel: Work Tel: Mobile:

Email address (compulsory):

Address:

Is it joint mortgage? (If yes please complete details of 2nd applicant below): YES NO

Title:

Forename(s): Surname:

Date of birth: National Insurance number:

Home Tel: Work Tel: Mobile:

Email address (compulsory):

PROPERTY DETAILS

Claim property full address:

Date of purchase/remortgage:

Value of property on date you took mortgage out: £

Do you have a copy of the valuation? YES NO

Estimated Value of the property now (if known): £

Type of property:

House Bungalow Flat Masonite

Description:

Detached Semi-detached Terraced Purpose Built Converted

State Number of:

Receptions Bedrooms Kitchens Bathrooms

RIGHT TO BUY DETAILS

Right to Buy Value Right to Buy Discount Right to Buy Purchase Price

£ £ £



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THE MORTGAGE

LENDER 1	LENDER 2
Name <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Postcode <input type="text"/>	Postcode <input type="text"/>
Interest only/Repayment <input type="text"/>	Interest only/Repayment <input type="text"/>
Account Number <input type="text"/>	Account Number <input type="text"/>
Date Taken Out <input type="text"/>	Date Taken Out <input type="text"/>
Valuation Time <input type="text"/>	Valuation Time <input type="text"/>
Loan Amount <input type="text"/>	Loan Amount <input type="text"/>
How did they contact you? <input type="text"/>	How did they contact you? <input type="text"/>
Did they claim to be acting independently? <input type="checkbox"/> Yes <input type="checkbox"/> No	Did they claim to be acting independently? <input type="checkbox"/> Yes <input type="checkbox"/> No

BROKER 1	BROKER 2
Broker <input type="text"/>	Broker <input type="text"/>
Company <input type="text"/>	Company <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Telephone <input type="text"/>	Telephone <input type="text"/>
Fee charged <input type="text"/>	Fee charged <input type="text"/>
How did they contact you? <input type="text"/>	How did they contact you? <input type="text"/>
Did they claim to be acting independently? <input type="checkbox"/> Yes <input type="checkbox"/> No	Did they claim to be acting independently? <input type="checkbox"/> Yes <input type="checkbox"/> No

SOLICITOR 1	SOLICITOR 2
Broker <input type="text"/>	Broker <input type="text"/>
Company <input type="text"/>	Company <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Telephone <input type="text"/>	Telephone <input type="text"/>
Fee charged <input type="text"/>	Fee charged <input type="text"/>
How did they contact you? <input type="text"/>	How did they contact you? <input type="text"/>



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THE ADVICE PROCESS

When you took the mortgage out, was it:

To fund a new residential purchase?	<input type="checkbox"/>	To fund a residential remortgage?	<input type="checkbox"/>
To fund a BTL purchase?	<input type="checkbox"/>	To fund a BTL remortgage?	<input type="checkbox"/>
To fund a commercial purchase?	<input type="checkbox"/>	To fund a commercial remortgage?	<input type="checkbox"/>
To fund a RTB purchase?	<input type="checkbox"/>	To fund a RTB remortgage?	<input type="checkbox"/>

If remortgage:

Was it to reduce your monthly payments?	<input type="checkbox"/>	To release equity?	<input type="checkbox"/>
To consolidate debts?	<input type="checkbox"/>	Other	<input type="text"/>

If the reason was to consolidate debts:

Was it explained that by adding them to your mortgage your property was at risk?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
The amount you would repay would be far greater than over a shorter period?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Were you offered the option of keeping your existing mortgage and getting a loan?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Did you have to pay a redemption penalty to your existing lender?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

YOUR PERSONAL CIRCUMSTANCES AT THE TIME YOU TOOK OUT THE MORTGAGE

What was your employment status at the time you applied?

