



Auction Pack

**11 Hatton Close
Bradford**

BD6 1JS



Introduction to this pre-sale information pack This pre-sale information pack is designed to provide information for potential purchasers 11 Hatton Close Bradford BD6 1JS

In line with the Consumer Protection Regulations 2008, the information enclosed supports our details in providing the purchaser with as much relevant information as possible that may affect their buying decision. This enforces commitment to providing the most complete and professional service for all our clients, whether buying or selling the property.

Although the information in this pack is designed to help, the information provided is from the seller of the property and cannot guarantee the accuracy. Where the information has been sourced via the risk assessment database it is done so based on the property postcode and again this cannot be guaranteed by for accuracy. Although this pre-sale pack provides an overview for a potential purchaser it does not and must not replace the usual checks that would be carried out on both parties' behalf by their acting Solicitors

CONDITIONAL AUCTION TERMS AND CONDITIONS

Introduction These Conditional Auction Terms and Conditions govern the conduct of conditional auctions conducted by Advanced Property Auctions. Any property sold by Advanced Property Auctions either Online or in person which is expressed to be Conditional is governed by these conditions.

There are three sections:

Glossary The glossary gives special meanings to certain words used in the conditions.

Auction Conduct Conditions The Auction Conduct Conditions govern the relationship between the auctioneer and anyone who participates in the auction. They apply wherever the property is located and cannot be changed without the auctioneer's agreement.

Reservation Conditions If you are the successful bidder in a conditional auction for a property then you must enter into a reservation agreement and will be bound by the reservation conditions relevant to that Property.

Important Notice

Before bidding for a property, a prudent Buyer should carry out their own due diligence, including but not limited to:

- Read these Conditional Auction Terms and Conditions and the Buying section of the Auctioneer's Website
- Check the Buyer Information Pack including the Special Conditions for the Property
- Take advice from professionals such as a conveyancer, a financial advisor, or a surveyor where appropriate.
- Have finance available for the Purchase Price, the Reservation Fee, and any additional fees stated in the Special Conditions These Conditions assume that a Buyer has acted as a prudent Buyer, and bidding without doing so is at your own risk.

Glossary

This glossary applies to the AUCTION CONDUCT CONDITIONS and the RESERVATION CONDITIONS.

The laws of England and Wales apply to the CONDITIONS and YOU, WE, the SELLER and the BUYER all submit to the jurisdiction of the Courts of England and Wales.

Wherever it makes sense:

- singular words can be read as plurals, and plurals as singular words;
- a “person” includes a corporate body;
- words of one gender include the other genders;
- references to legislation are to that legislation as it may have been modified or reenacted by the date of the AUCTION or the CONTRACT DATE (as applicable);
- where the following words appear in small capitals they have the specified meanings.

ACTUAL COMPLETION DATE The date when COMPLETION takes place or is treated as taking place for the purposes of apportionment and calculating interest.

ADDENDUM An amendment or addition to the CONDITIONS or to the PARTICULARS or to both whether contained in a supplement to the CATALOGUE, a written notice from the AUCTIONEERS or an oral announcement at the AUCTION.

Approved Financial Institution Any bank or building society that is regulated by a competent UK regulatory authority or is otherwise acceptable to the AUCTIONEERS.

ARREARS ARREARS of rent and other sums due under the TENANCIES and still outstanding on the ACTUAL COMPLETION DATE. ARREARS Schedule The ARREARS schedule (if any) forming part of the SPECIAL CONDITIONS.

AUCTION

The AUCTION advertised in the CATALOGUE.

AUCTION CONDUCT CONDITIONS

The conditions so headed, including any extra AUCTION CONDUCT CONDITIONS.

Auctioneers

The Auctioneers at the AUCTION.

BUSINESS DAY

Any day except (a) Saturday or Sunday or (b) a bank or public holiday in England and Wales.

BUYER

The person who agrees to buy the LOT or, if applicable, that person's personal representatives: if two or more are jointly the BUYER their obligations can be enforced against them jointly or against each of them separately.

BUYER INFORMATION PACK T

The pack of documents relating to the Property.

CATALOGUE

The catalogue for the AUCTION as it exists at the date of the AUCTION (or, if the catalogue is then different, the date of the CONTRACT) including any ADDENDUM and whether printed or made available electronically.

