

By Email Only

Dear

# RE: Request for Information – RFI4815

Thank you for your request for information which was processed in accordance with the Freedom of Information Act 2000 (FOIA). This request is a follow-up to RFI4498.

You requested the following information:

if you can clarify above points and promptly share the same information (excluding columns V, W, Y, Z, AF, and AG) for all properties including those without an EWS1 form and not just for B2 properties in an excel file since you started recording this information without restricting ability to apply filters.

We then wrote to you providing some advice assistance regarding your request. We said:

You have stated:

"if you can clarify above points and promptly share the same information (excluding columns V, W, Y, Z, AF, and AG) for all properties including those without an EWS1 form and not just for B2 properties in an excel file since you started recording this information without restricting ability to apply filters."

Your original request for information handled under RFI4498 was:

"In your response to RFI4132, you refer to a tracker spreadsheet maintained since 2021. Can you please share the tracker spreadsheet so I can see the information available."

Homes England have provided a copy of the spreadsheet which your request referred to. Your request for 'all properties including those without an EWS1 form and not just for B2 properties in an excel file

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since you started recording this information without restricting ability to apply filters' is a new request for information ...

By way of assistance and in the spirit of transparency, we can inform you that a subsequent spreadsheet was naturally produced when Homes England changed its mortgage administrator in June 2023. This spreadsheet contains information about settled and live redemption applications for properties with novel issues, such as unsafe cladding. In order to respond to your new request as it is currently worded, we would be required to manually check the accounts of all Help to Buy: Equity Loan customers in order to ensure this was the full information we held, as we cannot be sure the spreadsheet is a complete record. As in previous requests and ICO Decision Notices, reviewing the information contained in individual customer accounts represents a substantial cost for Homes England and we would look to apply section 12 – cost limit for compliance, again and refuse the new request. However, should your new request be limited to that of the information contained in the new and updated spreadsheet, we would be able to issue a response within the cost limit.

Turning back to the spreadsheet that has already been released to you, we can confirm this was created in order to assist with the management of redemption applications where cladding was presenting an issue with obtaining a valuation, this spreadsheet was not set up only to manage B2 cases but as it happens, the only cases recorded on the spreadsheet are B2 cases.

You then clarified your request:

I confirm my request is limited to the information contained in the complete spreadsheets (old and new) since 2021 till date, excluding the information not to be disclosed as per the Information Commissioner's Decision Notice.

### <u>Response</u>

We can inform you that we do hold the information that you have requested. Please find attached with this response Annex A, two spreadsheets containing information about Help to Buy: Equity Loan redemption applications where the properties were affected by novel issues, including cladding. The first of these spreadsheets has already been provided to you under RFI4498.

Some information has been withheld from disclosure under the following exemptions.

### Section 40 – Personal information

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We have redacted information on the grounds that in constitutes third party personal data and therefore engages section 40(2) of the FOIA.

To disclose personal data, such as names, contact details, addresses, email addresses and personal opinions could lead to the identification of third parties and would breach one or more of the data protection principles.

Section 40 is an absolute exemption which means that we do not need to consider the public interest in disclosure. Once it is established that the information is personal data of a third party and release would breach one or more of the data protection principles, then the exemption is engaged. The full text in the legislation can be found on the following link:

https://www.legislation.gov.uk/ukpga/2000/36/section/40

### Section 43 - Commercial interests

Under section 43(2) Homes England is not obliged to disclose information that would, or would be likely to, prejudice the commercial interests of any party.

The information requested relating to Help to Buy: Equity Loan redemptions engages section 43(2) of the FOIA as it is commercial in nature and its release would be likely to prejudice the commercial interests of Homes England and other interested parties to the information.

Homes England has identified that the information requested, if released, would be likely to prejudice the effective operation of the Help to Buy: Equity Loan programme.

Section 43 is a qualified exemption. This means that once we have decided that the exemption is engaged, Homes England must carry out a public interest test to assess whether or not it is in the wider public interest for the information to be disclosed.

### Arguments in favour of disclosure:

- Homes England acknowledges there is a general public interest in promoting accountability, transparency, public understanding and involvement in how Homes England undertakes its work and how it spends public money.
- Homes England acknowledges the recent Decision Notice (DNIC-272441-B4Z8) issued by the Information Commissioner concerning the release of this information and notes the

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Commissioner's comments that the extent to which Homes England has been able to recover public money leant under the Help to Buy: Equity Loan scheme is significant.

## Arguments in favour of withholding:

- The spreadsheets contain information relating to the original purchase price, the current value, the amount of the equity loan, whether Homes England has agreed the valuation and whether the equity mortgage was redeemed or not. Disclosure of this information would mean that it would be possible to ascertain the commercial position of Homes England regarding the redemption of Help to Buy: Equity Loan. This would not be in the public interest as it would hinder Homes England's ability to recover public money which would not be in the public interest;
- External factors influencing the valuation of the property which would reduce the value of the property and the amount of equity mortgage. This would not only result in a loss to individuals but also the public more widely as well as erode public confidence in Homes England that valuations and redemption figures are of market value and that Homes England are able to recover the maximum amount of equity loan and recoup public money loaned;
- Homes England acknowledges the recent Decision Notice (DNIC-272441-B4Z8) issued by the Information Commissioner concerning the release of this information and recognises that disclosure of the withheld information would be likely to prejudice Homes England's ability to maximise the amount recovered. The Commissioner also notes that managing public money most effectively outweighs that in providing transparency regarding how it has been managed; and
- Homes England has been unable to identify a wider public interest in disclosing the information requested.

Having considered the arguments for and against disclosure of the information, we have concluded that at this time, the balance of the public interest favours non-disclosure.

The full text of the legislation can be found on the following link:

https://www.legislation.gov.uk/ukpga/2000/36/section/43

### Format of the information

We recognise that you requested the information to be provided **"in an excel file since you started recording this information without restricting ability to apply filters".** The Information Commissioner recently released an advisory note which called for all Public Authorities to cease the use of original source

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excel spreadsheets when responding to FOIA requests. This is due to the risk of inappropriately disclosing information. To comply with the advisory note and mitigate the risk of inappropriate disclosures, Homes England provides any information that was recorded in an excel spreadsheet in PDF form.

You can find the link to the Information Commissioner's advisory note here:

https://ico.org.uk/about-the-ico/media-centre/news-and-blogs/2023/09/information-commissioner-callson-public-authorities-to-stop-using-spreadsheets-in-foi-responses/

# **Right to Appeal**

If you are not happy with the information that has been provided or the way in which your request has been handled, you may request an internal review. You can request an internal review by writing to Homes England via the details below, quoting the reference number at the top of this letter.

Email: infogov@homesengland.gov.uk

Information Governance Team Homes England Windsor House 6<sup>th</sup> Floor 42-50 Victoria Street London SW1H 0TL United Kingdom

Your request for review must be made in writing, explain why you wish to appeal, and be received within 40 working days of the date of this response. Failure to meet this criteria may lead to your request being refused.

Upon receipt, your request for review will be passed to an independent party not involved in your original request. We aim to issue a response within 20 working days.

You may also complain to the Information Commissioner's Office (ICO) however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.

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The Information Commissioner's details can be found via the following link:

## https://ico.org.uk/

Please note that the contents of your request and this response are also subject to the Freedom of Information Act 2000. Homes England may be required to disclose your request and our response accordingly.

