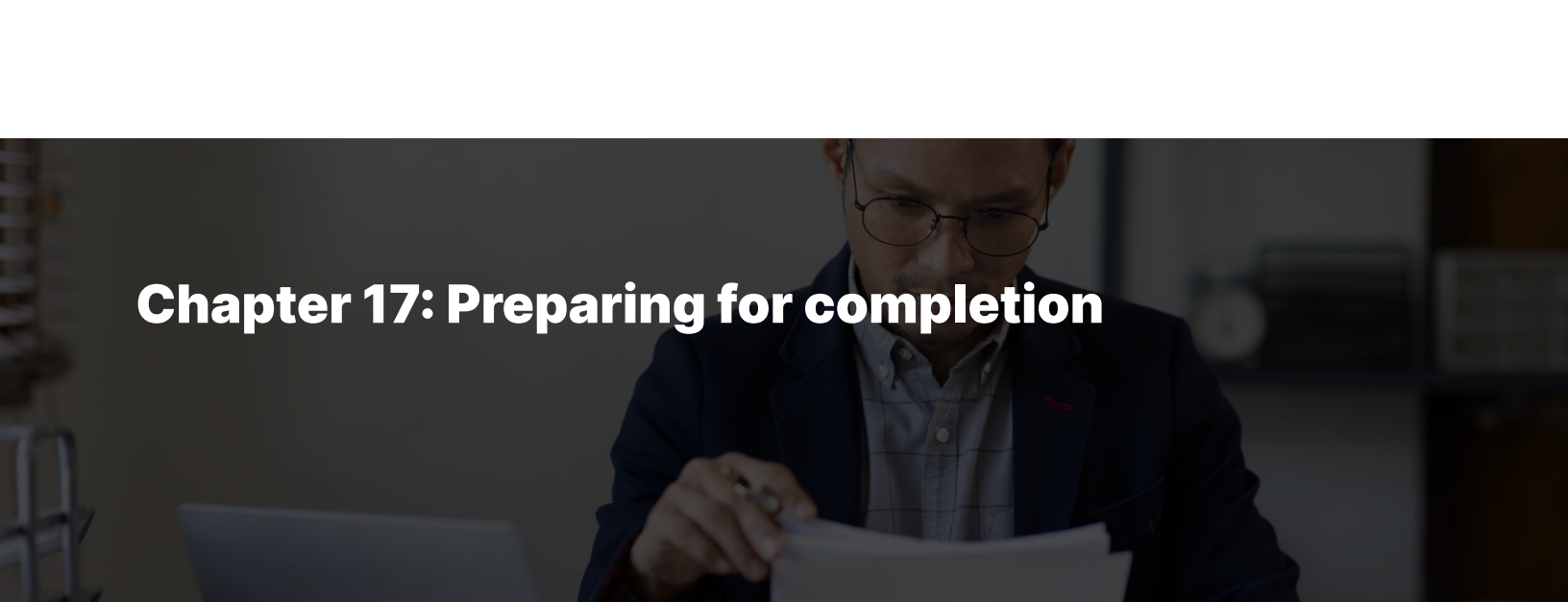




Chapter 17: Preparing for completion

- ≡ **Aims of this Chapter**
- ≡ **17.1 Preparing to complete on a sale**
- ≡ **17.2 The buyer's conveyancer raises standard form requisitions**
- ≡ **17.3 Preparing to complete on a purchase**
- ≡ **17.4 The buyer's conveyancer drafts the purchase deed**
- ≡ **Knowledge check**
- ≡ **17.5 Chapter summary**
- ≡ **17.6 Completion Information and Undertakings Form**
- ≡ **17.7 Form OS1**
- ≡ **17.8 Form TR1**

Aims of this Chapter

Once exchange of contracts has taken place, the sale and purchase transaction is legally binding. The completion date has been inserted into the contract and is thus fixed. In many conveyancing transactions, there is usually one or two weeks between exchange of contracts and completion. This gives the parties to the contract the chance to firm up removal arrangements and stop packing their boxes whilst their conveyancers carry out some very important steps to prepare for completion.

This chapter will cover:

- the steps to be taken by the seller's conveyancer between exchange and completion,
- the steps to be taken by the buyer's conveyancer between exchange and completion – including the pre-completion searches, and
- drafting the transfer.



Now let's move on to consider each of these in turn.

CONTINUE

17.1 Preparing to complete on a sale

17.1.1 Steps where the seller's mortgage has to be paid off

The seller's conveyancer will obtain an up-to-date repayment figure for use on completion. They will also prepare an undertaking to be handed to the buyer's conveyancer on completion, promising to discharge the mortgage and provide evidence of repayment.

