

'Helper' Advice Sheet

Independent Legal Advice for Helpful Start
Account holders through enact



- > enact are an independent legal firm who offer independent legal advice (ILA) with regards to the Helpful Start Account as part of the Barclays Family Springboard Mortgage. There is no obligation to use enact, and you may choose another firm to provide this service.
- > The ILA service is conducted on the telephone with a lawyer from enact to each 'Helper'. The required documentation will be sent in the post prior to the ILA call and must be returned to enact upon completion of the ILA call to allow the mortgage to progress. You may need to send copies of your ID to enact as part of the process, which is summarised below.

1.



You have opted for enact to provide ILA for the Helpful Start Account and this is indicated on the application form.

2.



The lawyer chosen to undertake the conveyancing of the property to be purchased should be informed of the requirement for ILA and that enact are facilitating this.

3.



Once the mortgage offer has been received, each 'helper' will be contacted by enact to arrange the ILA Call(s) and obtain permission to carry out ID checks.

4.



Before the actual ILA call, enact will send the relevant documents in the post. The ILA fee must be paid to enact before the ILA call.

5.



enact will complete the ILA on the telephone with each 'Helper'.

6.



enact will send a summary of the ILA to each 'Helper'. Upon receipt of the ILA Summary, each 'Helper' is required to sign the Charge to the bank in the presence of an independent witness and return the signed and witnessed Charge to enact.

7.



enact receive the signed documents enabling the bank to complete the mortgage.

- > If you wish to instruct enact to provide the ILA service, then in the Helpful Start Application Form clearly state 'enact' in the 'Name of Firm' section under 'Legal Advisor details'. No other details are required and any fee payment is arranged directly with enact.
- > The current charge for this service is **£125 + VAT** plus any disbursements per 'Helper'.

For further information, please contact enact on:

0344 244 3200