

BEFORE THE ADJUDICATION PANEL

COUNCIL FOR LICENSED CONVEYANCERS

Applicant

-v-

TARAM ZAHARA (aka KHAN)

Respondent

DECISION OF THE ADJUDICATION PANEL

1. A panel had been convened for a hearing, beginning on 26 March 2025, to consider allegations against the Respondent, including allegations of dishonesty.
2. On 5 March 2025 the panel was provided with a Consent Order that was agreed by the Applicant and Respondent together with a Statement of Admissions that had been agreed by the Respondent on 4 March 2025, which are appended to this Decision as Appendix A and Appendix B respectively.
3. I am satisfied that the Statement of Admissions dated 4 March 2025 at Appendix B and the Consent Order agreed by the Applicant and Respondent dated 5 March 2025 at Appendix A are sufficiently detailed to enable the public to understand the allegations admitted by the Respondent and approve the Consent Order dated 5 March 2025 at Appendix A under Rule 30 of the Adjudication Panel Rules 2013 (as amended) and may be published with immediate effect.

FINDING AND SANCTION

4. The Applicant do have permission to withdraw Allegations 5, 8a, 8b, 9a, 9b, 10a, 10b, 11a, 11b, 12, 13b, 13c, 14a and 14b against the Respondent.
5. Allegations 1, 2, 3, 4, 6, 7, 8c, 9c, 10c, 11c, 13a, 13d and 14c against the Respondent are found proven (by admission).
6. The Respondent is permanently disqualified from holding a licence.
7. The Respondent is not required to pay a contribution towards the CLC's costs of the proceedings against her.
8. The hearing listed to begin on 26 March 2025 is vacated.

BEFORE THE ADJUDICATION PANEL**COUNCIL FOR LICENSED CONVEYANCERS****Applicant****-v-****TARAM ZAHARA (KHAN)****Respondent**

CONSENT ORDER

Upon the Respondent having admitted Allegations 1, 2, 3, 4, 6, 7, 8c, 9c, 10c, 11c, 13a, 13d and 14c as set out in the statement of admissions and agreed outcome ("the Statement"),

Upon the Respondent having accepted that the appropriate sanction is permanent disqualification

Upon the Applicant having applied to withdraw Allegations 5, 8a, 8b, 9a, 9b, 10a, 10b, 11a, 11b, 12, 13b, 13c, 14a and 14b as set out in the Statement.

Upon the parties agreeing that a hearing is not necessary to approve this consent order.

IT IS ORDERED THAT:

1. The Applicant do have permission to withdraw Allegations 5, 8a, 8b, 9a, 9b, 10a, 10b, 11a, 11b, 12, 13b, 13c, 14a and 14b against the Respondent.
2. Allegations 1, 2, 3, 4, 6, 7, 8c, 9c, 10c, 11c, 13a, 13d and 14c against the Respondent are found proven (by admission).
3. The First Respondent is permanently disqualified from holding a licence.
4. The Respondent is not required to pay a contribution towards the CLC's costs of the proceedings against her.
5. The hearing listed to begin on 26 March 2025 is vacated.

Signed.....

Taram Zahara (Khan)

Signed.....

On behalf of the Council for Licensed Conveyancers

BEFORE THE ADJUDICATION PANEL**COUNCIL FOR LICENSED CONVEYANCERS****Applicant****-v-****TARAM ZAHARA (KHAN)****Respondent**

STATEMENT OF ADMISSIONS AND AGREED OUTCOME

INTRODUCTION

1. This statement records the facts that have been agreed between the Applicant (“the CLC”) and the Respondent.
2. A panel has been convened for a hearing, beginning on 26 March 2025, to consider allegations against the Respondent, including allegations of dishonesty.
3. By this document, the Respondent admits allegations of dishonesty and further accepts that the appropriate sanction is an order that she be permanently disqualified from holding a licence.
4. In light of those admissions and that acceptance, the CLC applies to withdraw the other, allegations that occurred when the Respondent worked as a Paralegal at the Practice and those allegations that relate to lack of integrity and misleading.
5. The remainder of this document is structured as follows:
 - (1) The admissions;
 - (2) The agreed outcome;
 - (3) Conclusion.

