

BELLS

solicitors

Mr F O'Gorman
6 Eddeys Lane
Headley Down
Bordon
Hampshire
GU35 8HU

05 August 2011

Dear Mr O'Gorman

Will

Our records indicate that we prepared a Will for you in 2002. We are holding the Will in our storage facility.

Everyone's Will should be re-visited from time to time to make sure that it remains appropriate for their circumstances and to check its effectiveness in carrying out their wishes. Changes in legislation and tax have dramatically altered the advice that we have given to our clients in the past decade - for example, the rules in relation to Inheritance Tax were substantially changed in 2007, when the transferable nil rate band scheme for married couples was introduced. As a result the use of nil rate band discretionary trusts in Wills is less widespread, although these still have their place in some circumstances. We recommend that everyone reviews their Will every five years or following a significant lifetime event such as a birth, marriage, divorce or the loss of a partner.

The preparation or review of a Will is also a good time to consider other vital legal documents, in particular Lasting Powers of Attorney.

Our standard charges for the preparation of a straightforward single Will is £235 and for mirror Will's it is £350 (exclusive of VAT). We are however offering a 10% discount for all existing clients on our standard Will and LPA charges provided we are instructed by the end of this year.

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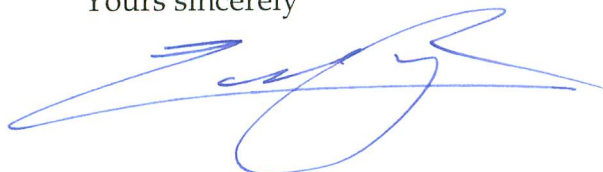
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If you would like to discuss matters further or make an appointment to come and see us, please telephone either Georgina Leighton or Karen Markall in our probate department, who will be delighted to have a confidential, without obligation discussion with you in the first instance.

With kind regards

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Edward Pennington', written over a horizontal line.

EDWARD PENNINGTON