

AUCTION PACK

For 5 Third Street Low Moor BRADFORD West Yorkshire BD12 0JB



Official copy of register of title

Title number WYK95486

Edition date 06.06.2022

- This official copy shows the entries on the register of title on 15 MAR 2023 at 16:38:13.
- 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 15 Mar 2023.
- 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, Nottingham Office.

A: Property Register

This register describes the land and estate comprised in the title.

WEST YORKSHIRE : BRADFORD

- 1 (25.03.1977) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being 5 Third Street, Low Moor, Bradford (BD12 0JB).
- The land has the benefit of the following rights granted by but is subject to the following rights reserved by a Conveyance of the land in this title dated 4 March 1974 made between (1) Helen Cathrine Bentley (Vendor) and (2) William Craske and Elsie Craske (Purchasers):-

"TOGETHER ALSO WITH the right for the Purchasers and their successors in title owners or occupiers for the time being of the said property and all other persons for the time being having a like right at all times and for all purposes with or without horses cars and other vehicles mechancially propelled or otherwise to pass and re-pass over and along Third Street aforesaid AND TOGETHER FURTHER WITH the right in common with the Vendor and all other persons lawfully entitled thereto to use the sewers drains and water courses now in or upon the property or any part thereof and freely to run pass water and soil through and along the same or any of them and all such sewers drains and water courses shall be repaired and maintained at the joint and equal expense of the respective owners from time to time of the said properties and the property as are entitled to use the same as aforesaid RESERVING NEVERTHELESS unto the vendor and all other persons for the time being having a like right the right of way at all times and for all purposes with or without horses cars and other vehicles mechanically propelled or otherwise to pass and re-pass over and along Third Street aforesaid AND RESERVING ALSO unto the Vendor the right in common with the Purchasers and all other persons lawfully entitled thereto to use all sewers drains water courses now in or upon the property or any part thereof and freely to run pass water and soil through and along the same or any of them."

3 The Conveyance dated 4 March 1974 referred to above contains the following provision:-

"IT IS HEREBY AGREED AND DECLARED that the walls and fences separating the proeprty hereby conveyed from the adjoining property of the vendor situate and known as Number 3 Third Street aforesaid and number 4 Fourth Street Low Moor aforeaid shall henceforth be deemed to be party

A: Property Register continued

walls and fences and shall be used and repaired accordingly and that the spouts fall pipes and water pipes which serve the said properties jointly shall be maintained and repaired and the costs thereof borne by the owners and occupiers for the time being of the said properties in equal shares."

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 (06.06.2022) PROPRIETOR: JOE RYAN WAKELING and LUCY BREAR of 5 Third Street, Low Moor, Bradford BD12 0JB.
- 2 (06.06.2022) The price stated to have been paid on 9 May 2022 was £110,000.
- 3 (06.06.2022) The Transfer to the proprietor contains a covenant to observe and perform the covenants referred to in the register and of indemnity in respect thereof.
- 4 (06.06.2022) 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 9 May 2022 in favour of Kensington Mortgage Company Limited referred to in the Charges Register.

C: Charges Register

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

A Conveyance of the land in this title and other land dated 4 November 1878 made between (1) Ephraim Ellis and Joseph Musgrave Woodcock and (2) Thomas Taylor contains the following covenants:-

AND the said Grantee doth hereby for himself his heirs executors and administrators Covenant with the said Trustees their heirs and assigns that he the grantee his heirs or assigns.....shall not nor will at any time hereafter use or permit to be used the said hereditaments hereby conveyed or any part thereof as or for a Manufactory Dyehouse or Smiths' Workshop nor for the trade of a Bloodboiler, Fellmonger, Tallow Chandler, Melter or Tallow, Soapboiler, Slaughterman, or any other noxious noisy or offensive trade or business nor suffer or permit the said dwellinghouses or any part thereof to be converted into a Beerhouse or public house or Shop to be used for the sale of any Beer Spirits or other intoxicating liquors to be consumed or drunk upon the premises.

- 2 (06.06.2022) REGISTERED CHARGE dated 9 May 2022.
- 3 (06.06.2022) Proprietor: KENSINGTON MORTGAGE COMPANY LIMITED (Co. Regn. No. 3049877) of Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ.

End of register

These are the notes referred to on the following official copy

The electronic official copy of the title plan follows this message.

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

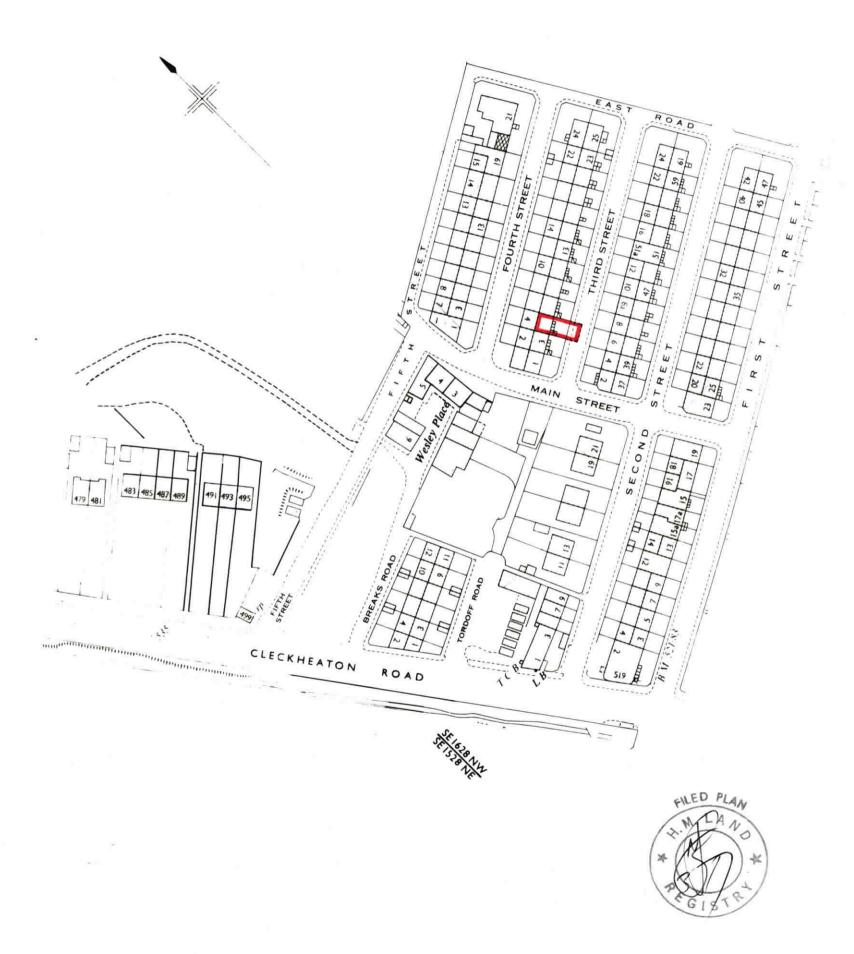
This official copy was delivered electronically and when printed will not be to scale. You can obtain a paper official copy by ordering one from HM Land Registry.