(1) THE ADMISSIONS

6. The Respondent admits the following allegations:

Allegation 1

1. *In relation to a mortgage deed in the names of Client X and Client Y for Property A (the Mortgage Deed), on or about 12 February 2024:*

- (a) you created a false copy of the Mortgage Deed dated 6 October 2022 by adding copies of the signatures of Client X and Client Y from another document into the Mortgage Deed.*
- (b) you signed the false copy of the Mortgage Deed as a purported witness to the falsified signatures of Client X and Client Y on the Mortgage Deed.*
- (c) you submitted the false copy of the Mortgage Deed signed by you as a witness to HM Land Registry in response to a requisition.*

Allegation 2

2. *On or about 13 February 2024, during the investigation by the Practice into the Mortgage Deed referred to in Allegation 1:*

- (a) you told Person A and Person B that you had witnessed Client X and Client Y signing the Mortgage Deed during a virtual meeting on 6 October 2022, or words to that effect.*
- (b) you told Person A and Person B that Client X and/or Client Y had emailed the signed Mortgage Deed to you and/or Person C and/or the Practice, on or about 6 October 2022, or words to that effect.*
- (c) you told Person A and Person B that you could not find the signed Mortgage Deed, or words to that effect.*
- (d) you created an email dated 6 October 2022 and timed at 16:36 (the Email) that purported to be sent to you from Client X.*
- (e) you sent the Email referred to in Allegation 2(d) above to Persons A and B on 13 February 2024 at 18.48 and represented that it was sent to you by Client X on 6 October 2022.*

Allegation 3

3. *On or about 14 February 2024, during the investigation by the Practice into the Mortgage Deed referred to in Allegation 1 above,*

- (a) *you initially told Person A, Person B and Person G that the signatures of Client X and Client Y on the Mortgage Deed were genuine, and the Email referred to in Allegation 2(d) above was genuine, or words to that effect.*
- (b) *you subsequently told Person A, Person B and Person G that you had been motivated to engage in the conduct outlined in Allegations 1 and 2 above to protect Person C, or words to that effect.*
- (c) *you also told Person A, Person B and Person G that you had engaged in the conduct outlined in Allegation 1 (a)-(b) on Person C's instruction, or words to that effect.*

Allegation 4

4. *In relation to three Certificates submitted to the HM Land Registry in response to two requisitions dated 28 September 2023 following the transfer by Client Z of Property B (the Certificates), on or about 23 November 2023:*

- (a) *you created the Certificates in the name of Person C at a time when Person C had left the Practice.*
- (b) *you submitted the Certificates to HM Land Registry in the name of Person D without Person D's knowledge or consent.*

Allegation 6

6. *On or about 30 May 2024, via a document submitted online to the Council for licensed Conveyancers (CLC) titled 'Notification Form – Amendment to Your Employer Details' you listed the Practice as your previous employer and:*

- (a) *ticked 'No' in answer to the question; "While employed by this practice have you ever been subject to any disciplinary investigations, suspension or dismissal?"*
- (b) *declared that the reason for leaving your previous employer was a "new opportunity"*
- (c) *you ticked 'x' to declare that the statement, "I confirm that I am not in an employment dispute with my previous employer of any employment matters" applied to you.*

Allegation 7

7. *On or about 5 June 2024, after your employment at the Practice had ceased, you used your former Practice's HM Land Registry account to lodge an e-HR1 Home-rights application in the name of Person F in relation to Property C, when you had no authority from the Practice to do so.*

Allegation 8

8. *Your conduct as set out in Allegation 1 was:*
 (c) *dishonest in that you knew or ought to have known that you had not witnessed Clients X and Y signing the Mortgage Deed in October 2022.*