Yours sincerely,

The Information Governance Team For Homes England

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Tin	ne line Sols for	n Sols letters	Rics val	Title Deeds	E.M	EWS1	RED STAT	MOS	Dec sent	t Dec rc	v'd Source o Funds	f Chasers	Target notes for Homes England	EWS1 Rating	Case With	Homes England notes for Target	Notification	n work on case	Notes		Member	Date of EN	EM	PP	Market value?MOS (higher of)	s. 40(2) (if	to	Date Savi n? Instructed	lls Date d referred to Legal	Manage r making decision	1	Decision Date / Target informed	
(2)											Savings	26/02/2	022 Customer has advised 14/09 not proceeding until improvements done to	B2	Not Proceeding	Need DTV, Target to find	2/26/2022	03/02/2022		s. 40(2) <sup>°</sup>	. 40(2)	7/04/2016	5		10	03/02/2022				s. 40(2)	s. 43		Cano
											Re- mortgag	19/07/		B2	Settled		19/07/2022	19/07/2022		5.40(Z)		0/06/2017	īS.		15	7/26/2022						19/08/2022	2 Can
											House Sale	23/07/	2022	B2	Settled		7/23/2022	7/28/2022				/28/2017				7/28/2022				1		11/08/2022	2 Can
											Family Gift	24/07/	2022	B2	Settled		7/23/2022	7/28/2022				/23/2017				7/28/2022						22/09/2022	2 Sta
											Re- mortgag	25/07/	2022	B2	Settled	No Dec for B2 case- will need	7/24/2022	08/02/2022				8/08/2017	7			08/10/2022						24/10/2022	2 Sta
											House	08/08/3	2022	B2	Settled	cuse winneed	08/08/2022	08/10/2022				/29/2017	-			08/10/2022				-		19/08/2022	2 Re
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											House		House Sale needs to complete by end of	B2	Settled	Letter from	06/09/2022	06/09/2022				/25/2018				20/06/2022			08/09/2022	-		11/08//2022	22 R
											Sale House	14/06/3	July - URGENT 2022	B2	Settled	solicitor not	06/09/2022	09/02/2022				1/27/2009	9			28/06/2022			09/02/2022	e d		14/09/2022	2 R
											Sale Re-	16/06/	2022	B2	Settled		16/06/2022	21/06/2022				9/08/2016	5			21/06/2022			28/06/2022	- E		11/10/2022	
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											Savings	14/03/2	accept desktop sent 27/04	B2	Settled		2/21/2022	2/22/2022				/20/2016				03/10/2022			03/10/2022			03/10/2022	
											Re- mortgag	e	DTV and Update uploaded	B2	Settled		06/09/2022					/28/2018				06/10/2022						10/10/2022	
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											Re- mortgag	17/06/3	2022 New val uploaded 09/08	B2	Settled		07/04/2022	08/12/2022				0/23/2017				8/18/2022							R
											Savings	22/06/	2022	B2	Settled	Need another comparable as	23/06/2022	23/06/2022				/26/2010				7/20/2022						23/08/2022	2 R
											Savings	08/03/	2022	B2	Settled	Unable to download the	08/03/2022	08/05/2022				9/04/2007	7			8/30/2022							R
											Savings	19/07/3	2022	82	Settled	valuation	7/10/2022	7/25/2022	On hold			/29/2019	_			7/25/2022			23/09/2022	_		10/11/2022	2 8
											Factors			22			02/40/2022	03/11/2022	not taking new cases or new checklist is ready			/31/2018				3/14/2022						2/46/2022	
											Savings		Emailed sols to explain not MRICS/ FRICS, docs sent via email on 27/08/2022	82	HE - MAT				On hold, Legal are not taking new cases or new checklist is ready													8/16/2022	
											Re- mortgag	08/11/:	2022	B2	Settled		08/11/2022	8/16/2022				0/23/2017				8/16/2022						25/10/2022	2 Cr
											Re- mortgag	16/08/3	2022	B2	Settled		16/07/2022	18/08/2022	More info needed			3/08/2013	3			26/10/2022						26/10/2022	2 F
											Re- mortgage		022 new val and dec uploaded 15/10	B2	Settled	Referred to S. 4 08/09/2021-	09/07/2021	09/08/2021	re BSF			/21/2017				21/10/2022			-			31/10/2022	2 F
											mortgage					08/09/2021- 18/10/2021-																	
											House Sale	24/08/	2022 MOS and val on huddle, awaiting RS from customer	B2	Settled		8/24/2022	8/25/2022				/29/2019				20/09/2022						21/09/2022	2
											Re- mortgag	07/06/: e	2022	B2	Settled		8/19/2022	8/25/2022				0/16/2017				8/25/2022						8/26/2022	0
											Savings	09/10/	2022	B2	Settled		10/09/2022					0/08/2013				21/09/2022						22/09/2022	
											House Sale	18/09/	2022	B2	Settled		18/09/2022	27/09/2022				9/02/2018	8			27/09/2022						27/09/2022	2 R
											Savings	21/09/	2022	B2	Settled		23/02/2022	05/10/2022				3/06/2017	7			05/10/2022						06/10/2022	2 R
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											Re- mortgag	25/10/3	2022	B2	Settled		25/10/2022	01/11/2022				9/05/2017				01/11/2022						14/11/2022	٤C
											House Sale	11/09/3	2022	B2	Settled		08/11/2022	11/11/2022				2/11/2016	5			11/11/2022						14/11/2022	2 R
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											Sauinar		Settled	82	Sattlad	To5.4	00/02/202*																
											Savings	Chased	Settled Cal LD uploaded Val to Huddle and Emailed	B2	Settled	To <sup>5.4</sup> 07/10/2021	09/02/2021	09/02/2021	B2 B2 Non			/30/2017				9/14/2021			11/15/2021			25/11/2021	R

. 40(2)				Re- mortgage		Confirmed val reproduced on day of declaration being signed 19/10/2021	12	Settled	Referred to Legal 22/10/2021	Not notified	8/31/2021	B2 Non- HS	s 40(2	2 \ <sup>s. 40(2)</sup>	3/29/2019	s. 43	10/20/2021			10/20/2021 S	<sup>40(2</sup> s. 43	5/11/2021	Redeemed
				House Sale		House Sale, MOS and EWS1 provided B	12	Settled		09/02/2021	09/02/2021			-,	8/15/2021	5.40	10/29/2021					2/11/2021	Redeemed
				Re- mortgage		Sir is deciding on using Savilles or chilenging B with Rics 07/10/2021	12	Settled	Redemption Agreed	09/08/2020	03/01/2021	d 18/11, val only uploaded			No copy of EM		03/01/2021	Ŷ	11/18/2020			4/05/2021	Redeemed
				House Sale		All docs uploaded for review 19/10/2021 B	12	Settled	Redemption Agreed	3/15/2021	3/15/2021	on 26/02 No EM but PP & Equity Ioan confirme d, EWS1 B2, valuer will not come			4/22/2016		3/15/2021					8/02/2021	Redeemed
				Sale E	hased for eclaration nd val onfirmation	Can't get RICS report B	12	Settled	Redemption Agreed	3/29/2021	04/06/2021	No valuation or sols form			6/28/2017			N	N/A			/28/2021	Cancelled
				Re- mortgage	6/10/2021	8	12	Settled	Legal instructed 27/07 but dec post dates val so need up to date val	7/22/2021	7/23/2021	B2 Non HS, property has increased in value			4/25/2014		7/23/2021			7/26/2021			Redeemed
				Re- 1 mortgage		Chased for confirmation if with legal as unsure what we are asking surveyor for further to what they have provided	12	Settled	Lastest valuation made on assumption cladding fixed with no cost to leaseholder although B2 & dec signed contradicts this		10/27/2021	B2, Query outstandi ng with val as based on satisfacto ry EWS1 and it is B2			10/17/2016		11/03/2021					2/21/2021	Redeemed
				House		В	32	Settled		1/14/2022	1/14/2022				10/28/2016		1/14/2022			1/14/2022		4/01/2022	Redeemed
					/0/1900	В	32	Settled		1/18/2022	1/19/2022				9/14/2016		1/24/2022			1/24/2022		2/08/2022	Redeemed
				RM Family Gift		Full val now provided B New val and dec uploaded B		Settled Settled		1/19/2022 03/01/2021	1/20/2022				9/15/2016		1/20/2022	Y		1/21/2022 11/15/2021		2/08/2022	Redeemed
						В	12	Settled		3/30/2022	3/31/2022				1/26/2018		3/31/2022					9/04/2022	Cancelled
				Re- 1 mortgage	4/12/2021	uploaded market commentary - new B valuation uploaded alongside decleration,	12	Settled		2/19/2021	4/28/2022				3/17/2017		05/10/2022		+	05/10/2022		2/05/2022	Redeemed
				House 1 Sale		updated sols form uploaded Additional clading info uploaded to show B issues do not affect value and no charge to leaseholders		Settled		2/14/2022					12/08/2017		2/16/2022			2/16/2022			Redeemed
				Other 0	15/12/2022	16/05/22 - emailed for EWS1 B	32	Settled	Need EWS1	05/12/2022	5/13/2022				7/14/2017		14/07/2022					9/06/2022	Redeemed
				House Sale		В	-	Settled	Query re dec & val		08/01/2022				3/20/2015		08/04/2022					· ·	Redeemed
				Re- mortgage	7/07/2022	Account info on huddle B	32	Settled		7/27/2022	08/03/2022				12/14/2015		08/03/2022						Redeemed
					1/06/2022	В	82	Settled	email needed from valuer	24/06/2022	28/06/2022	Declarati on has not been signed			23/03/2018		08/02/2022					8/02/2022	Redeemed