Applicant 1 occupation	<input type="text"/>	Income: £	<input type="text"/>
Applicant 2 occupation	<input type="text"/>	Income: £	<input type="text"/>
Other (please provide details)			
<input type="text"/>			

If self-employed did the broker/advisor ask to see your accounts (if available)?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Did the advisor / broker ask you about your personal financial circumstances?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

What personal information did they ask you for? please provide as much detail as possible:

Did you self-certify your income?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Did the advisor / broker confirm in detail with you that you could afford the monthly payments now and in the future?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Were you advised how much the payments would increase if interest rates rose by 1 or 2%?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
At the time you applied had you previously had any difficulties making repayments to your existing debts?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Was the stability of the mortgage payments important to you?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Did you want to limit the mortgage term to a specific timescale i.e. 10 years?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

In your own words please describe the main features you were looking for at the time you applied:

Did you have more than one meeting with the broker / advisor?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
If YES, how many?	<input type="text"/>			



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MORTGAGE ADVICE PROCESS – MARKET REVIEW AND PRODUCT SELECTION

Did the broker / advisor review a number of mortgage products with you, or just one Range?
 A NUMBER JUST ONE DON'T KNOW

Did the broker / advisor explain the different types of mortgage products to you and how they worked e.g repayment / interest only?
 EXPLAINED DIDN'T EXPLAIN DON'T KNOW

Were you given a choice of mortgage products from various lenders or just one Range?
 JUST ONE DON'T KNOW

Did the broker / advisor encourage or recommend that you should take a product different to the one that you thought you should take? If yes, please provide further details:

MORTGAGE ADVICE – EXPLANATION PROCESS

Did the broker / advisor explain why he or she thought that the mortgage they recommended was suitable for you, in your circumstances? YES NO

Did the broker / advisor clearly explain how the recommended mortgage worked e.g. how much the payments would be initially and in the future? YES NO

Did the broker / advisor explain that you would be paying more in the long-term? YES NO

Were you given information that explained what would happen to your payments if rates went up or property prices went down? YES NO

If yes, did he/she discuss how to deal with this if it happened? YES NO

Were you given a key facts document which tells you the details of the mortgage? YES NO

Identity of Solicitor (Name plus address and ref. if known):

Mortgage advice process - The records

Do you have any paperwork that was supplied to you by the broker / advisor? YES NO

MORTGAGE LEGAL WORK

Did the mortgage broker insist that you use their solicitor? YES NO

Were they close to your home? YES NO

Did the solicitor go through the mortgage offer with you? YES NO

Did the solicitor explain the mortgage deed to you? YES NO

MORTGAGE ARREARS AND REPOSSESSION

Is your mortgage in arrears now? YES NO

If yes, how many months have you missed and how much is outstanding?

MONTHS £

Have you spoken to your lender about your arrears? YES NO

Have you been offered a solution by your lender to manage the arrears? YES NO

If yes, please provide details:



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Have you been issued with court proceedings?

YES NO

If yes have you taken legal advice?

YES NO

ADDITIONAL PRODUCTS

Did the broker / advisor sell you mortgage payment protection at the time?

YES NO

If yes, did the broker offer you a choice of cover or just a single product?

CHOICE SINGLE PRODUCT

Was the premium a monthly payment or a lump sum added to your mortgage?

Lump Monthly

Were you told the protection was optional?

YES NO

Did you fully understand the extent of the cover being offered?

YES NO

Did the broker / advisor provide you with a copy of the policy document and key facts illustration?

YES NO

Did the broker / advisor advise you to take life cover?

YES NO

If yes, what level of cover was provided?

£

Are you happy for us to give you a FREE no obligation insurance quote?

YES NO

ADDITIONAL COMMENTS



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AUTHORITY FOR RELEASE OF PAPERS

To: _____ lender

I, (full name) _____

I, (full name) _____

HEREBY AUTHORISE you to forward to _____ the complete file of papers relating to your mortgage on:

Date: _____ day of _____ 2019

Signed (Applicant 1):

Signed (Applicant 2):

Your Reference No. : _____

Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (No: 831386). ICO No: ZA096389. Vat No: 287011704

IngramToft



0161 302 1906



refunds@ingramtoft.co.uk



www.ingramtoft.co.uk

AUTHORITY FOR RELEASE OF PAPERS

To: _____ broker

I, (full name) _____

I, (full name) _____

HEREBY AUTHORISE you to forward to _____ the complete file of papers relating to your mortgage on:

Date: _____ day of _____ 2019

Signed (Applicant 1):

Signed (Applicant 2):

Your Reference No. : _____

Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (No: 831386). ICO No: ZA096389. Vat No: 287011704

IngramToft



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AUTHORITY FOR RELEASE OF PAPERS