This official copy is issued on 15 March 2023 shows the state of this title plan on 15 March 2023 at 16:38:14. It is admissible in evidence to the same extent as the original (s.67 Land Registration Act 2002). This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground. This title is dealt with by the HM Land Registry, Nottingham Office.

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H.M. LAND REGISTRY WWW. 9 5 4 8 6 ORDNANCE SURVEY PLAN REFERENCE Scale: 1/1250 TITLE NUMBER WWW. 9 5 4 8 6 NATIONAL GRID SECTION SE 1628 A © Crown copyright 1976

BRADFORD DISTRICT





Law Society Property Information Form (4th edition 2020 – second revision)

Address of the property	5 Third Street Low Moor BRADFORD West Yorkshire Postcode B D 1 2 0 J B
Full names of the seller	JOE RYAN WAKELING and LUCY BREAR
Seller's solicitor Name of solicitor's firm	Apex Law
Address	3 The Pantiles BEXLEYHEATH Kent DA7 5HH
Email	pmsw@apexlaw.co.uk
Reference number	

About this form

This form is completed by the seller to supply the detailed information and documents which may be relied upon for the conveyancing process.

Definitions

- 'Seller' means all sellers together where the property is owned by more than one person.
- 'Buyer' means all buyers together where the property is being bought by more than one person.
- 'Property' includes all buildings and land within its boundaries.

Instructions to the seller

- The answers should be prepared by the person or persons who are named as owner on the deeds or Land Registry title or by the owner's legal representative(s) if selling under a power of attorney or grant of probate or representation. If there is more than one seller, you should prepare the answers together or, if only one seller prepares the form, the other(s) should check the answers given and all sellers should sign the form.
- If you do not know the answer to any question, you must say so.
 If you are unsure of the meaning of any questions or answers, please ask your solicitor. Completing this form is not mandatory, but omissions or delay in providing some information may delay the sale.
- If you later become aware of any information which would alter any replies you have given, you must inform your solicitor immediately. This is as important as giving the right answers in the first place. Do not change any arrangements concerning the property with anyone (such as a tenant or neighbour) without first consulting your solicitor.
- It is very important that your answers are accurate. If you give
 incorrect or incomplete information to the buyer (on this form or
 otherwise in writing or in conversation, whether through your
 estate agent or solicitor or directly to the buyer), the buyer may
 make a claim for compensation from you or refuse to complete
 the purchase.
- You should answer the questions based upon information known to you (or, in the case of legal representatives, you or the owner).
 You are not expected to have expert knowledge of legal or technical matters, or matters that occurred prior to your ownership of the property.
- Please give your solicitor any letters, agreements or other papers
 which help answer the questions. If you are aware of any which
 you are not supplying with the answers, tell your solicitor. If you
 do not have any documentation you may need to obtain copies at
 your own expense. Also pass to your solicitor any notices you
 have received concerning the property and any which arrive at
 any time before completion of the sale.

Instructions to the buyer

- If the seller gives you, separately from this form, any information concerning the property (in writing or in conversation, whether through an estate agent or solicitor or directly to you) on which you wish to rely when buying the property, you should tell your solicitor.
- You are entitled to rely on the replies given to enquiries but in relation to the physical condition of the property, the replies should not be treated as a substitute for undertaking your own survey or making your own independent enquiries, which you are recommended to do.
- The seller is only obliged to give answers based on their own information. They may not have knowledge of legal or technical matters. You should not expect the seller to have knowledge of, or give information about, matters prior to their ownership of the property.

1. Boundaries

If the property is leasehold this section, or parts of it, may not apply.

1.1	to maintain or repair the boundary features	s:
	(a) on the left?	Seller Neighbour Shared Not known
	(b) on the right?	Seller Neighbour Shared Not known
	(c) at the rear?	Seller Neighbour Shared Not known
	(d) at the front?	✓ Seller Neighbour Shared Not known
1.2	If the boundaries are irregular please indic reference to a plan:	cate ownership by written description or by
1.3	Is the seller aware of any boundary feature moved in the last 10 years or during the se of ownership if longer? If Yes, please give	eller's period Yes V NO
1.4	During the seller's ownership, has any adjor property been purchased by the seller? If Yes, please give details:	

1.5	Does any part of the property or any building on the property overhang, or project under, the boundary of the neighbouring property or road, for example cellars under the pavement, overhanging eaves or covered	Yes	✓ No
	walkways? If Yes, please give details:		
1.6	Has any notice been received under the Party Wall etc. Act 1996 in respect of any shared/party boundaries? If Yes, please supply a copy, and give details of any works carried out or agreed:	Yes Enclose	✓ No d To follow
2.	Disputes and complaints		
2.1	Have there been any disputes or complaints regarding this property or a property nearby? If Yes, please give details:	Yes	✓ No
2.2	Is the seller aware of anything which might lead to		
Z.Z	a dispute about the property or a property nearby? If Yes, please give details:	Yes	✓ No
3.	Notices and proposals		
3.1	Have any notices or correspondence been received or sent (e.g. from or to a neighbour, council or	Yes	✓ No
	government department), or any negotiations or discussions taken place, which affect the property or a property nearby? If Yes, please give details:		

