

COMPLIANCE PACK

FOR THE SALE OF

Flat 14, Walter Green House, Lausanne Road,
London, SE152HX

BY

■ **Miss Karo Enajekpo**

THIS PACK

Prepared 1 July 2025
by Lifetime Legal Ltd on behalf of
Ronke Maye

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- Risk Assessment
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Fully Managed Compliance

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RISK ASSESSMENT

The HMRC guidance for estate agents with regard to Anti-Money Laundering and Counter-Terrorist Funding sets out the specific requirement for an Estate Agent to consider the risk presented by any client with whom they enter into a business relationship.

This requirement extends to both vendors and purchasers; the risk assessment must be carried out on an individual basis and must consider a variety of factors.

The objective of the risk assessment is to establish the level of Customer Due Diligence which must be carried out. We use an online ID verification service which matches the details of a given client to databases managed by Experian and Equifax.

This service aims to link an individual by name and date of birth to an address and thereby prove that the individual exists and is known to reside at the address they have given.

The databases which are used verify data against multiple sources such as bank account records, credit applications, the electoral roll and so on. Where an individual is considered to represent a higher level of risk, the ID verification service must match against a higher number of primary data sources than are required for an individual who is considered to represent a lower risk.

Taking a number of factors into account, which are listed on the next page, our assessment is:

LOW RISK

RISK ASSESSMENT

CONSIDERATIONS

In assessing the risk associated with this transaction we have considered the following factors:

- Flat 14, Walter Green House, Lausanne Road, London, SE152HX is registered in the name of Miss Karo Enajekpo
- Miss Karo Enajekpo is acting on their own behalf
- Miss Karo Enajekpo is resident in the UK at: 18 Millfield Close, Orpington, BR52LQ
- The estate agent met with the client at their home address
- The property is valued for sale at £320,000

PROPERTY OWNERSHIP

ADDRESS

Flat 14, Walter Green House, Lausanne Road,
London, SE152HX

TITLE NUMBER

TGL298244

We have obtained an extract from the Land Registry which confirms that the above property is registered in the sole name of

■ Miss Karo Enajekpo

A copy of the Land Registry OC1 – Official Copy of Register of title can be found in the Appendix

IDENTITY VERIFICATION

Miss Karo Enajekpo

Date of Birth: 03 December 1977

Resident at: 18 Millfield Close, Orpington, BR52LQ

Report Outcome: **PASS**

Report Date: 1 July 2025



RESULTS

- Address verified with Royal Mail: Pass
- Is client matched to address given?: Pass
- Deceased check: Pass
- Politically Exposed Person (PEP) check: Pass
- Worldwide Sanctions check: Pass
- Relative / Close Associate (RCA) check: Pass
- Special Interest Person (SIP) check: Pass
- Is client identified for AML purposes?: Yes

ACCOUNTS/SOURCES

- Number of Primary Checks: 27
Oldest account: 2 July, 2007
- Credit/Store Cards: 5
- Current Accounts: 3
- Media Services & Communication: 2
- Mortgage: 4
- Unsecured Loan: 1