						-	43						
s. 40(2)	S. 4	40(2)		Valuer mentions that there is a tolerable risk from a fire risk assessment. Details of this are needed or an FWS1 to assess if a correct valuation has been projected. As almost a	5	0(2)	.43 .43	ļ					
Cladding	Lenvi	25/09/2023	03/10/2023	are needed or an EWS1 to assess if a correct valuation has been provided. As almost a year has passed since original valuation a full new valuation should have been instructed. The DTV does contain a lot of detail so it will be up to senior management if	/	s. 40(2)		ļ	. '	1 1	1		
				This is acceptable Duplicate 5.43 updated Lenvi again today	<u> </u>				/		(		
	s. 43	26/09/2023	26/09/2023	Duplicate 5: 45 updated Lenvi again today Valuer mentions cladding on valuation and EWS1 82- no declarition but valuer is MRICs	/						I		
Cladding	Lervi	26/09/2023	05/10/2023	qualified and refers to cladding in report. Valuation assumes cladding repairs will be paid for by devloper of freedholder.	/ F			ļ	. '	( I	(		
	Lenvi			Possibility of cladding mentioned in valuation and 6-storey building so will need EWS1,									
Cladding		27/09/2023	06/10/2023	may need a new/amended valuation depending on outcome as valuer has asumed no issues	/			ļ	. '	1 1	1		
Valuation	s. 43	29/09/2023	09/10/2023	5. 43 rejoined queue who explantion in notes anet from looking to correlete 09/10, no new valuation 5. 43		10/09/2018							
				Lenvi to confirm why redemotion didn't proceed in April when made priginal application to confirm \$ 43						( )		-	
Valuation	Closed by Lenvi	29/09/2023	13/10/2023	to redeem. 5: 45		24/10/2022				[ ]	1		
Valuation	Closed by Lenvi	29/09/2023	16/10/2023	5.43 so shouldn't have come to MAT, however structure mentions board		26/07/2019							
The second se	Como by center	10/00/2023	10/10/1013	from the queue.		2007/2027			<u> </u>				
Valuation	Lenvi	02/10/2023	16/10/2023	All comparable are valued much higher so need explanation as to why as valer states these are similar flats	/	22/09/2018		ļ	. '	( I	1		
Cladding	Lervi	03/10/2023	17/10/2023	Block is 11 storeys so must have an EWS1- please request from borrower and depending on the outcome and undated valuation may be needed.		02/11/2018							
Valuation	- 12	04/10/2023	11/10/2023	5. 43 under events in 88- rejoined queue- no notes to indicate why									-
Valuation Valuation Valuation	s. 43	04/10/2023 04/10/2023 08/10/2023	11/10/2023 19/10/2023	S. 43 shouldn't have been referred	<u> </u>				′	ł	I		-
Cladding		12/10/2023	24/10/2023	Should not have joined queue 5, 45		29/01/2018		24/10/2023	s. 40(2)				
Valuation	Closed by Lenvi	12/10/2023	24/10/2023	confirmation of cladding or EWS1. Due to the height of the block and EWS1 is	/ F	05/07/2020		24/10/2023		4	(		
				mandatory and the outcome of which could mean a new valuation is needed Only DTV on 88- no original valuation , joined queue on 13/10 but ACT issued 28/09 and	<u> </u>				_ <b> </b>	<b>↓</b> → ↓			-
Valuation	s. 43	13/10/2023	24/10/2023	Only DTV on B8- no ongenal valuation, joined quera on 13/01 but ACT issued 28/09 and DS1 also on B8, based on MOS not market value 43 but so never should be in make	/ F	26/03/2019		ļ	. '	( I	(		
Valuation	3.43	16/10/2023		5. 43 no longer in queue 5. 43 as now not in queue when									
	-			came to work	27/10/23				′	ł			
Cladding		17/10/2023	25/10/2023	Block needs an EWS1 as 6-storey, valuer mentions this but no rating given, this is needed	EWS1 81	03/04/2018		ļ	, · ·	, I	( I		
Valuation		17/10/2023	18/10/2023	Approved by DHLUC Nov 22 to redeem ar5, 43 borrower didn't redeem and now wants to redeem now 5, 40(2) 5, 43						t			-
Valuation		19/10/2023	27/10/2023	Added to queue then removed again when came to work of the									
			1	Original valuation and subsequent DTV had expired. Was not escalated to SLT previously. The previous acts to 544							(		
Valuation	100 100 100	06/11/2023	15/11/2023	requesting a risk carboon.		19/08/2016		16/11/2023	SLT	, I	( I		
Valuation	HE in Progress	06/11/2023	15/11/2023	16/11 Escalategrad to SiT	/	19/08/2016		16/11/2023	SLT	, I	( I		
			1	23/115. 4101215. 43 for HE to instruct Savills to carry out DTV to validate				ļ	. '	, I	( I		
	s. 43	07/11/2023 08/11/2023	21/11/2023	s. 43 s. 43 s. 43 s. 43 s. 43 ereviously by SLT on 11/10/23									
Cladding		09/11/2023	24/11/2023										
Cladding	Lervi	14/11/2023	24/11/2023	No EWS1 form present and cladding identified. Additional note added 01/2/24 re EWS1 form	/				1 7	, T	í T		
Cladding	s. 43	14/11/2023	24/11/2023	This case was previously reviewed and 2008 on 13/10/23 No market commentary to support valuation drop. I have added to the Lenvi issues loa	+								
Valuation		15/11/2023	24/11/2023	and note added to 88. not in the Q. no documnets provided, just email. Evention request because of	/	08/12/2017			Ļ				
Valuation	s. 43	16/11/2023	16/11/2023	not in the Q, no documnets provided, just email, Evantion requisit because of borrower's disability. house hunger company offered 48 no valuation provided 5.43 Line 233					<u> </u>				
		04/12/2023	14/12/2023	This annears to have completed in Averat MOS on file and FRED completion statement									
	Closed by Lenvi	06/12/2023	18/12/2023	and no arrears on account. Emailed as urgent by Lengt 18/12/23. Sale price on initiation form 5. 43		12/04/2021 25/08/2020			<u> </u>				