Allegation 9

9. *Your conduct as set out in Allegation 2 was:*
 (c) *dishonest, in that you knew or ought to have known that you had created the Mortgage Deed and the Email referred to in Allegation 2(d) above.*

Allegation 10

10. *Your conduct as set out in Allegation 3 was:*
 (c) *dishonest, in that you knew or ought to have known that the accounts given by you during the Practice's investigation as set out in Allegation 3 were not true.*

Allegation 11

11. *Your conduct as set out in Allegation 4 was:*
 (c) *dishonest in that you knew or ought to have known that the Certificates had not been signed by Person C and submitted by Person D but had been created and/or submitted by you.*

Allegation 13

13. *Your conduct as set out in Allegation 6 was:*
 (a) *in breach of your duty to co-operate with the CLC as your regulator; and*
 (d) *dishonest in that you knew or ought to have known that you had been subject to a disciplinary investigation and/or an employment dispute with the Practice which resulted in your summary dismissal in February 2024.*

Allegation 14

14. *Your conduct as set out in Allegation 7 was:*
- (c) *dishonest in that you knew or ought to have known that you did not have authority to use the Practice's HM Land Registry account for your own personal purposes after your employment had ended.*

7. On the basis of the above admissions, the CLC agrees to withdraw the following:

Withdrawn Allegations against the Respondent

Allegation 5

5. *In relation to Property C which was owned by Person E, whilst you were employed as a paralegal at the Practice:*
- (a) *on or about 11 October 2022, you used your Practice's HM Land Registry account to submit a form e-RX1 to the HM Land Registry for a restriction on disposal of the title for the benefit of yourself and Person F, when you had no authority from the Practice to do so.*
- (b) *you falsely certified on the e-RX1 form submitted on 11 October 2022 that Person E, as the proprietor of Property C, had consented to the application, when he had not given any such consent.*
- (c) *on or about 26 October 2022, you instructed the Practice to charge a personal disbursement for the e-RX1 form in the sum of £20.00 to an unrelated client matter at the Practice.*
- (d) *on or about 17 April 2023 you charged personal disbursements for three searches relating to Property C in the total sum of £12.00 to an unrelated client matter at the Practice.*
- (e) *on or about 22 May 2023, you used your Practice's HM Land Registry account to submit an e-UN1 application in the name of the Practice against the title of Property C for the benefit of Person F when you had no authority from the Practice to do so.*

Allegation 8

8. *Your conduct as set out in Allegation 1 was:*
- (a) *lacking in integrity; and*
- (b) *misleading.*

Allegation 9

9. Your conduct as set out in Allegation 2 was:

- (a) lacking in integrity; and
- (b) misleading.

Allegation 10

10. Your conduct as set out in Allegation 3 was:

- (a) lacking in integrity; and/or
- (b) misleading.

Allegation 11

11. Your conduct as set out in Allegation 4 was:

- (a) lacking in integrity; and
- (b) misleading.

Allegation 12

12. Your conduct as set out in Allegation 5 was:

- (a) lacking in integrity; and
- (b) misleading.

Allegation 13

13. Your conduct as set out in Allegation 6 was:

- (b) lacking in integrity; and
- (c) misleading.

Allegation 14

14. Your conduct as set out in Allegation 7 was:

- (a) lacking in integrity; and
- (b) misleading.

(2) THE AGREED OUTCOME

8. The Respondent admits the allegations set out above and agrees that that she should be permanently disqualified from holding a licence.
9. The CLC will not seek an order for costs against the Respondent on the basis of the admissions and the agreed sanction.

(3) CONCLUSION

10. The CLC and the Respondent consider that in light of the admissions set out above, the proposed outcome represents a proportionate resolution of the matter, which is in the public interest.

SIGNED:

DATE:

04/03/25

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Taram Zahara