3.2	Is the seller aware of any proposals to develop property or land nearby, or of any proposals to make alterations to buildings nearby? If Yes, please give details:	Yes	✓ No
4.	Alterations, planning and building	control	
form comprod author sche Pers sche Note value follow	e to seller: All relevant approvals and supporting paperwork refigered, such as listed building consents, planning permissions, Building pletion certificates should be provided. If the seller has had working the documentation authorising this. Copies may be obtained only website. Competent Persons Certificates may be obtained the provider (e.g. FENSA or Gas Safe Register). Further inform ons Certificates can be found at: https://www.gov.uk/guidanceme-current-schemes-and-how-schemes-are-authorised et to buyer: If any alterations or improvements have been made seed for council tax, the sale of the property may trigger a revaluation completion of the sale, the property will be put into a higher mation about council tax valuation can be found at: https://www.gov.uk/government/organisations/valuation-office-attended in the part of the following changes been made to the whole (including the garden)?	ng Regulations ks carried out d from the rele from the cont nation about C se/competent since the prope tion. This may r council tax b	consents and the seller should evant local ractor or the ompetent person- erty was last mean that and. Further
	(a) Building works (e.g. extension, loft or garage conversion, removal of internal walls). If Yes, please give details including dates of all work undertaken:	Yes	✓ No
	(b) Change of use (e.g. from an office to a residence)	Yes	✓ No Year
	(c) Installation of replacement windows, roof windows, roof lights, glazed doors since 1 April 2002	Yes	✓ No Year
	(d) Addition of a conservatory	Yes	✓ No

4.2	If Yes to any of the questions in 4.1 and if the work was undertaken during the seller's ownership of the property: (a) please supply copies of the planning permissions, Building Regulations approvals and Completion Certificates, OR:			
	(b) if none were required, please explain why these were not development rights applied or the work was exempt from Bui			
	ner information about permitted development can be found at: s://www.planningportal.co.uk/info/200126/applications			
4.3	Are any of the works disclosed in 4.1 above unfinished? If Yes, please give details:	Yes	✓ No	
4.4	Is the seller aware of any breaches of planning	Yes	✓ No	
	permission conditions or Building Regulations consent conditions, unfinished work or work that does not have all necessary consents? If Yes, please give details:			
4.5	A 4b			
4.5	Are there any planning or building control issues to resolve? If Yes, please give details:	Yes	✓ No	
4.6	Have solar panels been installed?	Yes	✓ No	
	If Yes:			
	(a) In what year were the solar panels installed?		Year	
	(b) Are the solar panels owned outright?	Yes	No	
	(c) Has a long lease of the roof/air space been granted to a solar panel provider? If Yes, please supply copies of the relevant documents e.g. copies of electricity bills for feed in tariffs.	Yes Enclose	No No To follow	

4.7	Is the property or any part of it:	
	(a) a listed building?	Yes No Not known
	(b) in a conservation area?	Yes No Not known
	If Yes, please supply copies of any relevant documents.	Enclosed To follow
4.8	Are any of the trees on the property subject to a Tree Preservation Order?	Yes No Not known
	If Yes:	
	(a) Have the terms of the Order been complied with?	Yes No
	(b) Please supply a copy of any relevant documents.	Enclosed To follow
5 .	Guarantees and warranties	
Note	e to seller: All available guarantees, warranties and supporting re exchange of contracts.	paperwork should be supplied
Note before Note or m		n who had the work carried out h to contact the company to
Note before Note or m	re exchange of contracts. e to buyer: Some guarantees only operate to protect the persor ay not be valid if their terms have been breached. You may wis	n who had the work carried out h to contact the company to guarantee will apply to you.
Note before Note or mestal	re exchange of contracts. e to buyer: Some guarantees only operate to protect the persor ay not be valid if their terms have been breached. You may wis blish whether it is still trading and if so, whether the terms of the	n who had the work carried out h to contact the company to guarantee will apply to you.
Note before Note or mestal	to buyer: Some guarantees only operate to protect the person ay not be valid if their terms have been breached. You may wis blish whether it is still trading and if so, whether the terms of the Does the property benefit from any of the following guara	n who had the work carried out h to contact the company to guarantee will apply to you.
Note before Note or mestal	to buyer: Some guarantees only operate to protect the personay not be valid if their terms have been breached. You may wis blish whether it is still trading and if so, whether the terms of the Does the property benefit from any of the following guara If Yes, please supply a copy.	who had the work carried out h to contact the company to guarantee will apply to you. ntees or warranties? Yes No
Note before Note or mestal	to buyer: Some guarantees only operate to protect the person ay not be valid if their terms have been breached. You may wis blish whether it is still trading and if so, whether the terms of the Does the property benefit from any of the following guara If Yes, please supply a copy. (a) New home warranty (e.g. NHBC or similar)	who had the work carried out h to contact the company to guarantee will apply to you. ntees or warranties? Yes V No Enclosed To follow Yes V No
Note before Note or mestal	to buyer: Some guarantees only operate to protect the person ay not be valid if their terms have been breached. You may wis blish whether it is still trading and if so, whether the terms of the Does the property benefit from any of the following guara If Yes, please supply a copy. (a) New home warranty (e.g. NHBC or similar)	who had the work carried out h to contact the company to e guarantee will apply to you. Intees or warranties? Yes V No Enclosed To follow Yes V No Enclosed To follow Yes V No

	(f) Roofing	Yes ✓ No Enclosed To follow
	(g) Central heating	Yes ✓ No Enclosed To follow
	(h) Underpinning	Yes ✓ No Enclosed To follow
	(i) Other (please state):	Yes ✓ No Enclosed To follow
5.2	Have any claims been made under any of these guarantees or warranties? If Yes, please give details:	Yes No
6.	Insurance	
6.1	Does the seller insure the property?	✓ Yes No
6.2	If not, why not?	
6.3	If the property is a flat, does the landlord insure the building?	Yes No
6.4	Has any buildings insurance taken out by the seller ever b	oeen:
	(a) subject to an abnormal rise in premiums?	Yes V No
	(b) subject to high excesses?	Yes No