17.1.2 Approving the TR1 and obtain the seller's signature

The seller's conveyancer will return a copy of the transfer to the buyer's conveyancer, duly approved, or with suggested amendments.

This is usually returned at the same time as the replies to the Completion Information and Undertakings Form (TA13). If there are to be amendments, the parties will discuss these and reach a final draft (see later).

The seller must execute (sign) the transfer before completion.



1. Completion preparations —

Several matters must be organised:

- (a) arrangements for handing over the keys (e.g. by the estate agent);
- (b) arrangements for completion itself (e.g. collating the documents to be handed over); and
- (c) agreeing the mechanics of completion with the buyer's conveyancer.

2. Sending the seller client a financial (completion) statement and itemised bill —

The statement should show:

- (a) the sale price;
- (b) all deductions; and
- (c) the net amount due to the client.

Deductions may include:

- (a) costs and disbursements (to be itemised in a separate bill);
- (b) mortgage redemption payment; and
- (c) estate agent's fees (as long as the client has checked and authorised these).

CONTINUE

17.2 The buyer's conveyancer raises standard form requisitions

The buyer's conveyancer now sends a standard form, in duplicate, to the seller's conveyancer. The form poses a number of questions that are relevant to pre-completion procedures.

Most firms use form **TA13 – "Completion Information and Undertakings"** for this purpose.

This form deals with important practical matters relevant to completion, plus the arrangements for discharging mortgages. The buyer's conveyancer will insert the address of the property, the postcode and the parties on page 1, and will sign and date the back page.



Activity

You have already obtained a copy of this form. Read it and follow the content below.

Examples of matters dealt with by the form are:

- vacant possession – this question now refers to handing over equivalent electronic devices (not just keys), passcodes and alarm codes;
- deeds and documents – note that Q2.2 which states, *"Please attach or confirm that you will supply a copy of the executed transfer before completion"*;
- where completion will take place;
- the method of completion;
- the amounts payable on completion;
- bank account details (there is a prominent warning on the form about the risk of emailing bank details, which is to highlight the need to be vigilant against fraud); and
- the arrangements for discharging existing mortgages (this part of the form may actually be used to give an undertaking to discharge a mortgage, hence the warning printed on the form).



The replies should only be signed by a person with authority to give undertakings on behalf of the firm (e.g. the seller's conveyancer or another authorised member of staff). With authority from the firm, a conveyancer's employee can give an undertaking in the name of the firm. The firm is bound to the same extent as if a partner in the firm had given the undertaking. If an undertaking is breached this is regarded as a very serious matter, hence the prominent warning on the form. If an undertaking is given, every partner in the firm is responsible for ensuring compliance. If the undertaking is breached, the partners could be ordered by the court to make good the breach (which could involve the conveyancers in paying off the mortgage from their own resources). They could also be disciplined by the SRA or, in extreme cases, imprisoned. An employed conveyancer could also face disciplinary action by the SRA, the firm would still be bound and the partners could face the above courses of action.

The replies must also be dated.

Form TA13 must be used where the Protocol is adopted, but is commonly used in non-Protocol transactions as well. Refer to the **Completion Information and Undertakings** (4th edition) (2023) form at the end of this chapter (**17.6**).

There are alternative forms which may be used in non-Protocol cases that cover much the same ground.

CONTINUE

17.3 Preparing to complete on a purchase

17.3.1 The buyer’s conveyancer makes pre-completion searches

These should not be confused with pre-contract searches seen in **Chapter 14** (e.g. the local search). Pre-completion searches are made between exchange and completion, traditionally about 10 days before the agreed completion date (although the exact timing will vary according to the circumstances).

Table 17.3 provides a summary of the pre-completion searches that may be required in a registered land transaction.

Table 17.3

Registered land searches
Land Registry search OS1/OS2
Bankruptcy search (for any lender) K16
Company search (if seller is a company)

17.3.1.1 HMLR search

The main pre-completion search is the HMLR, which asks whether there have been any new register entries since the date when the official copies were issued (entered as the “search from” date). This search will be made in all cases.

If the search is being made by post, it is made on a standard form. Form OS1 is used where the buyer is purchasing the whole of the land in the registered title (the usual scenario).