COMPLETION

Unless the SELLER and the BUYER otherwise agree, the occasion when they have both complied with the obligations under the CONTRACT that they are obliged to comply with prior to COMPLETION, and the amount payable on COMPLETION has been unconditionally received in the SELLER'S conveyancer's client account (or as otherwise required by the terms of the CONTRACT).

Condition

One of the AUCTION CONDUCT CONDITIONS or SALE CONDITIONS.

CONTRACT

The CONTRACT by which the SELLER agrees to sell and the BUYER agrees to buy the LOT.

CONTRACT DATE T

The CONTRACT DATE is the date of exchange. If exchange is not effected in person or by an irrevocable agreement to exchange made by telephone, fax or electronic mail the date of exchange is the date on which both parts have been signed and posted or otherwise placed beyond normal retrieval.

DOCUMENTS

DOCUMENTS of title including, if title is registered, the entries on the register and the title plan and other DOCUMENTS listed or referred to in the SPECIAL CONDITIONS relating to the LOT (apart from FINANCIAL CHARGES).

EXTRA GENERAL CONDITIONS

Any CONDITIONS added or varied by the AUCTIONEERS starting at CONDITION G30.

FINANCIAL CHARGE

A charge to secure a loan or other financial indebtedness (but not including a rent charge or local land charge).

GENERAL CONDITIONS

The SALE CONDITIONS headed 'GENERAL CONDITIONS OF SALE', including any EXTRA GENERAL CONDITIONS.

INTEREST RATE As specified in the CONTRACT.

LOT Each separate property described in the CATALOGUE or (as the case may be) the property that the SELLER has agreed to sell and the BUYER to buy (including chattels, if any).

Old ARREARS ARREARS due under any of the TENANCIES that are not "new TENANCIES" as defined by the Landlord and Tenant (Covenants) Act 1995

ONLINE On our website.

PARTICULARS

The section of the CATALOGUE that contains descriptions of each LOT (as varied by any ADDENDUM).

PRACTITIONER

An insolvency PRACTITIONER for the purposes of the Insolvency Act 1986 (or, in relation to jurisdictions outside the United Kingdom, a person undertaking a similar role).

PRICE

The PRICE (exclusive of VAT) that the BUYER agrees to pay for the LOT.

READY TO COMPLETE

Ready, willing and able to complete: if COMPLETION would enable the SELLER to discharge all FINANCIAL CHARGES secured on the LOT that have to be discharged by COMPLETION, then those outstanding financial charges do not prevent the SELLER from being READY TO COMPLETE.

RESERVATION AGREEMENT

The agreement which is to be signed by the Buyer and the Seller or by the AUCTIONEER as agent on behalf of either the Seller or Buyer or both, reserving the Property for sale by the SELLER to the BUYER as per the RESERVATION CONDITIONS.

RESERVATION FEE

A non-refundable fee paid by the Buyer to us to reserve the Property.

SALE CONDITIONS

The GENERAL CONDITIONS as varied by any SPECIAL CONDITIONS or ADDENDUM.

SELLER

The person selling the LOT. If two or more are jointly the SELLER their obligations can be enforced against them jointly or against each of them separately.

SPECIAL CONDITIONS

Those of the RESERVATION CONDITIONS so headed that relate to the LOT.

TENANCIES

TENANCIES, leases, licences to occupy, and agreements for lease, and any DOCUMENTS varying or supplemental to them.

TENANCY Schedule

The schedule of TENANCIES (if any) forming part of the SPECIAL CONDITIONS.

TRANSFER

TRANSFER includes a conveyance or assignment (and “to TRANSFER” includes “to convey” or “to assign”).

We (and Us and Our)

The AUCTIONEERS.

You (and Your) Someone who has seen the CATALOGUE or who attends or bids at or otherwise participates in the AUCTION, whether or not a BUYER.

Auction Conduct Conditions

Words in small capitals have the special meanings defined in the Glossary.

A1 Introduction

A1.1 The AUCTION CONDUCT CONDITIONS apply wherever the LOT is located.

A1.2 If YOU make a bid for a LOT or otherwise participate in the AUCTION it is on the basis that YOU accept these AUCTION CONDUCT CONDITIONS. They govern OUR relationship with YOU. They can be varied only if WE agree.