	(c) subject to unusual conditions?	Yes	✓ No
	(d) refused?	Yes	✓ No
	If Yes, please give details:		
6.5	Has the seller made any buildings insurance claims? If Yes, please give details:	Yes	✓ No
7 .	Environmental matters		
Flo	oding		
occu infor www	e: Flooding may take a variety of forms: it may be seasonal or interence. The property does not need to be near a sea or river formation about flooding can be found at: v.gov.uk/government/organisations/department-for-enviroflood risk check can be found at: www.gov.uk/check-flood-ri	or flooding to o	ccur. Further
	d our updated Flood Risk Practice Note at https://www.lawso rices/advice/practice-notes/flood-risk/	ciety.org.uk/s	upport-
7.1	Has any part of the property (whether buildings or surrounding garden or land) ever been flooded?	Yes	✓ No
	If Yes, please state when the flooding occurred and identify the parts that flooded:		
lf No	to question 7.1 please continue to 7.3 and do not answer	7.2 below.	
7.2	What type of flooding occurred?		
	(a) Ground water	Yes	✓ No
	(b) Sewer flooding	Yes	✓ No
	(5) Control Hooding		4 140
	(c) Surface water	Yes	✓ No

	(d) Coastal flooding	Yes	✓ No
	(e) River flooding	Yes	✓ No
	(f) Other (please state):		
7.3	Has a Flood Risk Report been prepared? If Yes, please supply a copy.	Yes Enclosed	✓ No I To follow
	her information about the types of flooding and Flood Risk orts can be found at: www.gov.uk/government/organisations/	environment-	agency.
Rac	don		
Engl prop Rad	e: Radon is a naturally occurring inert radioactive gas found in the land and Wales are more adversely affected by it than others. Referties with a test result above the 'recommended action level'. Fon can be found at: www.gov.uk/government/organisations/pwww.publichealthwales.wales.nhs.uk.	emedial action urther informat	is advised for ion about
7.4	Has a Radon test been carried out on the property?	Yes	✓ No
	If Yes:		
	(a) please supply a copy of the report	Enclosed	To follow
	(b) was the test result below the 'recommended action level'?	Yes	☐ No
7.5	Were any remedial measures undertaken on construction to reduce Radon gas levels in the property?	☐ Yes ✓ Not know	No No
Ene	ergy efficiency		
prop	e: An Energy Performance Certificate (EPC) is a document that gerty's energy usage. Further information about EPCs can be found in the series of the series	ind at:	on about a
7.6	Please supply a copy of the EPC for the property.	Enclosed Already s	_

7.7	Have any installations in the property been financed under the Green Deal scheme? If Yes, please give details of all installations and supply a copy of your last electricity bill.	Yes No No Enclosed To follow
	her information about the Green Deal can be found at: v.gov.uk/green-deal-energy-saving-measures	
Jap	panese knotweed	
untre grou	e: Japanese knotweed is an invasive non-native plant that can deated. The plant consists of visible above ground growth and are and in the soil. It can take several years to control and manage to ment plan and rhizomes may remain alive below the soil even a	n invisible rhizome (root) below through a management and
7.8	Is the property affected by Japanese knotweed?	Yes No Not known
	If Yes, please state whether there is a Japanese knotweed management and treatment plan in place and supply a copy with any insurance cover linked to the plan.	Yes No Not known Enclosed To follow
8.	Rights and informal arrangements	
of le	e: Rights and arrangements may relate to access or shared use ss than seven years, rights to mines and minerals, manorial rigl ers. If you are uncertain about whether a right or arrangement i se ask your solicitor.	hts, chancel repair and similar
8.1	Does ownership of the property carry a responsibility to contribute towards the cost of any jointly used services, such as maintenance of a private road, a shared driveway, a boundary or drain? If Yes, please give details:	☐ Yes ✓ No
8.2	Does the property benefit from any rights or	☐ Yes ✓ No
	arrangements over any neighbouring property (this includes any rights of way)? If Yes, please give details:	Tes V NO

8.3	Has anyone taken steps to prevent access to the property, or to complain about or demand payment for access to the property? If Yes, please give details:	Yes	✓ No
8.4	Does the seller know if any of the following rights benefit	the property:	:
	(a) Rights of light	Yes	✓ No
	(b) Rights of support from adjoining properties	Yes	✓ No
	(c) Customary rights (e.g. rights deriving from local traditions)	Yes	✓ No
8.5	Does the seller know if any of the following arrangements	affect the pr	operty:
	(a) Other people's rights to mines and minerals under the land	Yes	✓ No
	(b) Chancel repair liability	Yes	✓ No
	(c) Other people's rights to take things from the land (such as timber, hay or fish)	Yes	✓ No
	If Yes, please give details:		
	Are there are other rights or arrangements offerting		
8.6	Are there any other rights or arrangements affecting the property? This includes any rights of way. If Yes, please give details:	Yes	✓ No

Ser	vices crossing the property or neighbouring prope	erty
8.7	Do any drains, pipes or wires serving the property cross any neighbour's property?	Yes No Not known
8.8	Do any drains, pipes or wires leading to any neighbour's property cross the property?	Yes No Not known
8.9	Is there any agreement or arrangement about drains, pipes or wires?	Yes ✓ No Not known
	If Yes, please supply a copy or give details:	Enclosed To follow
9.	Parking	
9.1	What are the parking arrangements at the property?	
	undary of ownership into middle of road. Legally own operty	rights to park outside
9.2	Is the property in a controlled parking zone or within a local authority parking scheme?	☐ Yes ✓ No ☐ Not known
10	. Other charges	
rent there	e: If the property is leasehold, details of lease expenses such as should be set out on the separate TA7 Leasehold Information Fe e may still be charges: for example, payments to a management te drainage system.	orm. If the property is freehold,
10.1	Does the seller have to pay any charges relating to the property (excluding any payments such as council tax, utility charges, etc.), for example payments to a management company? If Yes, please give details:	☐ Yes ✓ No