Form OS2 is used where the buyer is purchasing part of the land in a registered title (e.g. a plot on a new housing development which is part of the developer’s title to the whole development). The form is sent to HMLR with a fee. It contains details of the local authority serving the property, title number, the property, registered proprietor (current owner), the fee payment, the firm’s details, the date from which the search should be made (the “search from” date), the applicant (e.g. the name of the buyer), the reason the search is being made (e.g. the buyer is purchasing the land in the title) and a signature. Many firms have a direct debit arrangement with HMLR and will pay fees by this method. Refer to the form OS1 at the end of this chapter (17.7). Please note that HMLR issued an updated edition of form OS1 in February 2022. The only changes are to the notes in the margin of the form and the substantive content remains as before.

A copy of the latest form can be accessed at [Form OS1](#)

There is also a link in the Activity box in the course book.

Similarly, a copy of the February 2022 edition of form OS2 (for a purchase of part) can be accessed at [Form OS2](#)



Activity

Follow the link below and download and keep a copy of the OS1. Read it – you will see the information that is requested

If you are working in a conveyancing department, you are likely to use the HMLR portal to make your search application, however, if you look closely at the form, you will see that much of the information required for the paper application must also be provided for the online version.

 **GOV.UK**



Official search with priority: whole title (OS1)

Form OS1: official search with priority by a purchaser against the whole of a registered title or pending first registration application.

READ MORE GOV.UK

The OS1 search may be made using the paper form, sent to the Land Registry by post or DX. It can also be made online through the HMLR portal, through the HMLR Business Gateway or

through the National Land Information Service (NLIS). The result of the search is forwarded to the buyer's conveyancer in the form of an official search certificate.

The certificate affords the following protection:

Entries existing at the time of the search, but which are not revealed, will bind the buyer but they will be entitled to compensation for any loss suffered as a result.



Link to Practice

The search confers a **priority period** of 30 working days. Provided that the buyer's application for registration is delivered to the Land Registry within 30 working days of the date of the search, the buyer will not be bound by any entries made after the date of the search.

It is important for the buyer's conveyancer to note when priority expires and to ensure that the application for registration is made within that time.

Where the buyer is not having a new mortgage, the HMLR search will be made in the name of the buyer. Where the buyer is having a new mortgage (and so the buyer's conveyancer is also acting for the lender), the search must be made in the name of the lender (e.g. in the name of the building society). The search form will say that the applicant lender intends to take a registered charge over the property. There is no need to make another search in the name of the buyer, because the search made in the name of the lender will also protect the buyer.

17.3.1.2 Bankruptcy search

If the buyer is having a new mortgage (and so the conveyancer is also acting for the lender), the buyer's conveyancer must also carry out a **bankruptcy search** against the full name of

the buyer.



Activity

The search will be made using a standard form, form K16.

A copy of this form can be viewed at:

PUBLISHING

Form K16

Land Charges Act 1972

APPLICATION FOR AN OFFICIAL SEARCH (BANKRUPTCY ONLY)

Application is hereby made for an official search in the index to the registers kept pursuant to the Land Charges Act 1972 in respect of the undermentioned names for any subsisting entries of:

- (i) petitions in bankruptcy in the register of pending actions
- (ii) receiving orders in bankruptcy and bankruptcy orders in the register of writs and orders
- (iii) deeds of arrangement in the register of deeds of arrangement

IMPORTANT: Please read the notes overleaf before completing this form

For Official Use Only	
#	

Page 1 / 2

(Please use BLOCK LETTERS and see Note 3 overleaf)

Fee panel

Place "X" in and complete the appropriate box. See Note 1 overleaf.

☐ A cheque or postal order for £ accompanies this application.

☐ Please debit our Direct Debit the sum of £ under an authorised agreement with HM Land Registry.

VIEW ON PUBLISHING

The result of the search will be given in the form of a certificate. Completion must take place before the "protection ends on" date shown on the certificate. If completion is delayed

beyond this, another K16 search must be made before completion.

17.3.1.3 Company search

If the seller is a company (e.g. a development company selling a new house), the buyer's conveyancer will carry out a **company search**. This will usually be a specific requirement of any mortgage lender.

It is important for the buyer's conveyancer to check that the company is still in existence and has not been struck off (e.g. for failing to file accounts with Companies House). If it does not exist, it will not have power to enter into a transfer as it will not exist in law. The search will also check whether the company is being wound up (e.g. due to serious financial difficulties), which would have implications for the conveyancing process (the details of company insolvency are not considered in this unit, but could be very important in practice).

There is no official search procedure for company searches and searches are made by firms of agents who inspect the Companies Register. There is no official certificate and no priority period protection. It is also possible to carry out searches online directly with Companies House or via NLIS.

A company search is sometimes also made as a pre-contract search where the seller is a company but, if this is done, it must be repeated as a pre-completion search to check that none of the information has changed.