To: _____ solicitor

I, *(full name)* _____

I, *(full name)* _____

HEREBY AUTHORISE you to forward to _____ the complete file of papers relating to your mortgage on:

Date: _____ day of _____ 2019

Signed (Applicant 1):

Signed (Applicant 2):

Your Reference No. : _____

Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (No: 831386). ICO No: ZA096389. Vat No: 287011704

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Letter of Authority



Guidance Notes

Please write clearly in the white spaces with capital letters or cross the boxes. Once complete please return in the stamped envelope provided

1 Your Details				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<<FirstName>>	<input type="text"/>	<<Surname>>	<<Custom2>>
Contact Number			Email Address	
<input type="text"/>			<input type="text"/>	
----- 2 nd Applicant (only complete if joint account) -----				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Your Address				
Address Line 1			Previous Address (if moved in the last few years)	
<input type="text"/>			<input type="text"/>	
City				
<input type="text"/>				
Postcode				
<input type="text"/>				
3 Your Claim				
Lender			Customer Number	
<input type="text"/>			<input type="text"/>	
To whom it may concern				
<p>As provided for under DISP2.7.2 R of the FCA Handbook, which states that "A complaint may be brought on behalf of an eligible complainant, or a deceased person who would have been an eligible complainant, by a person authorised by the eligible complainant or authorised by law".</p> <p>I/We hereby appoint and authorize Ingram Toft to consider my/our claims for compensation in respect of my mis-sold mortgage claim and act on my/our behalf to seek compensation & submit a Subject Access Request on my behalf under Section 7 of the Data Protection Act 2018. This instruction relates to all products or claims with relation to the above account / policy number.</p> <p>I/We confirm that I/we have lawfully contracted with Ingram Toft and authorise you to comply with any request for Information that may be made, whether by telephone or in writing (including fax or e-mail).</p> <p>I hereby appoint and authorize Ingram Toft to act on my behalf to seek compensation in respect of my mis-sold mortgage claim and agreements. I confirm that Ingram Toft have full delegated authority to act on my behalf and settle my claim without further reverting to myself.</p> <p>Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (FCA no: 831386) Registered Office: Chambers Business Centre, Chapel Road, Oldham, OL8 4QQ. Vat No: 287011704</p>				
Your Signature				
<input type="text"/>			<input type="text"/>	
Main Applicant Date			2 nd Applicant Date	
<input type="text"/>			<input type="text"/>	



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Letter of Authority



Guidance Notes

Please write clearly in the white spaces with capital letters or cross the boxes. Once complete please return in the stamped envelope provided

1 Your Details				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<<FirstName>>	<input type="text"/>	<<Surname>>	<input type="text"/>
Contact Number			Email Address	
<input type="text"/>			<input type="text"/>	
----- 2 nd Applicant (only complete if joint account) -----				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Your Address				
Address Line 1			Previous Address (if moved in the last few years)	
<input type="text"/>			<input type="text"/>	
City				
<input type="text"/>				
Postcode				
<input type="text"/>				
3 Your Claim				
Broker			Customer Number	
<input type="text"/>			<input type="text"/>	
To whom it may concern				
<p>As provided for under DISP2.7.2 R of the FCA Handbook, which states that "A complaint may be brought on behalf of an eligible complainant, or a deceased person who would have been an eligible complainant, by a person authorised by the eligible complainant or authorised by law".</p> <p>I/We hereby appoint and authorize Ingram Toft to consider my/our claims for compensation in respect of my mis-sold mortgage claim and act on my/our behalf to seek compensation & submit a Subject Access Request on my behalf under Section 7 of the Data Protection Act 2018. This instruction relates to all products or claims with relation to the above account / policy number.</p> <p>I/We confirm that I/we have lawfully contracted with Ingram Toft and authorise you to comply with any request for Information that may be made, whether by telephone or in writing (including fax or e-mail).</p> <p>I hereby appoint and authorize Ingram Toft to act on my behalf to seek compensation in respect of my mis-sold mortgage claim and agreements. I confirm that Ingram Toft have full delegated authority to act on my behalf and settle my claim without further reverting to myself.</p> <p>Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (FCA no: 831386) Registered Office: Chambers Business Centre, Chapel Road, Oldham, OL8 4QQ. Vat No: 287011704</p>				
Your Signature				
<input type="text"/>			<input type="text"/>	
Main Applicant Date			2 nd Applicant Date	
<input type="text"/>			<input type="text"/>	