11.	. Occupiers	
11.1	Does the seller live at the property?	✓ Yes No
11.2	Does anyone else, aged 17 or over, live at the property?	Yes V No
lf No belo	to question 11.2, please continue to section 12 'Services' a w.	and do not answer 11.3–11.5
11.3	Please give the full names of any occupiers (other than the	e sellers) aged 17 or over:
11.4	Are any of the occupiers (other than the sellers), aged 17 or over, tenants or lodgers?	Yes No
11.5	Is the property being sold with vacant possession?	Yes No
	If Yes, have all the occupiers aged 17 or over:	
	(a) agreed to leave prior to completion?	Yes No
	(b) agreed to sign the sale contract? If No, please supply other evidence that the property will be vacant on completion.	Yes No No Enclosed To follow
12.	. Services	
relev can l	e: If the seller does not have a certificate requested below this car rant Competent Persons Scheme. Further information about Control of the found at: https://www.gov.uk/guidance/competent-person-how-schemes-are-authorised	mpetent Persons Schemes
Elec	ctricity	
12.1	Has the whole or any part of the electrical installation been tested by a qualified and registered electrician?	Yes V No
	If Yes, please state the year it was tested and provide a copy of the test certificate.	Year Enclosed To follow
12.2	Has the property been rewired or had any electrical installation work carried out since 1 January 2005?	Yes No No ✓ Not known
	If Yes, please supply one of the following:	
	(a) a copy of the signed BS7671 Electrical Safety Certificate	Enclosed To follow
	(b) the installer's Building Regulations Compliance Certificate	Enclosed To follow
	(c) the Building Control Completion Certificate	Enclosed To follow

Central heating

12.3	Does the property have a central heating sys	stem?	✓ Yes	☐ No
	If Yes:			
	(a) What type of system is it (e.g. mains gas, liq oil, electricity, etc.)?	uid gas,	mains gas	
	(b) When was the heating system installed? If or 1 April 2005 please supply a copy of the 'comple certificate' (e.g. CORGI or Gas Safe Register) or 'exceptional circumstances' form.	tion	✓ Not kno	
	(c) Is the heating system in good working order?	•	✓ Yes	No
	(d) In what year was the heating system last ser maintained? Please supply a copy of the inspec		Not kno ☐ Enclose ✓ Not ava	d To follow
Drai	nage and sewerage		V Not ava	liable
	: Further information about drainage and sewera .gov.uk/government/organisations/environment/		d at:	
12.4	Is the property connected to mains:			
	(a) foul water drainage?	✓ Yes	No	Not known
	(b) surface water drainage?	✓ Yes	No	Not known
	s to both questions in 12.4, please continue t ces' and do not answer 12.5–12.10 below.	o section 13 'C	Connection to	utilities and
12.5	Is sewerage for the property provided by:			
	(a) a septic tank?		Yes	☐ No
•	connect to mains sewer install a drainage field (also known as an in discharge to ground instead replace your septic tank with a small sewage	_		ptic tank can
	must have plans in place to carry out this wo onths.	rk within a rea	sonable time	scale, typically
12.5.	1 When was the septic tank last replaced or	upgraded?		Month Year
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	(b) a sewage treatment plant?	Yes	No
	(c) cesspool?	Yes	☐ No
12.6	Is the use of the septic tank, sewage treatment plant or cesspool shared with other properties? If Yes, how many properties share the system?	Yes	No Properties share
12.7	When was the system last emptied?		Year
12.8	If the property is served by a sewage treatment plant, when was the treatment plant last serviced?		Year
12.9	When was the system installed?		Year
envir	: Some systems installed after 1 January 1991 require Building onmental permits or registration. Further information about perm at: www.gov.uk/government/organisations/environment-at	nits and regi	
12.10	Is any part of the septic tank, sewage treatment plant (including any soakaway or outfall) or cesspool, or the access to it, outside the boundary of the property? If Yes, please supply a plan showing the location of the	Yes Enclos	No No To follow
	system and how access is obtained.		
	ific information about permits and general binding rules can be .gov.uk/permits-you-need-for-septic-tanks	found at	

13. Connection to utilities and services

Please mark the Yes or No boxes to show which of the following utilities and services are connected to the property and give details of any providers.

Mains electricity	✓ Yes	No No	Mains gas	✓ Yes	No No
Provider's name British Gas			Provider's name British Gas		
Location of meter kitchen			Location of meter in cupboard in storage	ge room of	f kitchen
Mains water	✓ Yes	☐ No	Mains sewerage	✓ Yes	☐ No
Provider's name Yorkshire Water			Provider's name Yorkshire Water		
Location of stopcock under kitchen sink					
Location of meter, if ar None	ny				
Telephone	Yes	✓ No	Cable	Yes	✓ No
Provider's name			Provider's name		

14. Transaction information

14.1	Is this sale dependent on the seller completing the purchase of another property on the same day?	✓ Yes No
14.2	Does the seller have any special requirements about a moving date? If Yes, please give details:	✓ Yes No
	to be during the dates 20.05.2023-12.06.2023 Greece getting married)	
14.3	Will the sale price be sufficient to repay all mortgages and charges secured on the property?	✓ Yes No No mortgage
14.4	Will the seller ensure that:	
	(a) all rubbish is removed from the property (including from the loft, garden, outbuildings, garages and sheds) and that	✓ Yes No
	the property will be left in a clean and tidy condition?	
	(b) if light fittings are removed, the fittings will be replaced with ceiling rose, flex, bulb holder and bulb?	✓ Yes No
	(c) reasonable care will be taken when removing any other	
	fittings or contents?	✓ Yes No
	(d) keys to all windows and doors and details of alarm codes will be left at the property or with the estate agent?	✓ Yes No
Sign	ed: LUCY BREAR - 19/03/2023 20:55 (via Hoowla eSign)	Dated:
Sign	ed: JOE WAKELING - 19/03/2023 20:57 (via Hoowla eSign)	Dated:

Each seller should sign this form.



The Law Society is the representative body for solicitors in England and Wales.

Law Society Fittings and Contents Form (3rd edition)

Address of the property	5 Third Street Low Moor BRADFORD West Yorkshire Postcode BD12 0JB
Full names of the seller	JOE RYAN WAKELING and LUCY BREAR
Seller's solicitor	
Name of solicitor's firm	Apex Law
Address	3 The Pantiles BEXLEYHEATH Kent DA7 5HH
Email	pmsw@apexlaw.co.uk
Reference number	
About this form	

The aim of this form is to make clear to the buyer which items are included in the sale. It must be completed accurately by the seller as the form may become part of the contract between the buyer and seller.

It is important that sellers and buyers check the information in this form carefully.

Definitions

- 'Seller' means all sellers together where the property is owned by more than one person.
- 'Buyer' means all buyers together where the property is being bought by more than one person.