Valuation	s. 43	07/12/2023 08/12/2023 09/12/2023	18/12/2023 02/01/2024	Emailed as urgent by Lemi 18/12/23. Sale price on initiation form 5: 415 5: 43		25/08/2020							
	HE in Progress 5. 43	09/12/2023 12/12/2023	02/01/2024	MS Sharepoint race, WHIS- oper row 381 5. 43	4				′		I		
Valuation	HE in Progress	12/12/2023 12/12/2023	21/12/2023	IMS race. Lenvi chosing via email 11/1/24 (respond to email 5, 43 5, 43	4	08/11/2022		21/12/2023	SLT	2.42			
	s. 43			locate city configuration new contribution and cost to local 0/1/24. Taking through					s. 40(2)	6. 45			
Cladding	3.40	19/12/2023	19/12/2023	exceptions route 23/2/24. 13/3/24 Sale has fallen through. This was unfortunately the same day we received confirmation to proceed with the Savilis Val. Lenvi emailed and note saved to file 14/3				18/04/2024				18/04/2024	
				note saved to file 14/3 The valuation is out of date and a DTV is required. Please also provide a copy of the					+ <b></b>				
Valuation		19/12/2023	09/01/2024	EWS1 from which the valuer has mentioned he has had sight of Reinined means 5, 48		28/02/2018			Ļ'				
	s. 43	21/12/2023	09/01/2024	Unsure why it has re-joined and notes suggest complaint.				ļ	. '	1 1	1		
	5.40			Task closed again 9/1/24 Copy of MOS requested 12/1/24 - received - also confimation of Arms length requested		01/05/2018			SLT	5.43	<b></b>		
Cladding		22/12/2023	10/01/2024	19/02/24		01/05/2018			SLT		<b></b>	15/04/2024	
		02/01/2024 03/01/2024	17/01/2024 22/01/2024	Unsure why this has relationed manuel 5, 43, 5, 40(2) 5, 43									
Cladding		08/01/2024	23/01/2024	required proof of funds		20/10/2021		1	SLT	s. 43		10/04/2024	
Cladding		08/01/2024	23/01/2024	all forms now received		18/01/2023			s. 40(2)			28/05/2024	
Valuation		16/01/2024	26/01/2024		<u> </u>	30/11/2018		31/01/2024	r 👘		<u> </u>	07/03/2024	
	-		01/02/2024	s. 43		347 4 4 7 4 4 4 4		33/01/1014			<u>⊢−−−−</u> †	07/03/2004	
Valuation		18/01/2024 19/01/2024 19/01/2024	01/02/2024 01/02/2024 23/01/2024	5.43	1								
Valuation		22/01/2024	01/02/2024	s. 43									1
Valuation Cladding Valuation Valuation		22/01/2024 22/01/2024 22/01/2024	01/02/2024 01/02/2024 02/02/2024	5.43	+ <b>I</b>	28/08/2019			s. 40(2)				
Valuation		22/01/2024	05/02/2024	requires confirmation of 'arms length sale' - alreav requested by LENVI		14/01/2019			SLT	s. 43	I	22/04/2024	
		25/01/2024	07/02/2024	5. 43									1
Cladding		25/01/2024	07/02/2024	Email sent and issue log updated. Cannot accept valuation as not MRICS. and EMS1 with B2. Lenvi responded on 12 March 2024. Case sent to for escalation 13 March 2024		25/06/2018		1	s. 40(2)	5.43	1	19/03/2024	1
Cladding		25/01/2024	13/02/2024	the second	<b>⊢</b>	19/07/2017					اـــــــــــــــــــــــــــــــــــــ		ł
	s. 43		1		Redemption								
	S. 43			1	s. 43			ļ	. '	( I	(		
Cladding		26/01/2024	07/02/2024	s. 43	received. Posted to			ļ	. '	, I	( I		1
			1		agreement to			ļ	. '	, I	( I		1
			1		agreement to settle 7/2/2024			/	<u> </u>	c 42			L
Cladding		30/01/2024	15/02/2024	Source of funds requested. 30% Equity Loan		05/10/2015		13/03/2024	SLT	5.45	1	19/03/2024	
Cladding		30/01/2024	23/02/2024	25% equity loan	1	08/03/2021		23/02/2024	SLT			07/03/2024	1
Cladding		30/01/2024	14/02/2024	Emailed as urgent 14/2/24. 25% Equity Loan, Market com requested 14/2/24. Chased 13/3 and emailed to say market com still outstanding. Message to say market		19/03/2021		20/03/2024	SLT			25/03/2024	1
Cladding				13/3 and emailed to say market com still outstanding. Message to say market com received 18/3 but not on file - emailed back 18/3 5. 43				20/03/2024	SLT		<b></b>	25/03/2024	
Cladding	Lenvi	01/02/2024	14/02/2024		+	27/10/2016			s. 40(2)	s. 43			
Valuation	s. 43	02/02/2024	14/02/2024	MEMORANDUM OF SALE (MOS) to be requested, also confirmation of arms length sale	<b>↓</b> /	28/02/020			+		<b>i</b>	11/03/2024	<b></b>
Valuation	inf in ferraria	02/02/2024 02/02/2024	16/02/2024 16/02/2024	Memorandum of sale +Amrs Length required		30/03/2017			s. 40(2)				
Valuation	s. 43	05/02/2024	21/02/2024	require proof of funds (22/02)		26/04/2018				s. 43		25/03/2024	
Valuation	Lenvi	06/02/2024	23/02/2024	s. 43		29/06/2017				s 43	í – – – – – – – – – – – – – – – – – – –		
Valuation	s. 43	07/02/2024	29/02/2024	N/A		27/11/2018		29/02/2024	SLT			01/03/2024	L
Valuation	5.45	07/02/2024	28/02/2024	Email chase 27/2/24		08/06/2018		29/02/2024				07/03/2024	
Cladding	Lenvi	08/02/2024	23/02/2024	Requested new in date valuation 5: 43									
Cladding	Lenvi	09/02/2024	23/02/2024	5. 43		15/04/2016 15/04/2016				5.43			
Cladding	s. 43	09/02/2024	29/02/2024	Memorandum of Sale	1	15/09/2017		01/03/2024	SLT	5.43	1 7	04/03/2024	
Cladding	HE in Progress	09/02/2024	27/02/2024	s. 43		21/10/2016				s. 43			
Valuation	s. 43	09/02/2024 13/02/2024	27/02/2024	requested proof of funds (27/02/24)	L/	29/04/2022		23/05/2024	SLT	849 March 19		28/05/2024	L
	Lenvi	13/02/2024	27/02/2024	s. 43 s. 43	1 7	12/03/2019							
Valuation	Lenvi	13/02/2024	27/02/2024									1	
Valuation Cladding Cladding	Lenvi	13/02/2024 13/02/2024	27/02/2024 01/03/2024	5.413 IMS CASE. 15% equity loan. No EWS1 or initiation form and requested via email 1/3/24 (an orbit score) for Shareneist 14 scorest)		23/05/2022		i	<u>н і і і і і і і і і і і і і і і і і і і</u>	<u>└───</u>			
Valuation Cladding Cladding	Lenvi Lenvi	13/02/2024	27/02/2024			23/05/2022		]					