A2 OUR role

A2.1 As agents for each SELLER we have authority to

(a) prepare the CATALOGUE from information supplied by or on behalf of each SELLER;

(b) offer each LOT for sale by conditional AUCTION;

(c) receive and hold deposits (if applicable);

(d) sign each RESERVATION AGREEMENT; and

(e) treat a RESERVATION AGREEMENT as repudiated if the BUYER fails to sign the RESERVATION AGREEMENT or pay a RESERVATION FEE as required by these AUCTION CONDUCT CONDITIONS or fails to provide identification as required by the AUCTIONEERS.

Payment of Reservation Fee

1. On the date of the RESERVATION AGREEMENT the BUYER must pay the RESERVATION FEE to the Auctioneer in the amount detailed in the "Property Details and Reservation Fee" of the RESERVATION AGREEMENT.
2. The RESERVATION FEE is not a part payment (a deposit) towards the purchase price of the property but a fee payable to the Auctioneer in addition to the purchase price.
3. The RESERVATION FEE is not refundable to the BUYER unless the SELLER withdraws from the sale during the reservation period. In all other circumstances the BUYER agrees that the RESERVATION FEE shall not be repaid to the Buyer

Grant of exclusivity for Reservation Period and Seller's obligations

1. Conditional upon payment of the RESERVATION FEE and due execution of the RESERVATION AGREEMENT, the Property shall be reserved to the BUYER for the Reservation Period in which time the BUYER must exchange contracts.
2. In consideration of the payment of the RESERVATION FEE, the SELLER agrees:
 - a. That the seller has instructed the Auctioneer not to agree another reservation of this Property during the Reservation Period:
 - b. During the Reservation period:
 - i. Not to encumber or deal with the title to the Property.
 - ii. Not to send, instruct, or allow anyone else to send any contract for sale of the Property to anyone other than the BUYER's Solicitors
 - iii. To give such access to the Property as may be reasonably required by any surveyor or valuer appointed by the BUYER or the BUYER's mortgagee for the purpose of surveying and/or valuing the Property
 - iv. Not to give access to any other person to view the Property nor negotiate with anyone other than the BUYER any terms for the sale of the Property
 - c. To use all reasonable endeavors to proceed to a formal exchange of contracts within the Reservation Period
 - d. To supply to the SELLER's Solicitors all documentation, information and authority to enable the SELLER's Solicitors to draft and negotiate the sale and purchase contract and do all work necessary to enable contracts for sale of the Property to be exchanged within the Reservation Period;

e. To immediately instruct the SELLER's Solicitors to issue a contract for the sale of the property to the BUYER's Solicitors and to answer promptly all enquiries raised by the BUYER's Solicitors relating to the Property, to respond promptly to any amendments to the draft sale and purchase contract proposed by the BUYER's Solicitors and do all other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period, provided always that the BUYER complies with the terms of this Agreement.

3. The SELLER may (but shall not be obliged to) grant an extension of the Reservation Period. Any such extension shall be confirmed in writing.

Buyer's Obligations

1. In consideration of the undertakings given by the SELLER in the RESERVATION AGREEMENT, the BUYER agrees:

a. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;

b. To immediately instruct the BUYER's Solicitors to investigate title to the Property, negotiate the draft sale and purchase agreement, raise enquiries of the SELLER and 14 any third parties about the Property and do any other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period;

c. within five working days after the auction or acceptance of the offer:

i. If the BUYER intends to use a loan in connection with the purchase of the Property, the BUYER shall apply to the relevant lender and complete all necessary documentation and do all such things as such lender may require to process the BUYER's application as soon as possible including the payment of any application fees;

ii. If the BUYER or the BUYER's mortgagee or lender requires that the Property is surveyed and/or valued, the BUYER will use all reasonable endeavors to arrange for the survey and/or valuation to take place at the Property as soon as reasonably practicable including the payment of any valuation fee;

iii. Keep the AUCTIONEER and the SELLER's solicitor advised of progress with the application for the loan.

d. Within 5 working days of receiving draft contracts from the SELLER's solicitor, the BUYER must ensure that their nominated solicitor has raised initial enquiries in relation to the draft contract in writing with the SELLER's solicitor. If this has not been undertaken the SELLER reserves the absolute right to re-offer the Property for sale free of any obligation to the BUYER in this event the RESERVATION FEE is deemed nonrefundable.