Instructions to the seller and the buyer

In each row, the seller should tick the appropriate box to show whether:

- the item is included in the sale ('Included');
- the item is excluded from the sale ('Excluded');
- there is no such item at the property ('None').

Where an item is excluded from the sale the seller may offer it for sale by inserting a price in the appropriate box. The buyer can then decide whether to accept the seller's offer.

A seller who inserts a price in this form is responsible for negotiating the sale of that item directly with the buyer or through their estate agent. If the seller or buyer instructs their solicitor to negotiate the sale of such an item, there may be an additional charge.

Sellers and buyers should inform their solicitors of any arrangements made about items offered for sale.

If the seller removes any fixtures, fittings or contents, the seller should be reasonably careful to ensure that any damage caused is minimised.

Unless stated otherwise, the seller will be responsible for ensuring that all rubbish is removed from the property (including from the loft, garden, outbuildings, garages and sheds), and that the property is left in a reasonably clean and tidy condition.

1 Basic fittings

	Included	Excluded	None	Price	Comments
Boiler/immersion heater	✓				
Radiators/wall heaters	✓				
Night-storage heaters			✓		
Free-standing heaters			✓		
Gas fires (with surround)			✓		
Electric fires (with surround)			✓		
Light switches	V				
Roof insulation	✓				
Window fittings	✓				
Window shutters/grilles			✓		
Internal door fittings	✓				
External door fittings	✓				
Doorbell/chime		✓			ring door bell

	le	cluded	Excluded	None	Prio	•	Comments
Electric sockets	-"	✓		None			Comments
Burglar alarm				✓			
Other items (please specify)							
Other Rems (piedse speeliy)							
2 Kitchen							
Note: In this section please a	lso ind	icate wh	nether the	e item is	fitted o	r freestand	ing.
	Fitted	Free- standing	Included	Excluded	None	Price	Comments
Hob		✓		✓			can negotiate cash price if would like to keep
Extractor hood	✓		V				
Oven/grill		✓		✓			can negotiate cash price if would like to keep
Cooker		✓		✓			can negotiate cash price if would like to keep
Microwave		✓		✓			
Refrigerator/fridge-freezer		✓	✓				if wants to keep
Freezer		✓	✓				
Dishwasher		✓		✓			potential to negotiate cash price if we purchase somewhere with integrated dishwasher
Tumble-dryer					✓		
Washing machine		✓		✓			potential to negotiate cash price if we purchase somewhere with integrated washing machine
Other items (please specify)							
cabinet with glass doors in kitchen		✓		✓			can negotiate cash price if would like to keep

Basic fittings (continued)

3	Bathroom
_	Bathroom

	Included	Excluded	None	Price	Comments
Bath	✓				
Shower fitting for bath	V				
Shower curtain			✓		
Bathroom cabinet			✓		
Taps	✓				
Separate shower and fittings	✓				
Towel rail	✓				
Soap/toothbrush holders			✓		
Toilet roll holders	✓				
Bathroom mirror	✓				

4 Carpets

	Included	Excluded	None	Price	Comments
Hall, stairs and landing	✓				
Living room	✓				
Dining room	✓				
Kitchen	✓				
Bedroom 1	✓				
Bedroom 2	✓				
Bedroom 3			✓		
Other rooms (please specify)					

	Included	Excluded	None	Price	Comments
Curtain rails/poles/pelmets					
Hall, stairs and landing			✓		
Living room	✓				
Dining room			✓		
Kitchen	✓				
Bedroom 1	✓				
Bedroom 2			✓		
Bedroom 3			✓		
Other rooms (please specify)					
Curtains/blinds					
Hall, stairs and landing			V		
Living room		✓			made to measure shutter blinds, can negotiate cash price if would like to keep
Dining room		✓			made to measure shutter blinds, can negotiate cash price if would like to keep
Kitchen		✓			made to measure shutter blinds, can negotiate cash price if would like to keep
Bedroom 1		✓			made to measure shutter blinds, can negotiate cash price if would like to keep
Bedroom 2			✓		
Bedroom 3			✓		
Other rooms (please specify)					
bathroom		✓			made to measure shutter blinds, can negotiate cash price if would like to keep

Light fittings

Note: If the seller removes a light fitting, it is assumed that the seller will replace the fitting with a ceiling rose, a flex, bulb holder and bulb and that they will be left in a safe condition.

	Included	Excluded	None	Price	Comments
Hall, stairs and landing	✓				
Living room	✓				
Dining room			✓		
Kitchen	✓				
Bedroom 1	✓				
Bedroom 2	✓				
Bedroom 3			✓		
Other rooms (please specify)					

7 Fitted units

Note: Fitted units include, for example, fitted cupboards, fitted shelves, and fitted wardrobes.

	Included	Excluded	None	Price	Comments
Hall, stairs and landing			✓		
Living room			✓		
Dining room			✓		
Kitchen	✓				
Bedroom 1	✓				
Bedroom 2			✓		
Bedroom 3			✓		

$\overline{}$	
7	Fitted units (continued)

	Included	Excluded	None	Price	Comments
Other rooms (please specify)					

Outdoor area

	Included	Excluded	None	Price	Comments
Garden furniture			✓		
Garden ornaments			✓		
Trees, plants, shrubs			✓		
Barbecue		✓			
Dustbins	✓				
Garden shed			✓		
Greenhouse			✓		
Outdoor heater			✓		
Outside lights	✓				
Water butt			✓		
Clothes line	✓				
Rotary line			✓		
Other items (please specify)					

9 Television and telephone	;				
	Included	Excluded	None	Price	Comments
Telephone receivers	V				
Television aerial			\checkmark		
Radio aerial			V		
Satellite dish	V				
10 Stock of fuel					
10 Stock of fuel					
	Included	Excluded	None	Price	Comments
Oil			\checkmark		
Wood			\checkmark		
Liquefied Petroleum Gas (LPG)			✓		
44 00					
11 Other items					
		Included	Excluded	Price	Comments
Bas					
Signed: LUCY BREAR - 19/03/2023 21:07 (via	Hoowla eSign)			Date	d:

Each seller should sign this form.

The Law Society is the representative body for solicitors in England and Wales.