aluation	s. 43 <sup>s. 40(2</sup>	2 14/02/2024	27/02/2024	require arms length sale confirmation	< 10(2)		04/12/2020	- 10	10- 17	27/02/2024	s. 40(2 s. 43	05/03/2024
	5. 45	14/02/2024	28/02/2024	INC CASES. 43	3. 40(Z) C		5. 43	S. 43C	/IZS. 43			
aluation	HE in Progress	15/02/2024	28/02/2024	4/12/2023		40(2)		5.	40			
aluation	HE in Progress	15/02/2024	28/02/2024	5. 43 54/02/24								
aluation	s. 43	16/02/2024	28/02/2024	requested confirmation of arms length sale			10/08/2018				s. 40(2)	12/03/2024
aluation	5.45	16/02/2024	29/02/2024	valuation requested (29/01) - received 12/03/2024			29/03/2019					12/03/2024
ladding		16/02/2024	29/02/2024	require proof of funds (29/02)			05/07/2019				SLT	15/04/2024
aluation Jadding	Lenvi	16/02/2024 19/02/2024	01/03/2024 01/03/2024	passed back to Lerry 5. 43			14/09/2016 26/02/2010					
aluation	Lenvi	19/02/2024	01/03/2024	S. 43 by Lenv S. 43			26/02/2010					
aluation	Closed by Lenvi	19/02/2024	01/03/2024	original application to coldarm. Will each make control to coldare and provide an application to coldarm. Will each market commontary from values and reason for drop frees. 43 1/3/24. The new valuation (Reb 24) show 5.43 . Still no EWS1 for froet of building -rear of building being remediated by 5.55			24/10/2022				<sup>s. 40(2)</sup> S.	43 06/03/2024
Jadding	s. 43	19/02/2024	06/03/2024	remediated by 5: 43 equity mortgage form memorandum of sale (mos) EWS1 but no remedial works confirmed and not seen by valuer		-	15/07/2022			18/03/2024	SLT	25/03/2024
ladding	5. 75	19/02/2024	06/03/2024	memorandum of sale (mos) ewsi form			01/07/2018				s. 40(2)	06/03/2024
aluation		19/02/2024	06/03/2024	Homebuy direc 5.43 (developer and homebuyer split)			05/11/2009					06/03/2024
aluation		21/02/2024	06/03/2024				05/03/2020					06/03/2024
Jadding		21/02/2024	06/03/2024	Unsure why referred to us5. 43 The ordered triveloper is buying this property back and the MRICS valuation obtained by5. 43 is showing as independent.			12/03/2021					06/03/2024
Jadding		22/02/2024	07/03/2024	independent. *memoandum of sale (mos) ewsi form		_	08/12/2017				-	07/03/2024
				"memorandum of sale (mos)								
aluation		22/02/2024	07/03/2024	ews1 form			30/09/2016					07/03/2024
aluation		22/02/2024	07/03/2024	38% Equity Loan			21/12/2017					07/03/2024
aluation		22/02/2024	08/03/2024	"memorandum of sale (mos) ews1 form			18/04/2019					08/03/2024
Jadding		23/02/2024	08/03/2024	<u> </u>			31/05/2018					08/03/2024
aluation		23/02/2024	08/03/2024	Passed back to Lenvi - unsure why referred.			31/05/2018					08/03/2024
aluation		23/02/2024	08/03/2024	- Jased Med, or Letter - Missing Weighters.			27/07/2018					08/03/2024
aluation		23/02/2024	08/03/2024				14/02/2018					08/03/2024
aluation		26/02/2024	05/03/2024	\$ 401			18/01/2021				-	05/03/2024
aluation	Lenvi	26/02/2024	05/03/2024	s.401 complaints -would like this expedited \$/3/24. MP complaint passed back to Lerwi			10/12/2018					05/03/2024
aluation	s. 43	26/02/2024	07/03/2024	EWS1 form			29/03/2019				s. 40(2)	12 08/03/2024
ladding	5.45	26/02/2024	11/03/2024	EWS1 form and MOS			04/08/2017			13/03/2024	SLT 3.	45
aluation		26/02/2024	11/03/2024	35% Equity Loan			15/08/2019			11/03/2024	s. 40(2)	11/03/2024
Jadding	Lenvi	26/02/2024	11/03/2024	35% Equity Loan. Further information requested - unsure how redeeming, market com etc			31/08/2017					
aluation	s. 43	26/02/2024	11/03/2024	EWS1 form and MOS			21/12/2018				s. 40 S.	103/2024
aluation	5.45	27/02/2024	11/03/2024	N/A			15/10/2020				5.	45
aluation	Lenvi	27/02/2024	07/03/2024	passed back to Lenvi 5. 43			30/03/2016					
aluation	s. 43	27/02/2024 28/02/2024	11/03/2024 11/03/2024	IMS Case. 10% Equity Loan			29/09/2021			11/03/2024	s. 40 S. 43	12/03/2024
aluation	HE in Progress	28/02/2024	11/03/2024	EWS1 form and MOS			28/07/2017				s. 40(. s. 43	11/03/2024
	- 10	28/02/2024	11/03/2024	s. 43 and task closed on Borrow Box								
aluation	s. 43	28/02/2024	11/03/2024	EWS1 form and MOS			27/07/2018			18/03/2024	s. 40(2)	<u>20/03/2024</u>
aluation		28/02/2024	12/03/2024	IMS Case			11/09/2020				5.	
Tadding		29/02/2024 29/02/2024	12/03/2024 12/03/2024	EWS1 form and MOS request for proof of funds 12/03/2024			24/09/2020 30/06/2022				_	12/03/2024
aluation	Lenvi	29/02/2024	12/03/2024	request for proof of funds 12/03/2024 EWS1 Form			15/03/2019			12/03/2024	st S. 43	19/03/2024
aluation	s. 43	29/02/2024	14/03/2024	This did not require referra 5. 43 and a three storey building			11/12/2017				5.40(2)	14/03/2024
aluation		29/02/2024	14/03/2024	under 18m not requiring an EWS1. Note added and task closed 14/3/24 Initiation Form and EWS1 Form			10/05/2018					1 14/03/2024
abuatian		01/03/2024	07/03/2024	Being chased by Lenvi via email 7/3/24. No task to close on BB			27/04/2018				S.	43 14/03/2024
aluation		04/03/2024	12/03/2024	s. 43			29/03/2018					07/05/2024
aluation		04/03/2024	14/03/2024	EWS1 form and MOS			18/12/2017				s. 40(2)	12 14/03/2024
Tadding		04/03/2024	08/03/2024	N/A			30/10/2018				5.	45
ladding aluation		04/03/2024 05/03/2024	14/03/2024 14/03/2024	awaiting further information from client S. 43								
Jadding		05/03/2024	13/03/2024	Urgent via email 13/03/24 . EWS1 Form			26/05/2017				s. 40(2)	12 13/03/2024
aluation		05/03/2024	14/03/2024	EWS1 Form			05/04/2019				5.	45
aluation		05/03/2024	14/03/2024	passed back to Lenv 5. 43 See line 509 No EWS1 Form. Have asked Lenvi to obtain or provide confirmation that one is not								
ladding aluation		06/03/2024	14/03/2024	required. Added to issues log, note added to 88 and emailed 14/3/24			30/05/2019					
noideure	s. 43	06/03/2024 06/03/2024	14/03/2024 14/03/2024	EWS1 Form 5. 43			24/08/2018 01/08/2009				s. 40(2 S. 43	14/03/2024
	- 12	06/03/2024	14/03/2024	Request for Arms Length Sale 15/03/2024			15/08/2018				SLT C	28/05/2024
aluation	s. 43	07/03/2024	07/03/2024	Via email 7/3/24			20/11/2018				s. 40(2) S.	43
aluation aluation aluation		07/03/2024	14/03/2024				08/02/2019					14/03/2024
auation aluation aluation Jadding		07/03/2024	14/03/2024 12/03/2024	5, 43 line 319								
Jadding		07402 (202)		IMS Case			12/08/2020			18/03/2024	slt 5.43	25/03/2024
Jadding aluation		07/03/2024 07/03/2024 07/03/2024	14/03/2024									
Jadding		07/03/2024	14/03/2024	5.43 line 549								
Jadding aluation		07/03/2024	14/03/2024	5. 43 row 550 5. 43 row 550 5. 43 row 644								
Jadding aluation		07/03/2024 04/03/2024 04/03/2024 04/03/2024 08/03/2024 08/03/2024		5.         4.3         Tex 540           5.         4.3         rew 550           5.         4.3         rew 544           6.         4.3         rew 557           5.         4.3         rew 550								
Jadding aluation Jadding	Lenvi	07/03/2024 04/03/2024 04/03/2024 04/03/2024 08/03/2024 08/03/2024 08/03/2024	14/03/2024	6         4.3         ims 540           5         4.3         row 550           6         4.3         row 440           6         4.3         row 550           6         Currently with Lanvi, row 556         555			14/20/0016			10002/2024	97.	4.2
Jadding aluation Jadding	s 43	07/08/2024 04/03/2024 04/03/2024 08/03/2024 08/03/2024 08/03/2024 08/03/2024 08/03/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024	K-4 S         row 50           St 42         row 50           St 43         row 50           Carrently with Lens, rew 55         row 50			14/09/2016			20/03/2024	SAT S.	43 25/03/2024
Jadding aluation Jadding	s. 43	07/03/2024 04/03/2024 04/03/2024 04/03/2024 04/03/2024 08/03/2024 08/03/2024 08/03/2024 08/03/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024 15/03/2024	2 3 3 5 6 7 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7 7			14/09/2016 30/07/2019			20/03/2024	5.40(2S.	
Jadding aluation Jadding	s. 43	67/03/2024 04/03/2024 04/03/2024 04/03/2024 06/03/2024 06/03/2024 06/03/2024 08/03/2024 08/03/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024 15/03/2024 15/03/2024	and have passed back to carry (closed task) with holes to advise there was no need for referral.			30/07/2019			20/03/2024	s. 40[2S.	20/03/2024
Jadding aluation Jadding	lené	67/63/2024 04/03/2024 04/03/2024 04/03/2024 06/03/2024 08/03/2024 08/03/2024 08/03/2024 08/03/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024	and nave passes back to UWW (tobes taxly with notes to advise there was no need for referal. Emailed as urgent 11/03/24. Urgent due to variable rates.						20/03/2024	s. 40[2S.	
Jadding aluation Jadding Jadding aluation aluation Jadding Jadding	lené	67/83/2024 04/83/2024 04/83/2024 04/93/2024 04/93/2024 04/93/2024 04/93/2024 04/93/2024 04/93/2024 04/93/2024 04/93/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024	and nave passes back to UWW (tobes taxly with notes to advise there was no need for referal. Emailed as urgent 11/03/24. Urgent due to variable rates.			30/07/2019 28/07/2017			20/03/2024	s. 40[2S.	20/03/2024
Jadding aluation Jadding Jadding aluation aluation Jadding Jadding	s. 43 s. 43	67/63/2024 04/03/2024 04/03/2024 04/03/2024 06/03/2024 08/03/2024 08/03/2024 08/03/2024 08/03/2024	14/03/2024 14/03/2024 14/03/2024 14/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024 15/03/2024	and have passed back to Limit (crossed tax) with notes to advise there was no need for referral. Emailed as urgent 11/03/24. Urgent due to variable rates.			30/07/2019			20/03/2024		20/03/2024