e. The date of COMPLETION shall be specified in the contract exchanged for the purchase of the Property, but such date shall be no later than the date being 28 days after the date of exchange of contracts and the BUYER shall use all reasonable endeavours to purchase the Property by such date

Termination

1. The RESERVATION AGREEMENT shall not be capable of termination by either the BUYER or the SELLER during the Reservation Period.
2. On the expiry of the Reservation Period (or the expiry of any extension granted by the Seller in writing) if the BUYER has not exchanged contracts to purchase the Property, the RESERVATION AGREEMENT shall automatically terminate
3. The SELLER may terminate the RESERVATION AGREEMENT with immediate effect by written notice to the BUYER if the BUYER is in breach of the BUYER's obligations under the RESERVATION AGREEMENT.
4. Any provision of the RESERVATION AGREEMENT that expressly or by implication is intended to come into or continue in force on or after termination or expiry of the RESERVATION AGREEMENT shall remain in full force and effect.
5. The BUYER agrees that if the CONTRACT for the purchase of the Property has not been legally and unconditionally exchanged within the Reservation Period the SELLER has the absolute right to re-offer the Property for sale free of any obligation to the BUYER. In this event the RESERVATION FEE is deemed non-refundable

Incorporation of Conditional Auction Terms and Conditions

1. The BUYER confirms that they have read and agree with the terms and conditions of the RESERVATION AGREEMENT, the SPECIAL CONDITIONS and these Conditional Auction Terms and Conditions

Auctioneer's Position

1. The SELLER and BUYER acknowledge and agree that the Auctioneer's capacity in relation to the RESERVATION AGREEMENT is solely to act as an agent of the SELLER and not its own capacity.
2. Save in the event of fraud or death or personal injury resulting from the Auctioneer's negligence, neither the Auctioneer nor any of its parent companies, subsidiaries, affiliates, third party service providers, licensors, officers, directors or employees shall have any liability of any nature howsoever arising in relation to the RESERVATION AGREEMENT

Waiver

No failure or delay by a party to exercise any right or remedy provided under the RESERVATION AGREEMENT or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

Assignment and other dealings prohibited.

The RESERVATION AGREEMENT is personal to the BUYER and SELLER and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under the RESERVATION AGREEMENT.

Costs

1. The BUYER and SELLER shall pay its own costs incurred in connection with this Agreement and any documents referred to in it, except as varied by the SPECIAL CONDITIONS.
2. Fees paid to the Auctioneer may be considered as part of the chargeable consideration for the property and be included in the calculation for stamp duty liability. Further clarification on this must be sought from your legal representative.

General

- 1 The RESERVATION AGREEMENT constitutes the entire agreement between the BUYER and SELLER and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations, and understandings between them, whether written or oral, relating to its subject matter.
2. Neither the BUYER nor the SELLER shall make, or permit any person to make, any public announcement concerning the RESERVATION AGREEMENT without the prior written consent of the other party (such consent not to be unreasonably withheld or delayed), except as required by law, any governmental or regulatory authority (including, without limitation, any relevant securities exchange), any court or other authority of competent jurisdiction.

Notices

- 1 Any notice or other communication required to be given to either the BUYER or SELLER under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the

other Party's address as noted on page 1 of the RESERVATION AGREEMENT (or such other address as may be notified in writing by one Party to the other from time to time).

3. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

Third Party Rights

3.1 Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6 of the RESERVATION AGREEMENT, which the Auctioneer is entitled to rely upon and enforce against the BUYER, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the RESERVATION AGREEMENT.

3.2 **R14 Counterparts** The RESERVATION AGREEMENT may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

3.3 Governing Law

1. The RESERVATION AGREEMENT and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

Jurisdiction .

The BUYER and SELLER irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with the RESERVATION AGREEMENT or its subject matter or formation (including non-contractual disputes or claims)

Thank you for your agreement to purchase a property through Advanced Property Auction. This Agreement is made between Advanced Property Auction as agent for and on behalf of "the Seller" ("the Auctioneer") and the Buyer(s) as detailed below ("the Buyer(s)"). The Buyer(s) and the Seller will be referred to as "the Parties". This Agreement incorporates the conditional auction terms and conditions set out on the Auctioneer's website at the date of Reservation ("Conditional Auction Terms and Conditions"). The "Buyer Information Pack" is deemed to be complete when the Auctioneer is in receipt of a valid local authority search, official water and drainage search, evidence of title and signed property information questionnaire and fixtures and fittings form.