CONTINUE

17.3.2 The completion statement

The buyer's conveyancer will send a financial statement (a completion statement) to the buyer, saying how much is needed to complete. This statement will usually contain details of

the firm's charges and any disbursements (expenses). If it shows that a balance is due from the buyer (the usual case), the conveyancer will request the money from the buyer so that it can clear and be used on the day of completion.

Example of a simple completion statement for a buyer with no related sale:

COMPLETION STATEMENT

Mr D Owen: Purchase of 85 Canalside Wharf, Manchester

Payments

Purchase price	100,000	
Our fees and disbursements (as per itemised account annexed)	2,000	
Total payments		102,000

Receipts

Mortgage from Northyear Building Society	80,000	
Deposit paid on exchange	10,000	
Total receipts		90,000
Required from you to complete	£12,000	

CONTINUE

17.3.3 Steps if there is a lender

Where the buyer is taking out a mortgage, the conveyancer must take certain steps on behalf of their client and the lender. These include checking that the title is acceptable, requesting the mortgage funds, completing the mortgage documentation and carrying out pre-completion searches on behalf of the lender.

After exchange of contracts, the buyer's conveyancer will submit the Certificate of Title to the mortgage lender to confirm that the title is marketable, can be accepted as security for the loan and to request for the mortgage funds. This must be done sufficiently early to ensure that funds will be available on the agreed completion date. Refer to **Chapter 15** if you need to remind yourself about the certificate of title.

If the buyer's conveyancer has not already dealt with it, they will also ask their buyer client to sign the mortgage deed in readiness for completion.

The buyer's conveyancer asks the client to sign or approve the Land Transaction Return. This is signed or approved in readiness for use after completion. Stamp duty land tax (or land transaction tax in Wales) and related procedures are explained in **Chapter 18**.

CONTINUE

17.4 The buyer's conveyancer drafts the purchase deed

This section describes traditional practice. It is possible that the transfer could have been dealt with at an earlier stage (e.g. drafted by the seller's conveyancer before exchange and attached to the contract). This will not be considered further here, but is common practice in some firms.

The draft purchase deed will usually be sent to the seller's conveyancers, in duplicate, at the same time as the procedural requisitions form (e.g. TA13) is sent.

In registered land transactions, the purchase deed is known as a **transfer**. Please refer to the copy of the TR1 that you downloaded when you read [Chapter 4](#).

It is drafted in duplicate and sent, to the seller's conveyancer. Form TR1, a standard HMLR form, is used where there is a transfer of the whole of the land in a registered title (the most common scenario).

1. The buyer's conveyancer engrosses the transfer deed

Once the seller's conveyancer has approved the form of the transfer, the buyer's conveyancer will "engross" it – this means that the draft transfer is made into a final copy to be used in the transaction (e.g. printed on good quality paper).

The buyer may need to sign the engrossed transfer deed —

Technically, buyers do not need to sign (execute) the transfer unless they are entering into covenants in the deed or are joint buyers. One non-technical way of thinking about this is that the buyers will need to execute in these situations as they are doing something in the deed.

One reason the buyers may have to execute the transfer is where they are entering into an indemnity covenant, promising to indemnify the sellers against future claims for breaches of existing covenants. Box 11 of form TR1 contains space for any additional provisions in the transfer and one example of a clause which would be inserted here would be an indemnity covenant.

Joint buyers will need to execute the transfer as they will be entering into a declaration of their joint ownership (declaration of trust) within the transfer deed. The declaration is made by completing box 10 of the TR1 transfer and executing the deed to support this. By making this signed declaration of trust, the parties will be confirming the status of their joint ownership as joint tenants or tenants in common, etc.

A declaration of trust can alternatively be made using form JO, which will be signed by the joint buyers. Where joint buyers have made a declaration of trust using form JO, they need not execute the transfer for this reason. Of course, they will still have to execute the transfer where they are entering into covenants.

Even though buyers do not technically need to execute the transfer in all cases, it is considered good practice for all buyers to sign.

Signatures to the deed must be witnessed. Please refer to [Chapter 4](#).

The seller **always** needs to execute the transfer and it will be sent to their conveyancer for the seller to sign before completion. Again, the signature must be witnessed.

Refer to the TR1 at the end of this chapter (**17.8**).

CONTINUE

Knowledge check

This knowledge check is a self-assessment to see how well you understood the content of this chapter and it does not count towards your course mark.

There are 2 questions in this knowledge check.