2) valuation S. 43 S. 40(2	12/03/2024 12/03/2024	20/03/2024 21/03/2024 Passed back to Lenvi as showing 5.43 against MOS.		25/03/2024 25/03/2024
Valuation Passed Back to Carly	12/03/2024	25/03/2024 Passed back to Lenvi as showing address against Mos.	5. 40 (2) C / ( ) / <sup>100/21</sup> 5. 43 S. 43 S. 43 S. 40(2) 43	25/03/2024
Valuation S. 43	12/03/2024	25/03/2024 37% equity loan		25/03/2024
	13/03/2024	18/03/2024 5. 43 row 547		
Valuation	13/03/2024	13/03/2024 Emailed for chaser on 13/3 but first time we've seen it	2400/2027 S. 40(2) -43	13/03/2024
lemi	13/03/2024	18/03/2024 S. 43 row 363		
s. 43	14/03/2024 14/03/2024 14/03/2024 14/03/2024	18/03/2024 5. 4.3 row 545 18/03/2024 5. 4.3 row 545 18/03/2024 5. 4.3 row 546 25/03/2024 5. 4.3 ow 544		
5.43	14/03/2024 14/03/2024	18(03/2024 26(03/2024 26(03/2024 5. 43 cw 544		
Cladding Lettri	14/03/2024	Ac ma many New valuation. Comparabale evidence around a year old and market com required -	26/07/027	
Valuation	15/03/2024	26/03/2024 emailed Lenvi back 02/04 26/03/2024 upwards valuation	22/03/2019	
Valuation S. 43	15/03/2024	26/03/2024 require confirmation of Amrs Length Sale 26/03/2024	s. 40(2) s. 43	27/03/2024
Valuation	15/03/2024	26/03/2024 EWS1 Form and Memorandum of Sale		26/03/2024
Valuation	18/03/2024	27/03/2024 EWS1 Form and Memorandum of Sale	30/06/035	27/03/2024
Valuation	18/03/2024	27/03/2024 requires MOS + Arms Lengh Sale confirmation 27/03/2024	0405/2018	10/04/2024
Valuation Lenvi	18/03/2024	27/03/2024 Clarification - Selling or Subletting	21/01/01/0	
Valuation S. 43	18/03/2024	22/03/2024 S. 43 . Task closed and note added 22/3/24		22/03/2024
Valuation 3. 43	19/03/2024	25/03/2024 EWS1 Form and Memorandum of Sale. Emailed as urgent 25/3/24	2106/2019	25/03/2024
Passed Back to Lerwi	19/03/2024	27/03/2024 EWS1 form. Showing uplift in value and no EWS1 required (under 18m) - passed back t	29(93)2018	27/03/2024
Valuation 10	26/03/2024	22/03/2024 EWS1 Form and Memorandum of Sale	s. 40(2) S. 43	26/03/2024
s. 43	20/03/2024	22/03/2024 but Lenvi had referred again on receipt of source of funds. Now cloced and note olded		22/03/2024
Valuation	20/03/2024	27/03/2024 Memorandum of Sale. Being chased via email 02/04		12/04/2024
	20/03/2024 20/03/2024	03/04/2024 5.05 row 476 27/03/2024 N/A		
Cladding Passed Back to Lenvi Valuation Passed Back to Lenvi	20/03/2024 21/03/2024	27/US/2024 N/A Lenvi had input the wrong house value which referred this to us in error. It has now		27/03/2024 28/03/2024
	22/03/2024	28/03/2024 been removed from the queue as per their note. 02/04/2024	1707/000	02/04/2024
Valuation S. 43	22/03/2024	02/04/2024		02/04/2024
Cladding	22/03/2024	03/04/2024 5. 43 row 292. Task closed again.		15/04/2024
Valuation	22/03/2024 23/03/2024	03/04/2024 5. 48 row 292. Task closed again. 03/04/2024		03/04/2024
Valuation	23/03/2024	03/04/2024		03/04/2024
Valuation Passed Back to Lenvi	25/03/2024	03/04/2024 S. 43 against both valuation and MOS - passed back 04/04/2024 Note added to advise this did not require referral to HE due to the uplift in value. However, Case reviewed and ok - task closed.	07/04/2019	03/04/2024
Valuation S. 43	25/03/2024	04/04/2024 Note added to advise this did not require referral to HE due to the uplift in value. However, case reviewed and ok - task closed.	1/12/2013 C 13	04/04/2024
Valuation 5. 43	25/03/2024	04/04/2024		08/04/2024
Cladding Lenvi	25/03/2024	04/04/2024 S. 43 rows 546 & 589. Unsure from notes why task is still open but have	24/11/007	
s. 43	25/03/2024 26/03/2024	05/04/2024 closed again.		05/04/2024 05/04/2024
Valuation Passed Back to Lerivi Cladding	26/03/2024	05/04/2024 5. 43		
Valuation S. 43	26/03/2024	05/04/2024		14/05/2024
Valuation Lanvi	27/03/2024 27/03/2024	05/04/2024 Lerwi has advised cutomer to send marriage carticitate due to name changes 05/04/2024	64/07/2019 31/04/2018	
Valuation S. 43	27/03/2024	DS/04/2024 Description of thinks (S)(04/2024 08/04/2024 MOS from auction sates - Send to legal response 18/4 and - 43, 54, 4 08/04/2024 Description of the set of		19/04/2024
Cladding Passed Back to Lerwi	27/03/2024	08/04/2024 Passad back to Lenvi as 3		10/04/2024
Cladding Lervi	28/03/2024	10/04/2024 The valuation had expired before this was referred to us. Lerve to request and upload DTV	22/11/009	
S. 43	28/03/2024	10/04/2024 S. 43 Came in as complaint 2/4/24 S. 43 with new valution which	s. 40(2)s. 43	10/04/2024
Valuation S. TS	02/04/2024	02/04/2024 bas increased dron further 12/4 . Have asked Lenvi for additional commentar 3		28/05/2024
		Update from valuer and escalated to SLT aga on 14/5		
Valuation	02/04/2024	10/04/2024 The valuation had expired before this was referred to us. Lervi to request and upload DTV		22/04/2024
Valuation Lenvi Valuation Passed Back to Lenvi HE in Progress	02/04/2024 02/04/2024 02/04/2024	10/04/2024 requires confirmation of arms length sale 17/04/2024 11/04/2024 5.43 are passed back to Long	2 2007	11/04/2024
		Currently being escalated row 628 as above 5.45		
Cladding S. 43	03/04/2024	12/04/2024 Duplicate 5. 43	51 10(2) 5: 45	12/04/2024
	03/04/2024	12/04/2024 same and task closed again 12/4		12/04/2024
Valuation	03/04/2024	12/04/2024	5. 40(2)\$ 23	12/04/2024
Valuation	03/04/2024	16/04/2024	15/09/2019	12/04/2024
Cladding Passed Back to Lenvi Valuation 5.43	04/04/2024 04/04/2024	16/04/2024		14/05/2024 16/04/2024
Passed Back to Lenvi	04/04/2024	16/04/2024 5.4B (36% Equity Loan)	3/00/022	16/04/2024 14/05/2024
Valuation S. 43	04/04/2024	16/04/2024	63/99/2019	16/04/2024
Valuation Lemi	05/04/2024	17/04/2024 requets for arms length sale 17/04/2024		
Valuation S. 43	05/04/2024	17/04/2024	30(40209) 11,06/2020 Noisi/2020	
	05/04/2024	16/04/2024 Being chased via email 16/4/24		16/04/2024
Valuation	05/04/2024	17/04/2024 requires confirmation of arms length sale 19/04/2024		22/04/2024
Valuation	05/04/2024	18/04/2024		19/04/2024
Cladding	05/04/2024	19/04/2024 5. 43		19/04/2024
Valuation	05/04/2024	19/04/2024 5. 43	30(06/2017	19/04/2024
	08/04/2024	19/04/2024 S. 4B row 321. Task was still open and closed 19/4/24		19/04/2024
Valuation	08/04/2024	19/04/2024	22/06/2017	19/04/2024
Valuation	08/04/2024	19/04/2024 Removed from queue by Lerwis. 43 19/04/2024 Note added5. 43 19/4 - there was no task to close.		
Valuation	08/04/2024	19/04/2024 Note added 2 43 19/4 - there was no task to close.	5.40(2): / 2	19/04/2024
Valuation	09/04/2024	19/04/2024		19/04/2024
Valuation	09/04/2024	16/04/2024 Being chased by Lenvi via email 16/04/2024		16/04/2024
Valuation	10/04/2024	22/04/2024	11/01/209	22/04/2024
Valuation Passed Back to Lenvi	10/04/2024	22/04/2024 S. 4B Have added	0(12/203	22/04/2024
Valuation Passed Back to Lenvi	10/04/2024	5.43 Survey rather than a valuation and this will need to be amended and uploaded. Note	2005/209	22/04/2024
		hatte		
Valuation Passed Back to Lenvi	10/04/2024	22/04/2024 5.43 Notes added.		22/04/2024
Valuation S. 43	10/04/2024	22/04/2024 S. 4B row 439. Another note as been added and the task closed on 22,		22/04/2024
	11/04/2024	22/04/2024		29/04/2024
Valuation	11/04/2024 11/04/2024	24/04/2024 24/04/2024		24/04/2024 24/04/2024

