

**From:** Richard Fillan richard@fillans.co.uk   
**Subject:** Re: Payment mandate  
**Date:** 7 October 2018 at 15:59  
**To:** Merle Oper merle@pensionpractitioner.com

RF

Hi Merle

Please find below messages from Crowdproperty detailing funds request and receipt.

Trust that's all ok.

Regards  
Richard

LENDER - SENT 2 DAYS AGO

Thank you for your deposit of £1000.00 into your Pension Wallet, we can confirm these funds have been received into your CrowdProperty account.

Many thanks for your continued support.

Kind regards,

The CrowdProperty Team

LENDER - SENT 3 DAYS AGO

Dear Lender,

Thank you for your pledge to the Chatham House, 44-46 Wembdon Rise Somerset project.

The loan is due to commence shortly; please transfer your funds to the account details below using the reference provided. **We require you to transfer your pledge to the provided account details by Tuesday 9th of October 2018 before 12pm.** If we do not receive funds by the specified date, we will unfortunately have to remove your pledge from the project.

## DEPOSIT INFORMATION

Account Name: **Richard Fillan - Fillans & Sons Ltd SSAS**

Sort Code: **040072**

Account No.: **04856759**

Amount: **£1,000.00**

Reference: **ChathamHouse**

Funds must be transferred from your own bank account. If you are transferring funds from a joint or business account, we will ask you for further AML documentation.

We will write to you again once funds have been transferred and the loan has completed confirming that your fact sheet is available for download and the definitive start date of the loan (the date from which your pledge will start earning interest).

## ACCOUNT INFORMATION

We have made a number of changes to improve the efficiency of our fund collection process and

We have made a number of changes to improve the efficiency of our fund collection process, and thus the speed at which your money can start earning interest.

You now have a CrowdProperty Standard Loan Account on your lending profile. Once we call for funds, and you transfer them to the unique account details we provide you with, they will clear in your CrowdProperty Account. This is a Modulr FS E-Money Accounts, and the funds are held in a Santander Safe Guarded account.

Once you have deposited funds in your CrowdProperty Account, and all legal documents have been signed and the loan completed, we will transfer your pledge from your CrowdProperty Account across to the Project Account.

Our process from this point will be the same; the borrower must obtain reports from an Independent Monitoring Surveyor who will update us on the progress of the project and recommend the amount of the loan to be drawn down.

The implementation of our new payment method will create a simpler, more streamlined process which will save time in the loan completion process.

You will have the ability to see exactly how much money you have transferred into your online account, and you will be able to see when we have moved funds from your account to transfer them over to the borrower. This gives you, the lender, better sight of the process.

If you have any further questions, please don't hesitate to ask.

Many thanks for your continued support.

Kind regards,

The CrowdProperty Team

**Richard Fillan**  
Managing Director

Fillans & Sons Ltd

On Fri, 5 Oct 2018 at 10:14, Merle Oper <[merle@pensionpractitioner.com](mailto:merle@pensionpractitioner.com)> wrote:

Good morning Richard,

That's great news and not a problem at all, I will make the transfer today to ensure the funds are showing on their system by Tuesday. Could you forward me a confirmation email or anything they sent you to that effect, so that I can add it to the scheme file?

I will advise you once the transaction is carried out.

Kind regards,

**Merle Oper**  
Head of Operations

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On 5 Oct 2018, at 08:06, Richard Fillan <[richard@fillans.co.uk](mailto:richard@fillans.co.uk)> wrote:

Hi Merle

Further to your email regarding CrowdProperty, you'll be pleased to know my account is now up and running. I've made my first pledge to one of their projects, and the payment mandate is attached. I'd be obliged if this could be actioned today, but as long as the funds are received before 12pm Tues 9th October they will be included in the project.

Hope that's all OK. If you need any further info, please let me know.

Regards  
Richard

Richard Fillan  
Managing Director

Fillans & Sons Ltd

<20181005Crowdproperty.pdf>