1. Which form is used for a HMLR search pre-completion where the buyer is purchasing part of the registered title?

- ☐ a. OS1
- ☐ b. OS2
- ☐ c. K16

SUBMIT



Complete the content above before moving on.

2. In which of the following circumstances will the buyers need to execute the engrossed transfer deed?
(Select 2 correct answers)

☐

a. Where they are entering into an indemnity covenant

☐

b. Where there are joint buyers and Box 10 of form TR1 has been completed

☐

c. In all circumstances

SUBMIT



Complete the content above before moving on.

17.5 Chapter summary

(1) If there is a mortgage to redeem on the property being sold, the seller's conveyancer will obtain an up-to-date redemption figure from the lender calculated to the day of completion.

(2) The seller's conveyancer will approve the draft transfer and will arrange for their seller client to sign it.

(3) The seller's conveyancer will complete the Completion Information and Undertakings Form (TA13), which will include an undertaking to redeem the sellers outstanding mortgage, if any. This form will be sent to the buyer's conveyancer.

(4) The seller's conveyancer will prepare a completion statement.

(5) The buyer's conveyancer will check the content of the Completion Information and Undertakings Form (TA13) carefully.

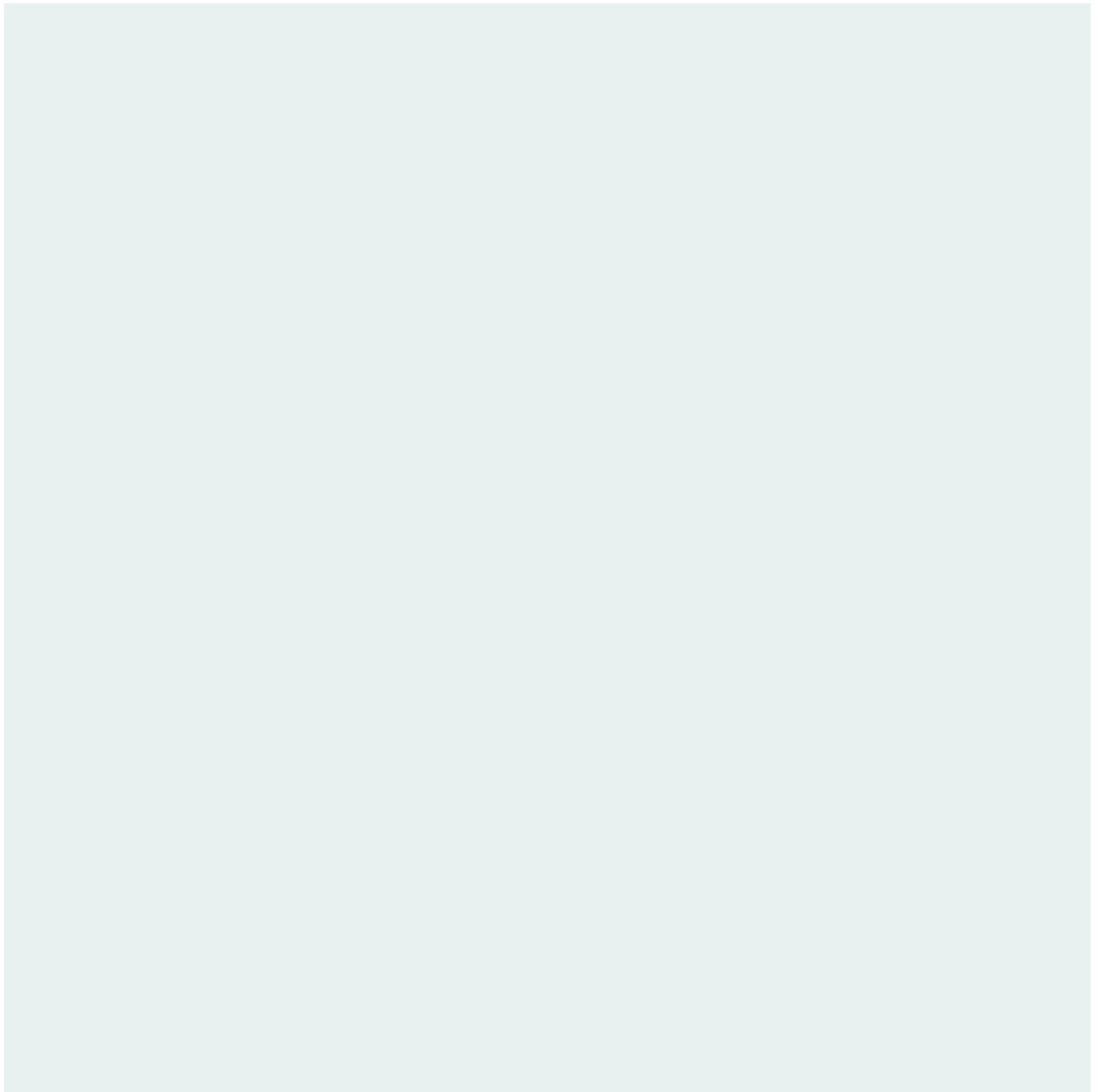
(6) The buyer's conveyancer will make the pre-completion searches which will include an OS1 search with priority and, if the seller's getting a mortgage, a bankruptcy search. In addition, if the seller is a company, a company search will be carried out.