Summary of Key terms and Details of the Parties

Property Details and the Reservation Fee

Date of Reservation _____

Property Address ("the Property") _____

_____ Postcode _____

Purchase Price _____

Reservation Fee (payable to Auctioneer) _____

Reservation Period The period starting on the date of this Agreement and ending 28 days after receipt by the Buyer's solicitors of a draft contract for the sale and purchase of the Property from the Seller's Solicitors,

Seller (the legal owner of the Property) _____

Buyer(s) Details

Name(s) of the Buyer(s) _____

Address _____

_____ Postcode _____

Telephone Number _____

Mobile Telephone Number _____

E-mail _____

Date of Birth _____

Buyer's Solicitors Details Solicitor Name _____

Contact Name _____ Telephone _____

Address _____

_____ Postcode _____

On Behalf of the Buyer(s):

Buyer 1 - please sign:

Buyer 2 - please sign:

Seller's Solicitors Details: Solicitor Name _____

Contact Name _____ Telephone _____

Address _____

_____ Postcode _____

IMPORTANT: This Agreement should be read carefully. If you are unsure of any part, phrasing or implication of this Agreement, please ask the Auctioneer to clarify / or seek independent legal advice.

Signed by the Parties (or on their behalf). Please sign and date all pages of this agreement.

IT IS AGREED

1. Payment of Reservation Fee

- 1. On the date of this Agreement the Buyer(s) shall pay the Reservation Fee to the Auctioneer in the amount detailed in the "Property Details and Reservation Fee" section on page 1 of this Agreement.
- 2. The Parties acknowledge and agree that this fee is not a part payment (a deposit) towards the purchase price of the property but a fee payable to the Auctioneer in addition to the purchase price.
- 3. The Reservation Fee is **not** refundable to the Buyer(s) **unless** the Seller withdraws from the sale during the reservation period. In **all** other circumstances the Buyer agrees that the Reservation Fee shall not be repaid to the Buyer.

2. Grant of exclusivity for Reservation Period and Seller's obligations

- 1. Conditional upon payment of the Reservation Fee and due execution of this Agreement, the Property shall be reserved to the Buyer(s) for the Reservation Period in which time the Buyer(s) must exchange contracts.
- 2. In consideration of the payment of the Reservation Fee, the Seller agrees:
 - a. That the seller has instructed the Auctioneer not to agree another reservation of this Property during the Reservation Period;
 - b. During the Reservation period:
 - i. Not to encumber or deal with the title to the Property.
 - ii. Not to send, instruct or allow anyone else to send any contract for sale of the Property to anyone other than the Buyer's Solicitors;
 - iii. To give such access to the Property as may be reasonably required by any surveyor or valuer appointed by the Buyer or the Buyer's mortgagee for the purpose of surveying and/or valuing the Property;
 - iv. Not to give access to any other person to view the Property nor negotiate with anyone other than the Buyer(s) any terms for the sale of the Property;

On Behalf of the Buyer(s):

I/we, the Buyer(s), agree with the information set out on page 1 and 2 of this Agreement. I understand that the Reservation Fee is paid in addition to the sale price as detailed on page one of this Agreement. I understand the Reservation Fee is paid on a non-refundable basis as fees to the Auctioneer.

Buyer 1 - please sign: _____ Buyer 2 - please sign: _____ Date: _____

PRINT: _____ PRINT: _____

On Behalf of the Seller (signed by the Auctioneer as agent for the Seller):

Signed: _____ PRINT: _____ Date: _____

- c. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;
 - d. To supply to the Seller's Solicitors all documentation, information and authority to enable the Seller's Solicitors to draft and negotiate the sale and purchase contract and do all work necessary to enable contracts for sale of the Property to be exchanged within the Reservation Period;
 - e. To immediately instruct the Seller's Solicitors to issue a contract for the sale of the property to the Buyer's Solicitors and to answer promptly all enquiries raised by the Buyer's Solicitors relating to the Property, to respond promptly to any amendments to the draft sale and purchase contract proposed by the Buyer's Solicitors and do all other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period, provided always that the Buyer(s) complies with the terms of this Agreement.
3. The Seller may (but shall not be obliged to) grant an extension of the Reservation Period. Any such extension shall be confirmed in writing.