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Letter of Authority



Guidance Notes

Please write clearly in the white spaces with capital letters or cross the boxes. Once complete please return in the stamped envelope provided

1 Your Details				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<<FirstName>>	<input type="text"/>	<<Surname>>	<input type="text"/>
Contact Number			Email Address	
<input type="text"/>			<input type="text"/>	
----- 2 nd Applicant (only complete if joint account) -----				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Your Address				
Address Line 1			Previous Address (if moved in the last few years)	
<input type="text"/>			<input type="text"/>	
City				
<input type="text"/>				
Postcode				
<input type="text"/>				
3 Your Claim				
Solicitor			Customer Number	
<input type="text"/>			<input type="text"/>	
To whom it may concern				
<p>As provided for under DISP2.7.2 R of the FCA Handbook, which states that "A complaint may be brought on behalf of an eligible complainant, or a deceased person who would have been an eligible complainant, by a person authorised by the eligible complainant or authorised by law".</p> <p>I/We hereby appoint and authorize Ingram Toft to consider my/our claims for compensation in respect of my mis-sold mortgage claim and act on my/our behalf to seek compensation & submit a Subject Access Request on my behalf under Section 7 of the Data Protection Act 2018. This instruction relates to all products or claims with relation to the above account / policy number.</p> <p>I/We confirm that I/we have lawfully contracted with Ingram Toft and authorise you to comply with any request for Information that may be made, whether by telephone or in writing (including fax or e-mail).</p> <p>I hereby appoint and authorize Ingram Toft to act on my behalf to seek compensation in respect of my mis-sold mortgage claim and agreements. I confirm that Ingram Toft have full delegated authority to act on my behalf and settle my claim without further reverting to myself.</p> <p>Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (FCA no: 831386) Registered Office: Chambers Business Centre, Chapel Road, Oldham, OL8 4QQ. Vat No: 287011704</p>				
Your Signature				
<input type="text"/>			<input type="text"/>	
Main Applicant Date			2 nd Applicant Date	
<input type="text"/>			<input type="text"/>	



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P00000001/000001/12/13

Letter of Authority: Request for Bank Statements, Mortgage Key Facts Illustration (KFI), and Credit File



Guidance Notes

Please write clearly in the white spaces with capital letters or cross the boxes. Once complete please return in the stamped envelope provided

1 Your Details				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<<FirstName>>	<input type="text"/>	<<Surname>>	<input type="text"/>
Contact Number			Email Address	
<input type="text"/>			<input type="text"/>	
----- 2 nd Applicant (only complete if joint account) -----				
Title	First Name	Initials	Surname	Date of Birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Your Address				
Address Line 1			Previous Address (if moved in the last few years)	
<input type="text"/>			<input type="text"/>	
City				
<input type="text"/>				
Postcode				
<input type="text"/>				
3 Your Claim				
Name of bank		Sort code	Account no.	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
To whom it may concern				
<p>I/We authorise Ingram Toft to request copies of my/our bank statements in relation to my bank account with you between the aforementioned years. This request is not being made in relation to any contemplated action against the bank. Please take this letter as my/our instruction to you to deal directly and exclusively with Ingram Toft in respect of the request for my bank statements and my/our mortgage Key Facts Illustration. This includes a requirement for you to comply with a Data Subject Access Request in accordance with Section 7 of the Data Protection Act 2018 they make on my/our behalf limited to the request for bank statements, mortgage Key Facts Illustration and credit file. I/We authorise Ingram Toft to request copies of my credit file from Experian, Equifax, Noddle and Call Credit.</p> <p>I further authorise and request that the aforementioned banks statements be sent to my representatives Ingram Toft at Ingram Toft, Chambers Business Centre, Chapel Road, Oldham OL84QQ. Telephone: 0161 302 1906 or email refunds@ingramtoft.co.uk.</p> <p>Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (FCA no: 831386) Registered Office: Chambers Business Centre, Chapel Road, Oldham, OL8 4QQ. Vat No: 287011704</p>				
Your Signature				
<input type="text"/>			<input type="text"/>	
Main Applicant Date			2 nd Applicant Date	
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