(7) The buyer's conveyancer will prepare a completion statement and will submit the certificate of title, if any to request drawdown of the mortgage advance.

(8) The buyer's conveyancer will draft the transfer and send it to the seller's conveyancer for approval and signature (see earlier).

CONTINUE

17.6 Completion Information and Undertakings Form

A large, empty light blue rectangular area representing the form content. It occupies the majority of the page below the title and is currently blank.

Completion information and undertakings (4th edition) (2023)

WARNING: Replies to questions 3.2, 5.2 and 5.3 are solicitor's undertakings.

Address of the property

Address line 1	
Address line 2	
Address line 3	
Town / City	
Postcode	

Full names of the seller(s)

Please supply full names of the seller(s) of the property.

Individual seller(s) complete (a). If the seller is a company, complete (b)

(a) Name of seller(s) if individual(s)

1	First name 	2	First name
	Middle name(s) 		Middle name(s)
	Last name 		Last name
3	First name 	4	First name
	Middle name(s) 		Middle name(s)
	Last name 		Last name

(b) Name of seller if a company

Company name	
Company number	
Director/authorised person	
Country of incorporation	

Full names of the buyer(s)

Please supply full names of the buyer(s) of the property.

Individual buyer(s) complete (a). If the buyer is a company, complete (b)

(a) Name of buyer(s) if individual(s)

1	First name 	2	First name
	Middle name(s) 		Middle name(s)
	Last name 		Last name
3	First name 	4	First name
	Middle name(s) 		Middle name(s)
	Last name 		Last name

(b) Name of buyer if a company

Company name	
Company number	
Director/authorised person	
Country of incorporation	

1. Vacant possession

- 1.1 If vacant possession (of whole or part) is to be given on completion, what arrangements will be made to hand over the keys, any equivalent electronic devices, passcodes and alarm codes?**

- ☐ Will be left with agents
☐ Will be left with seller's solicitor
☐ Other

If Other, please give details:

- 1.2 If vacant possession (of whole or part) is not being given, please confirm:**

(a) that an authority to the tenant to pay the rent to the buyer will be handed over or be included with the documents to be remitted to the buyer's solicitors on completion.

☐ Confirmed

(b) that any keys and equivalent electronic devices and passcodes and alarm codes in the hands of the seller (as landlord) will be handed over on completion.

☐ Confirmed

2. Deeds and documents

- 2.1 If the title is unregistered, do you hold all of the title deeds?**

☐ Yes ☐ No

If No, please give details:

- 2.2 Please attach or confirm that you will supply a copy of the executed transfer before completion.**

☐ Attached ☐ To follow

- 2.3 Please list all deeds and documents to be sent on completion.**

3. Completion

3.1 Will completion take place at your office?

☐ Yes ☐ No

If No, where or how will it take place?

3.2 We wish to complete through the post in accordance with the Law Society's Code for Completion by Post 2019 (the Code). Please confirm that:

(a) You undertake to adopt the Code; and

☐ Confirmed

(b) The mortgages and charges that you undertake to redeem or discharge in your replies to 5.1 and 5.2 are those specified for the purpose of paragraph 7 of the Code.

☐ Confirmed

4. Money

WARNING: Be alert to the risks of emailing bank details.

4.1 Please state the exact amount payable on completion.

£

If it is not just the balance purchase money, please provide copy receipts for any rent or service charge or other payments being apportioned.