3. Buyer's Obligations

1. In consideration of the undertakings given by the Seller in this Agreement, the Buyer(s) agrees:

- a. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;
- b. To immediately instruct the Buyer's Solicitors to investigate title to the Property, negotiate the draft sale and purchase agreement, raise enquiries of the Seller and any third parties about the Property and do any other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period;
- c. within five working days after the auction or acceptance of the offer:
 - i. If the Buyer(s) intends to use a loan in connection with the purchase of the Property, the Buyer(s) shall apply to the relevant lender and complete all necessary documentation and do all such things as such lender may require to process the Buyer's application as soon as possible including the payment of any application fees;
 - ii. If the Buyer(s) or the Buyer's mortgagee or lender requires that the Property is surveyed and/or valued, the Buyer(s) will use all reasonable endeavours to arrange for the survey and/or valuation to take place at the Property as soon as reasonably practicable including the payment of any valuation fee;
 - iii. Keep the Auctioneer and the Seller's Solicitors advised of progress with the application for the loan.
- d. Within 5 working days of receiving draft contracts from the sellers solicitor, the Buyer(s) must ensure that their nominated solicitor has raised initial enquiries in relation to the draft contract in writing with the sellers solicitor. If this has not been undertaken the Seller reserves the absolute right to re-offer the Property for sale free of any obligation to the Buyer(s). In this event the Reservation Fee is deemed non-refundable.
- e. The date of completion shall be specified in the contract exchanged for the purchase of the Property but such date shall be no later than the date being 28 days after the date of exchange of contracts and the Buyer(s) shall use all reasonable endeavours to complete the purchase of the Property by such date.

4. Termination

- 1. Subject to clauses 4.2 and 4.3, this Agreement shall not be capable of termination by either party during the Reservation Period.
- 2. On the expiry of the Reservation Period (or the expiry of any extension granted by the Seller in writing) if the Buyer(s) has not exchanged contracts to purchase the Property, this Agreement shall automatically terminate.
- 3. The Seller may terminate this Agreement with immediate effect by written notice to the Buyer(s) if the Buyer(s) is in breach of the Buyer's obligations under this Agreement.
- 4. Any provision of this Agreement that expressly or by implication is intended to come into or continue in force on or after termination or expiry of this Agreement shall remain in full force and effect.
- 5. The Buyer(s) agrees that if contracts for the purchase of the Property have not been legally and unconditionally exchanged within the Reservation Period the Seller has the absolute right to re-offer the Property for sale free of any obligation to the Buyer. In this event the Reservation Fee is deemed non-refundable as detailed above.

On Behalf of the Buyer(s):

Buyer 1 - please sign:

Buyer 2 - please sign:

5. Incorporation of Conditional Auction Terms and Conditions

The Buyer(s) confirm that they have read and agree with the terms and conditions of this Agreement and the Conditional Auction Terms and Conditions attached to this Agreement.

6. Auctioneer's Position

1. The Seller and Buyer acknowledge and agree that the Auctioneer's capacity in relation to this Agreement is solely to act as an agent of the Seller and not its own capacity.
2. Save in the event of fraud or death or personal injury resulting from the Auctioneer's negligence, neither the Auctioneer nor any of its parent companies, subsidiaries, affiliates, third party service providers, licensors, officers, directors or employees shall have any liability of any nature howsoever arising in relation to this Agreement.

7. Waiver

No failure or delay by a party to exercise any right or remedy provided under this Agreement or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

8. Assignment and other dealings prohibited

This Agreement is personal to the parties and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this Agreement.

9. Costs

1. Each Party shall pay its own costs incurred in connection with this Agreement and any documents referred to in it.
2. Fees paid to the Auctioneer may be considered as part of the chargeable consideration for the property and be included in the calculation for stamp duty liability. Further clarification on this must be sought from your legal representative.

10. General

1. This Agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.
2. No party shall make, or permit any person to make, any public announcement concerning this agreement without the prior written consent of the other parties (such consent not to be unreasonably withheld or delayed), except as required by law, any governmental or regulatory authority (including, without limitation, any relevant securities exchange), any court or other authority of competent jurisdiction.