	s. 43 s. 40					12			40 \$. 43		
(2) Cladding Valuation		(2) 11/04/2024	24/04/2024 25/04/2024		<sup>s. 40(2)</sup> S. 4(	10/09/2019 S. 43	c / 2 c / 2 c / 2		40 5.45	24/04/20	
Valuation	s. 43	12/04/2024	22/04/2024	Being chased via email urgent on 22/04/24		10/11/2017	<u>s, 455, 45s, 45</u>	5.			
Valuation	s. 43	12/04/2024	24/04/2024			16/03/2018			•°°-s. 43	24/04/20	24
Valuation	s. 43	12/04/2024	25/04/2024			22/04/2010				25/04/20	24
Cladding	Passed Back to Lerwi	12/04/2024	30/04/2024	5. 43 5. 43		1,0,100			_	30/04/20	24
Valuation	Passed Back to Lerwi 5.43	12/04/2024 13/04/2024	30/04/2024 30/04/2024	s. 43		29/03/2018		30/04/2024	s. 43	14/05/20	
Cladding	s. 43	13/04/2024 15/04/2024	30/04/2024 30/04/2024	5.43 tack closed again		29/03/2018		30/04/2024	ar <u>345</u>	01/05/20 30/04/20	
Valuation	s. 43	15/04/2024	01/05/2024	s. 43		21/05/2020		S	40( s. 43	14/05/20	
Valuation	Passed Back to Lerwi	15/04/2024 15/04/2024	01/05/2024	s. 43		31/05/2017 27/01/2014				01/05/20 01/05/20	
Valuation	Passed Back to Lerwi		01/05/2024 01/05/2024	Previously reviewed and 5. 43 but task not closed and case has moved on.		27/01/2014 13/12/2019			s. 43	01/05/20 01/05/20	
Cladding	Lenvi	15/04/2024 15/04/2024	01/05/2024	Task closed 1/5/24 EWS1 form requested by email 1/5/24		11/02/2021				01/03/10	
Valuation	s. 43	15/04/2024	01/05/2024	No task to close		05/03/2021			. 40 s. 43	01/05/20	24
	5.43	16/04/2024	01/05/2024	5.48 - 16/04/24 Borrower advises no cladding but clear from picture that cladding is present on at least					_		
	s. 43	16/04/2024	01/05/2024	one of the elevations. EWS1 requested via email 1/5/24		13/06/2019					
Valuation	s. 43	16/04/2024 16/04/2024	01/05/2024 25/04/2024	Duplicate - row 629 Being chased by email as urgent 25/04/24		05/11/2017		5	40(2	25/04/20	24
	s. 43	16/04/2024	01/05/2024	S. 43 Task closed again (note to say queue stuck)					<sup>40(2</sup> -s. 43	01/05/20	
Cladding		17/04/2024	02/05/2024	Borrower advises no cladding but clear from picture and an extension description that cladding is present . EWS1 requested via email 1/5/24		20/09/2019				01/03/10	
Cladding	Lenvi Passed Bark to Lenvi	17/04/2024	03/05/2024	cladding is present . EWS1 requested via email 1/5/24		20(09/2019 07/02/2019				03/05/20	74
Valuation	s. 43	17/04/2024	25/04/2024	Being chased by email as urgent 24/04/24		03/06/2019		S.	10(2 c 1 2		
Valuation	s. 43	17/04/2024	25/04/2024	Being chased by email		12/01/2021			<sup>∞</sup> _s. 43	25/04/20	24
Cladding	Lenvi	17/04/2024	03/05/2024	Will require escalation and market com requested 3/5		04/02/2019					
Valuation	s. 43	17/04/2024	03/05/2024			10/08/2018			s. 43	03/05/20	24
	Passed Back to Lerwi 5.43	17/04/2024	03/05/2024	Homebuy Direct 50/5(5: 43 Passed bac 5: 43		18/12/2009			. 40 s. 43		
Valuation		18/04/2024	30/04/2024	Being chased as urgent 29/04 Email to advise should not have been referred - have emailed lenvi back and closed task		08/06/2018				30/04/20	
Valuation	Passed Back to Lerwi	18/04/2024	30/04/2024	Email to advise should not have been reherred - have emailed tenvi back and closed task 30/04						30/04/20	
Valuation	s. 43	18/04/2024	30/04/2024			29/04/2022			_s. 43	03/05/20	
Valuation	s. 43	18/04/2024	03/05/2024			18/07/2017		07/05/2024	ar <b>9. 43</b>		
-	Passed Back to Lenvi Passed Back to Lenvi	18/04/2024 19/04/2024	07/05/2024 30/04/2024	See mu 627		31/10/2014				07/05/20	24
Cladding	Passed Back to Lerwi	19/04/2024		Being chased as urgent by email 29/04/24 5 413				5	. 40	30/04/20	
	Passed Back to Lerwi	19/04/2024	07/05/2024			02/10/2020				07/05/20	24
Valuation	s. 43	19/04/2024	07/05/2024	5.43		06/03/2017		14/05/2024	s. 43	28/05/20	
Valuation	s. 43	19/04/2024	24/04/2024	IMS CASE. Emailed as urgent 24/4/24		14/05/2020			- <sup>40</sup> _Э. <del>т</del> .	24/04/20	24
Valuation	s. 43	22/04/2024	23/04/2024	Not referred to HE but emailed as urgent 22/4/24. Response from lenvi to advise unable to refer.		21/01/2019		23/04/2024		23/04/20	24
Cladding	S. 43 Passed Back to Lenvi	22/04/2024	07/05/2024	5.43 Unsure why rejoined queue and closed 7/5/24		27/11/2020				07/05/20	24
Casting	Passed Back to Lerwi	23/04/2024	07/05/2024			29/08/2017			5.43	07/05/20	24
Valuation	s. 43	23/04/2024	08/05/2024	28% EL		05/07/2019			5.43	08/05/20	24
Cladding Valuation		24/04/2024 24/04/2024	08/05/2024 14/05/2024	EWS1 required		29/03/2018					
Valuation	s. 43	24/04/2024	14/05/2024			20/11/2017		15/05/2024	<sup>™</sup> —s. 43	17/05/20	24