☐ Attached ☐ Not applicable

4.2 Please provide details of your bank and the account to which completion monies are to be sent:

Name of bank:

Address of bank:

Address line 1

Address line 2

Address line 3

Town / City

Postcode

Branch sort code:

----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Client account name:

Client account number:

Client firm's reference:

5. Mortgages and charges

- 5.1 Please list the mortgages or charges secured on the property which you undertake to redeem or discharge to the extent that they relate to the property on or before completion (this includes repayment of any discount under the Housing Acts).**

- 5.2 Do you undertake to redeem or discharge the mortgages and charges listed in reply to 5.1 on completion and to send to us Form DS1, DS3, the receipted charge(s) or confirmation that notice of release or discharge in electronic form has been given to HM Land Registry as and when you receive them?**

☐ Yes ☐ No

- 5.3 If you DO NOT agree to adopt the current Law Society's Code for Completion by Post, please confirm that you are the duly authorised agent of the proprietor of every mortgage or charge on the property which you have undertaken, in reply to 5.2, to redeem or discharge.**

☐ Confirmed

Buyer's solicitor:

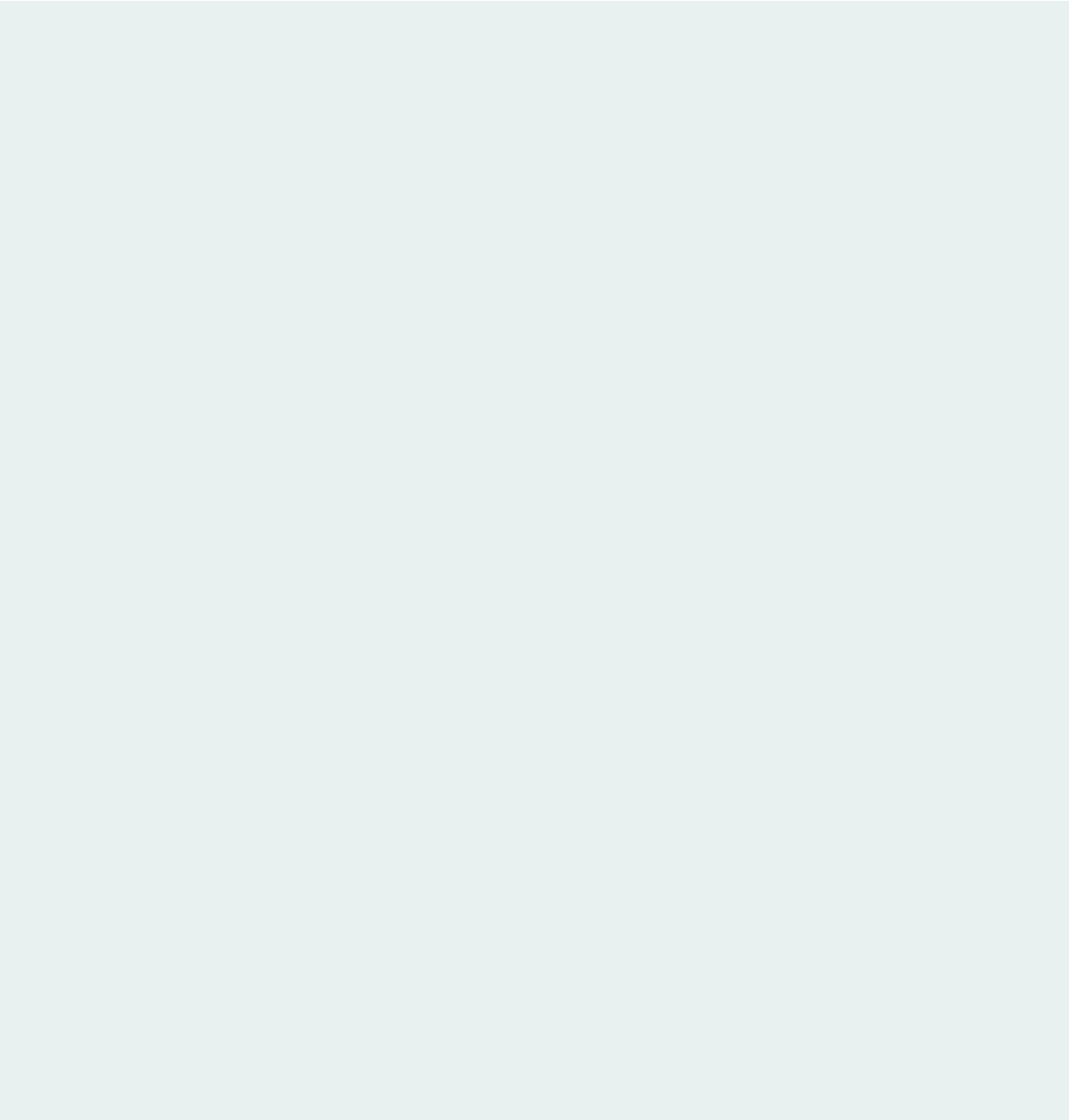
Dated:

Seller's solicitor:

Dated:

CONTINUE

17.7 Form OS1



HM Land Registry

Application by purchaser for official search with priority of the whole of the land in a registered title or a pending first registration application

OS1

Use one form per title.