Energy performance certificate (EPC)

5 Third Street Low Moor BRADFORD BD12 0JB Energy rating

Valid until: 4 December 2031

Certificate number: 9310-2684-9120-2809-1151

Property type

Mid-terrace house

Total floor area

108 square metres

Rules on letting this property

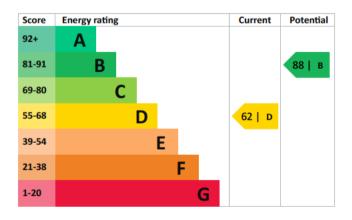
Properties can be let if they have an energy rating from A to E.

You can read <u>guidance for landlords on the regulations and exemptions (https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance)</u>.

Energy efficiency rating for this property

This property's current energy rating is D. It has the potential to be B.

<u>See how to improve this property's energy performance.</u>



The graph shows this property's current and potential energy rating.

Properties get a rating from A (best) to G (worst) and a score. The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

the average energy rating is D the average energy score is 60

Breakdown of property's energy performance

This section shows the energy performance for features of this property. The assessment does not consider the condition of a feature and how well it is working.

Each feature is assessed as one of the following

- very good (most efficient)
- good
- average
- poor
- very poor (least efficient)

When the description says "assumed", it means that the feature could not be inspected and an assumption has been made based on the property's age and type.

Feature	Description	Rating
Wall	Sandstone or limestone, as built, no insulation (assumed)	Very poor
Roof	Pitched, 200 mm loft insulation	Good
Roof	Roof room(s), no insulation (assumed)	Very poor
Window	Fully double glazed	Good
Main heating	Boiler and radiators, mains gas	Good
Main heating control	Programmer, room thermostat and TRVs	Good
Hot water	From main system	Good
Lighting	Low energy lighting in all fixed outlets	Very good
Floor	Solid, no insulation (assumed)	N/A
Secondary heating	None	N/A

Primary energy use

The primary energy use for this property per year is 283 kilowatt hours per square metre (kWh/m2).

Additional information

Additional information about this property

• Stone walls present, not insulated

Environmental impact of this property

This property's current environmental impact rating is E. It has the potential to be B.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO2) they produce each year. CO2 harms the environment.

An average household produces	6 tonnes of CO2
This property produces	5.4 tonnes of CO2

This property's potential	1.6 tonnes of CO2
production	

You could improve this property's CO2 emissions by making the suggested changes. This will help to protect the environment.

Environmental impact ratings are based on assumptions about average occupancy and energy use. They may not reflect how energy is consumed by the people living at the property.

Improve this property's energy rating

Follow these steps to improve the energy rating and score.

Step	Typical installation cost	Typical yearly saving
1. Room-in-roof insulation	£1,500 - £2,700	£206
2. Internal or external wall insulation	£4,000 - £14,000	£230
3. Floor insulation (solid floor)	£4,000 - £6,000	£37
4. Solar water heating	£4,000 - £6,000	£29
5. Solar photovoltaic panels	£3,500 - £5,500	£319

Paying for energy improvements

You might be able to get a grant from the <u>Boiler Upgrade Scheme (https://www.gov.uk/apply-boiler-upgrade-scheme)</u>. This will help you buy a more efficient, low carbon heating system for this property.

Estimated energy use and potential savings

Based on average energy costs when this EPC was created:

Estimated yearly energy £1084 cost for this property

Potential saving if you complete every step in order

The estimated cost shows how much the average household would spend in this property for heating, lighting and hot water. It is not based on how energy is used by the people living at the property.

Heating use in this property

Heating a property usually makes up the majority of energy costs.

Estimated energy used to heat this property

Type of heating Estimated energy used

Space heating 18573 kWh per year

Water heating 2262 kWh per year

Potential energy savings by installing insulation

Type of insulation Amount of energy saved

Solid wall insulation 4846 kWh per year

Saving energy in this property

Find ways to save energy in your home by visiting www.gov.uk/improve-energy-efficiency.

Contacting the assessor and accreditation scheme

This EPC was created by a qualified energy assessor.

If you are unhappy about your property's energy assessment or certificate, you can complain to the assessor directly.

If you are still unhappy after contacting the assessor, you should contact the assessor's accreditation scheme.

Accreditation schemes are appointed by the government to ensure that assessors are qualified to carry out EPC assessments.

Assessor contact details

Assessor's name Aurangzeb Khan Telephone 0845 0945 192

Email <u>epcquery@vibrantenergymatters.co.uk</u>

Accreditation scheme contact details

Accreditation scheme Elmhurst Energy Systems Ltd

Assessor ID EES/024759
Telephone 01455 883 250

Email <u>enquiries@elmhurstenergy.co.uk</u>

Assessment details

Assessor's declaration No related party
Date of assessment 4 December 2021
Date of certificate 5 December 2021

Type of assessment RdSAP

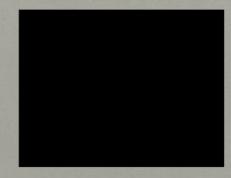
Date:

9 May 2022

Our Ref: Your Ref:



Mr J R Wakeling & Miss L Brear 5 Third Street Bradford BD12 OJB



Dear Mr Wakeling & Miss Brear

Purchase of 5 Third Street, Bradford, BD12 0JB

Further to completion of this matter, we are now in a position to provide you with the indemnity insurance policy documentation that we discussed with you earlier in the transaction.

As a result of our professional obligations under the Financial Services legislation, we need to send you a 'Demands and Needs Statement' - this letter is intended to provide you with information to comply with those requirements.

Information Relating to how we obtain your policy

You should be aware that:

- in some cases, the indemnity insurance policies are obtained directly by us, whereas in other cases, the solicitors acting for the seller will arrange the insurance policy and send this to us at completion;
- there is no professional requirement obliging us to analyse the market before we recommend any particular contract of insurance and indeed we have not done so;
- we do not receive any commission or other incentive from the company providing the indemnity insurance cover; and
- you are entitled to request details of the insurance companies that we conduct business with and upon receipt of such request, we shall provide these details to you.

Why we have obtained indemnity insurance

In many cases, the conveyancing process can reveal title defects, some of which can be resolved easily but in other cases, the cost, delay or risk involved in attempting to remedy the problem can outweigh the benefit that would be brought by doing so.