LIVENESS VERIFICATION

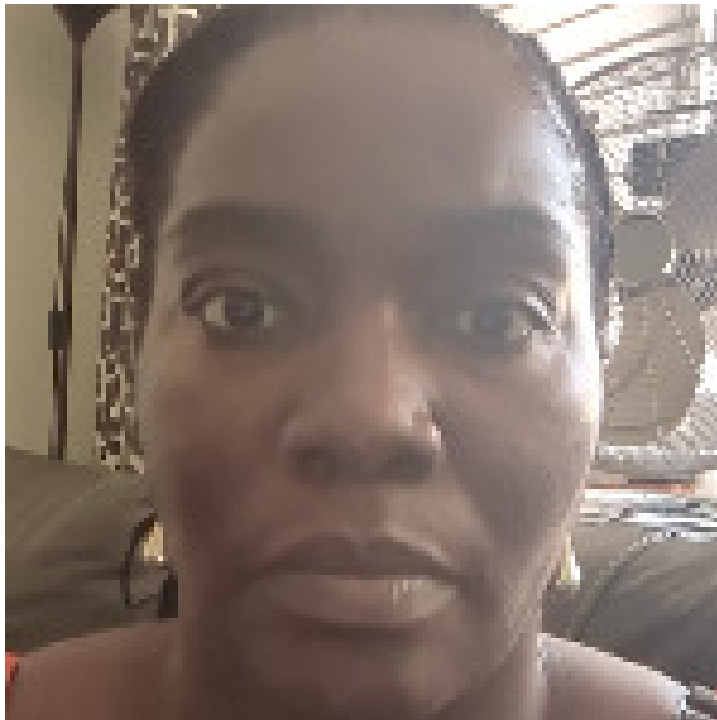
Miss Karo Enajekpo

Address: 18 Millfield Close, Orpington, BR52LQ

Name Check Result: **Pass**

Scan Analysis Result: **Pass**

Facial Match Result: **Pass**



Liveness has been verified using passive liveness checks which confirm that the individual is live and present and is not holding up a photograph

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APPENDIX

CONTENTS

- HM Land Registry Office Copy

The electronic official copy of the register follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.



Official copy of register of title

Title number TGL298244

Edition date 04.06.2020

- This official copy shows the entries on the register of title on 01 JUL 2025 at 09:40:27.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 01 Jul 2025.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- This title is dealt with by HM Land Registry, Telford Office.

A: Property Register

This register describes the land and estate comprised in the title. Except as mentioned below, the title includes any legal easements granted by the registered lease but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

LEWISHAM

- 1 (05.10.2007) The Leasehold land shown edged with red on the plan of the above title filed at the Registry and being Flat 14, Walter Green House, Lausanne Road, London (SE15 2HX).

NOTE: Only the third floor flat is included in the title.

- 2 (05.10.2007) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:

Date : 2 July 2007
 Term : From 2 July 2007 to 22 September 2127
 Parties : (1) The Mayor And Burgesses of The London Borough of Lewisham
 (2) Karo Vivienne Enajekpo

- 3 (05.10.2007) The registered lease is made pursuant to Part V of the Housing Act 1985 and the title includes the legal easements referred to in clause LR11.1 of the registered lease but is subject to any rights that are granted or reserved by the lease and affect the registered land.

In addition the land has the benefit of but is subject to the easements and rights specified in paragraph 2 of Schedule 6 of the said Act.

- 4 (05.10.2007) The landlord's title is registered.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (05.10.2007) PROPRIETOR: KARO VIVIENE ENAJEKPO of 18 Millfield Close, Orpington BR5 2LQ.

B: Proprietorship Register continued

- 2 (05.10.2007) The price, other than rents, stated to have been paid on the grant of the lease was £99,000.
- 3 (05.10.2007) RESTRICTION: No transfer or lease of the registered estate dated before 2 July 2017 by the proprietor of the registered estate or by the proprietor of any registered charge is to be completed by registration unless accompanied by
 - (a) a certificate given by The Mayor and Burgesses of the London Borough of Lewisham that the transfer or lease complies with the requirements of section 156A of the Housing Act 1985 or that the transfer or lease is an exempted disposal or is not a relevant disposal, or
 - (b) a certificate given by a person who confirms that he is the person in whom the reversionary interest is now vested (if that person is not the original disposing authority), and that the transfer or lease complies with the requirements of section 156A of the Housing Act 1985 or is either an exempted disposal or is not a relevant disposal.
- 4 (03.04.2020) RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the Charge dated 31 March 2020 in favour of Kensington Mortgage Company Limited referred to in the Charges Register.
- 5 (03.04.2020) The proprietor's address for service has been changed.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (03.04.2020) REGISTERED CHARGE dated 31 March 2020.
- 2 (03.04.2020) Proprietor: KENSINGTON MORTGAGE COMPANY LIMITED (Co. Regn. No. 3049877) of Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ.

End of register