Any parts of the form that are not typed should be completed in black ink and in block capitals.

If you need more room than is provided for in a panel, and your software allows, you can expand any panel in the form. Alternatively use continuation sheet CS and attach it to this form.

HM Land Registry is unable to give legal advice, but you can find guidance on HM Land Registry applications (including our practice guides for conveyancers) at www.gov.uk/land-registry.

Conveyancer is a term used in this form. It is defined in rule 217A, Land Registration Rules 2003 and includes persons authorised under the Legal Services Act 2007 to provide reserved legal services relating to land registration and includes solicitors and licensed conveyancers.

For information on how HM Land Registry processes your personal information, see our [Personal Information Charter](#).

HM LAND REGISTRY USE ONLY
Record of fees paid

Particulars of under/over payments

Reference number
Fees debited £

Where there is more than one local authority serving an area, enter the one to which council tax or business rates are normally paid.

Enter the title number of the registered estate or that allotted to the pending first registration.

Insert address including postcode (if any) or other description of the property, for example 'land adjoining 2 Acacia Avenue'.

Enter the full names. If there are more than two persons, enter the first two only.

To find out more about our fees visit www.gov.uk/government/collections/fees-land-registry-guides

Place 'X' in the appropriate box.

The fee will be charged to the account specified in panel 6.

1	Local authority serving the property: Newtown DC							
2	Title number of the property: TE23456							
3	Property: 35 Greenfield Crescent, Newtown, Temshire, NT3 3JU							
4	Registered proprietor/Applicant for first registration SURNAME/COMPANY NAME: Smith FORENAME(S): John Luke SURNAME/COMPANY NAME: Smith FORENAME(S): Morag Jane							
5	<table border="1"> <tr> <td colspan="2">Application and fee</td> </tr> <tr> <td>Application</td> <td>Fee paid (£)</td> </tr> <tr> <td>Official search of whole with priority</td> <td>(fee entered here)</td> </tr> </table> Fee payment method ☐ cheque made payable to 'Land Registry' ☒ direct debit, under an agreement with Land Registry		Application and fee		Application	Fee paid (£)	Official search of whole with priority	(fee entered here)
Application and fee								
Application	Fee paid (£)							
Official search of whole with priority	(fee entered here)							

Document 13: Form OS1 Search

This panel must always be completed.

A key number is only available to professional customers, such as solicitors.

If you are paying by direct debit, this will be the account charged.

Place 'X' in one box only.

For a search of a registered title enter a date falling within the definition of 'search from date' in rule 131 of the Land Registration Rules 2003. If the date entered is not such a date the application may be rejected.

Provide the full name(s) of each purchaser or lessee or chargee.

Place 'X' in the appropriate box.

If a conveyancer is acting for the applicant, that conveyancer must sign. If no conveyancer is acting, the applicant (if more than one person then each) must sign.

WARNING

If you dishonestly enter information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or to cause loss or the risk of loss to another person, you may commit the offence of fraud under section 1 of the Fraud Act 2006, the maximum penalty for which is 10 years' imprisonment or an unlimited fine, or both.

Failure to complete this form with proper care may result in a loss of protection under the Land Registration Act 2002 if, as a result, a mistake is made in the register.

Under section 66 of the Land Registration Act 2002 most documents (including this form) kept by the registrar relating to an application to the registrar or referred to in the register are open to public inspection and copying. If you believe a document contains prejudicial information, you may apply for that part of the document to be made exempt using Form EX1, under rule 136 of the Land Registration Rules 2003.

6 This application is sent to Land Registry by

Key number (if applicable):

Name:

Address or UK DX box number:

Email address:

Reference:

Phone no:

Fax no:

7 Application and search from date

☒ I apply for a search of the individual register of a registered title to ascertain whether any adverse entry has been made in the register or day list since

[enter search from date]

☐ I apply for a search in relation to a pending application for first registration to ascertain whether any adverse entry has been made in the day list since the date of the pending first registration application.

8 The applicant:

Newtown Building Society

9 Reason for application

I certify that the applicant intends to

☐ Purchase

☐ take a Lease

☒ take a registered Charge

10

Signature of applicant
or their conveyancer:

Grinlings

Date: [date entered here]

CONTINUE

17.8 Form TR1

 **GOV.UK**



Registered title(s): whole transfer (TR1)

Form TR1 to transfer a property.

[READ MORE GOV.UK](#)

You have completed Chapter 17.

EXIT