Valuation	s. 43	24/04/2024	08/05/2024			22/09/2016			5.40	08/05/20	24
Valuation	s. 43	24/04/2024	08/05/2024			04/10/2018				08/05/20	24
Valuation	s. 43	24/04/2024	14/05/2024	passed back to Len 5. 48		18/12/2020					
Valuation	s. 43	25/04/2024	14/05/2024	require proof of funds - 14/05/2024		24/10/2018			s. 43	28/05/20	24
Valuation Valuation	5. 43	25/04/2024 25/04/2024	14/05/2024 15/05/2024	Clarification - Selling or Subletting		15/11/2019			40	15/05/20	
Valuation	s. 43	25/04/2024	15/05/2024			28/11/2019			<sup>∞</sup> −s. 43	15/05/20	
Valuation		25/04/2024	15/05/2024	5.43 State the state of the sta		28/11/2019				15/05/20	24
Valuation	s. 43	25/04/2024	15/05/2024	S. 43     S. 43     and I have reviewerd and advised Lenvi to 5. 43		07/12/2020			il.T	15/05/20	24
Cladding	s. 43	25/04/2024	15/05/2024			11/01/2019		5	40	16/05/20	24
Valuation	s. 43 s. 43	25/04/2024 25/04/2024	14/05/2024								
Valuation	s. 43 s. 43	25/04/2024 26/04/2024	15/05/2024	5. 43 and task closed.		14/06/2019			. 40( s. 43	16/05/20	
Valuation	Passed Back to Lenvi	26/04/2024	16/05/2024			14/06/2019			400 S. 45	16/05/20	
Valuation	s. 43	26/04/2024	22/05/2024	Being chased via email 17/05/24. 35% EL					s. 43	22/05/20	
Cladding	HE in Progress	26/04/2024	22/05/2024	5. 40(2) Further information required from valuer and Lerwi emailed 30/5/24		19/07/2022		29/05/2024	ar		
Valuation	s. 43	26/04/2024	22/05/2024	Being chased by email 20/05		24/05/2019		22/05/2024	<sup>40(</sup> s. 43	22/05/20	
Cladding	Passed Back to Lerwi 5.43	26/04/2024 29/04/2024	24/05/2024			25/11/2015 15/05/2018				24/05/20 24/05/20	
Valuation	Passed Back to Lenvi		- 4 - 4 - 4 - 4 - 4	Below descent and the Bartha Free line of the second second second second second second second second second se					-s. 43		
Cladding	Passed Back to Lenvi	29/04/2024	30/04/2024	Being chased as urgent 29/04/24. Email sent to Lerwi re uplift in value 30/04/24		24/03/2017			<b></b>		
Valuation		29/04/2024 29/04/2024	13/05/2024 24/05/2024	Si 415 FirstBuy, Unsure why referred to HSS. 43		19/01/2018 25/09/2012				14/05/20 24/05/20	
Cladding	Passed Back to Lerwi Passed Back to Lerwi	29/04/2024 29/04/2024	24/05/2024	Notes suggest this was referred in error, task closed and 5, 43		25/09/2012				24/05/20 24/05/20	
Valuation	5. 43	29/04/2024	24/05/2024			19/07/2019			s. 43	24/05/20	
Valuation	Annual Bankar Land	29/04/2024	24/05/2024	Being chased by email 23/5/24. Homebuy Direct 50/50 5. 43		25/03/2011			5.45	24/05/20	
Valuation	Passed Back to Lerwi			5.43 Rows 73 & 328							
	Passed Back to Lerwi Passed Back to Lerwi	29/04/2024 30/04/2024 30/04/2024	24/05/2024			28/06/2019				24/05/20	24
Cladding	Passed Back to Lervi Proceed Back to Lervi	30/04/2024 30/04/2024 30/04/2024	28/05/2024	5.43 and referred due to cladding??							
Valuation	Passed Back to Lenvi	30/04/2024 01/05/2024	21/05/2024	Dupicate row 510 Being chased by email 17/05				21/05/2024	40(2)	22/05/20	24
Valuation	s. 43	01/05/2024	28/05/2024			27/07/2022			<sup>40(2)</sup> -S. 43	29/05/20	
* misering fi				Email from Lerwi 15/5 The customer has raised a complaint as the customers solicitors							
Valuation	s. 43	01/05/2024	15/05/2024	are threatening to close the case and stop acting on behalf of the customer due to delays		17/12/2018				15/05/20	24
Valuation	s. 43	01/05/2024	28/05/2024	Email chaser 22/05/24. HomeBuy Direct 25%EL		20/11/2009		28/05/2024		28/05/20	24
Valuation	s. 43	01/05/2024	17/05/2024								
Maluatir -	s. 43	01/05/2024	21/05/2024	Being chased by email 16/05/2024		05/12/2019				21/05/20	24
	s. 43	01/05/2024	21/05/2024 22/05/2024	Bit cladding with 5: 43 Case should have not come to us							
Valuation	Passed Back to Lerwi Passed Back to Lerwi	01/05/2024 01/05/2024	29/05/2024 29/05/2024			21/10/2016				29/05/20	24
Valuation Cladding	- manned server of LATIVI	01/05/2024	29/05/2024 29/05/2024	This has been passed back to Lemi twice previously 5 mail to Lemi 30/5 - Can you please ask the valuer to expand on their reasoning for the 5.43 within their Market Commentary and supplied comparable properties?		24/05/2019		30/05/2024	1		
Valuation Cladding Valuation	Lervi			within their market commentary and supplied comparable properties?						1	24
Cladding		01/05/2024	30/05/2024	10% Equity Loan		11/01/2019				30/05/20	
Cladding		01/05/2024 02/05/2024	30/05/2024	10% Equity Loan 31% EL Emailed as urgent 3/5 but no idea why a <b>5-43</b> Lenvi emailed back 3/5		11/01/2019 22/11/2019			s. 43	30/05/20	24