As a result, the most appropriate means by which to protect you can be for a policy of indemnity insurance to be taken out and further details of this are set out below:

As there has been an apparent breach of the building regulations due to works being carried out at the property without proper certification being apparent, indemnity insurance has been obtained in preference to other solutions, such as attempting to gain retrospective consent from the Council. Please note however that the policy provides protection only in the event of enforcement action being taken by the local Council in respect of an apparent breach of the regulations and will not cover you for the cost of repairing any defects from work not being carried out to an appropriate standard.

• As the property does not benefit from all rights necessary to use the property, indemnity insurance has been obtained in preference to other solutions, such as attempting to trace the owner of the land over which the rights need to be exercised and negotiating new rights. The policy provides protection in the event that a person takes steps to prevent you from exercising rights in the future. Please note however that the policy will not cover you for the cost of the costs of maintenance or repair of (for example) roads or paths used to exercise the right of way.

In our Terms and Conditions of Business, you will recall that we told you that we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activities.

In assessing your needs, we note that you purchased the property with the aid of a mortgage and therefore are obliged to ensure that any policy of insurance is also acceptable for your lender.

Cost of the Policy

We have assessed your demands and needs in respect of the proposed insurance policies based on the information that we already have on our file. You require cover for the full value of the property. The enclosed policies appear to meet your requirements satisfactorily and has been effected from the completion date at a premium of £24.00 (for lack of building regulation approval) and £95.00 (for lack of rights of way).

As you will be aware, we asked the seller's solicitors to pay for the premium in effecting the insurance and the seller has agreed to be responsible for this. The premium has therefore now been paid to the insurer.

What to do with the policy

We suggest that you retain this in a safe place as it may be needed in the event of future problems that might result in you needing to make a claim. In addition, the policy should be provided to the solicitors acting for you in any future sale or remortgage of the property.

Should you need to make a claim, then you should be aware that the contract is between you and the insurance company and therefore any claim that you make should be directed to the insurance company and not to ourselves.

Finally, you should be aware that the terms of the policy are such that you are not allowed to discuss the existence of the policy with any third party, as this could invalidate the cover.

If you have any queries, please do not hesitate to contact me.

Kind regards

Yours sincerely

Policy schedule: Access Insurance

Policy number

Premium £95.00 (inclusive of Insurance Premium Tax)

Insurer LIBERTY LEGAL INDEMNITIES - Underwritten by Liberty Mutual Insurance Europe

SE, UK Branch under Binding Authority Contract Number

Insured The current and future owner(s) of the Property, their lessees and any bank,

building society or other lender holding a mortgage or charge on the Property

Policy Limit £121,000 increasing by 10% compound interest per annum on each anniversary of

the Policy Commencement Date but not exceeding 200% of the original Policy Limit

at the Policy Commencement Date

Policy Commencement Date 09 May 2022

Policy Term The policy runs indefinitely from the Policy Commencement Date, subject to the

terms of this policy

Property 5 Third Street Low Moor Bradford BD12 0JB

Insured Risk The Insured intends to continue to gain access with and without vehicles over the

access way leading to and from the Property to the nearest public highway ('Access') in accordance with the Insured Use and in the manner previously exercised, without

permission, challenge, objection or payment for at least 12 months prior to the Policy Commencement Date but has insufficient legal rights to do so.

Insured Use Continued use as a single, owner occupied or investment residential dwelling as in

existence on the Policy Commencement Date.

Date policy signed

09/05/2022

Access Insurance

Insurance Product Information Document

This insurance is provided by Liberty Mutual Insurance Europe SE ('the Insurer') which operates in the UK under the FCA's Temporary Permissions Regime, and is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Company number: B232280.

This Insurance Product Information Document provides a summary of the standard cover, exclusions and obligations under your policy. Complete information is provided in your policy documents, and we would draw your attention to the schedule which contains details unique to this policy including, where appropriate, additional terms under a section headed Additional Policy Clauses.

What is this type of insurance?

This Access Insurance policy provides cover where there are inadequate legal rights of way to and from your property and the true owner(s) of the unadopted access attempts to prevent your use. It is designed to help your property transaction proceed by providing an alternative to contacting the true owner(s) of the access to obtain the necessary legal rights.



What is insured?

✓ The cost of defending or prosecuting any legal proceedings

- √ Damages, compensation and costs awarded against you by a Court or Tribunal
- The expense of complying with an injunction, or an undertaking given by the Insurer in your name
- The cost of obtaining a legal right of way over the access, or provision of an alternative access
- Surveyor, architect and/or planning consultant fees, any capital monies contracted or expended, which are subsequently rendered abortive
- Reduction in market value of the property without the benefit of the access, if your use is permanently prevented
- Any other costs and expenses incurred with the Insurer's prior written agreement.



What is not insured?

Claims arising from or relating to:

- × you, or anyone acting on your behalf, obstructing the access
- × your failure to pay reasonable contribution towards maintaining and/or repairing the access.



Are there any restrictions on cover?

The policy does not cover claims arising from disputes with third parties who do not own the access Cover only applies for the use of the access and property as stated on the policy schedule. The total amount payable by the Insurer for all claims made under the policy will not exceed the Policy Limit stated on the policy schedule.



Where am I covered?

You are covered for claims arising in relation to the property stated on the policy schedule.



What are my obligations?

- · You, or anyone acting on your behalf, must not:
 - o attempt to register a claimed right of way at the Land Registry
 - o disclose the existence of this policy to any third party other than genuine prospective purchasers, lenders, lessees and their legal advisers, without our prior written consent
 - o take or fail to take steps which result in losses as outlined in the Cover section
 - o enter into any negotiations or take steps to compromise or settle a claim made against you, without our prior written consent
- · You must provide details to us of any potential claim as soon as reasonably practicable.



When and how do I pay?

When and how do 1 pay:

Please liaise with your legal advisor or insurance intermediary, as appropriate, who will have been provided with details of the arrangements for payment of the single premium due for this policy.

- - When does the cover start and end?

The policy starts from the date stated in your policy schedule and continues indefinitely.

How do I cancel the policy?

This policy can be cancelled by contacting us within 14 days of the policy commencement date or the day on which you receive the policy, whichever is the later, provided all insured parties (such as lenders holding a mortgage or charge on the property) consent to cancellation. You will receive a full refund of premium, as long as there are no potential or actual claims pending under the policy.