11. Notices

1. Any notice or other communication required to be given to a party under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the other Party's address as noted on page 1 (or such other address as may be notified in writing by one Party to the other from time to time).
2. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

On Behalf of the Buyer(s):

12. Third Party Rights

Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6, which the Auctioneer is entitled to rely upon and enforce against the Buyer, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

13. Counterparts

This Agreement may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

On Behalf of the Buyer(s):

Buyer 1 - please sign:

Buyer 2 - please sign:

11. Notices

1. Any notice or other communication required to be given to a party under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the other Party's address as noted on page 1 (or such other address as may be notified in writing by one Party to the other from time to time).

2. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

On Behalf of the Buyer(s):

12. Third Party Rights

Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6, which the Auctioneer is entitled to rely upon and enforce against the Buyer, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

13. Counterparts

This Agreement may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

14. Governing Law

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

15. Jurisdiction

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this Agreement or its subject matter or formation (including non-contractual disputes or claims).

Signed by the Parties (or on their behalf). Please sign and date all pages of this Agreement.

On Behalf of the Buyer:

I/we, the Buyer(s), agree with the terms and conditions set out in this Agreement I understand that the Reservation Fee is paid in addition to the sale price as detailed on page one of this Agreement. I understand the Reservation Fee is paid on a non-refundable basis as fees to the Auctioneer.

Buyer 1 - please sign:

Buyer 2 - please sign:

Date:

PRINT:

PRINT:

On Behalf of the Seller (signed by the Auctioneer as agent for the Seller):

Signed:

PRINT:

Date:

These are the notes referred to on the following official copy

Title Number WYK235117

The electronic official copy of the document follows this message.

This copy may not be the same size as the original.

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

3

H.M. LAND REGISTRY

LAND REGISTRATION ACTS 1925 - 1971

COUNTY AND DISTRICT: West Yorkshire : Bradford
TITLE NUMBER : WYK 209580
PROPERTY : Plot Number 11 Coll Gardens, Odsal

THIS LEASE is made the

26th day of June

1981 BETWEEN BARRATT DEVELOPMENTS (BRADFORD) LIMITED

whose Registered Office is situate at Idle Bradford West

Yorkshire (hereinafter called "the Lessor") of the one part and PAMELA

MARGARET BUTTERWORTH of 6 Jacques Close Headingley
Leeds West Yorkshire

(hereinafter called "the Lessee") of the other part

WHEREAS:-

- (i) In this Lease unless the context otherwise requires:-
 - (a) THE LESSOR means Barratt Developments (Bradford) Limited which expression shall where the context so admits include the person or persons for the time being entitled to the reversion immediately expectant on the determination of the term hereby created
 - (b) THE LESSEE means the person or persons named as Lessee and includes the successors in title and the persons deriving title under the Lessee
 - (c) WORDS which only import the singular number shall include the plural number and words which only import the masculine gender shall include the feminine gender and vice versa Where the Lessee consists of more than one person the covenants on the part of the Lessee shall be joint and several

We hereby certify that this is a true copy of a lease made the 26th June, 1981 between Barratt Developments (Bradford) Ltd (1) Pamela Margaret Butterworth (2)

James Brown
Linkbridge
Gas

DATED this 27th day of July, 1981



Photo
Copy

and such persons shall be joint tenants of the property in equity and the trustees of the property shall have powers (subject to and without prejudice to the covenants and conditions herein contained) equal to those of a sole beneficial owner

- (d) THE PRICE is the sum of £13,300 (Thirteen thousand three hundred pounds)
 - (e) THE RENT is the sum of £25.00 (Twenty five pounds) per annum
 - (f) THE TERM is 99 years calculated from the First day of July One thousand nine hundred and eighty one
 - (g) THE PLAN is a plan attached to this Lease
 - (h) THE DEMISED PREMISES means the property described in the First Schedule hereto
 - (i) THE FLAT means the flat forming part of the demised premises
 - (j) THE BLOCK means the block of eight flats of which the demised premises form part
 - (k) THE ESTATE means so much of the Lessor's Coll Gardens Estate at Odsal aforesaid now or formerly comprised in the Title above mentioned
- (ii) The Lessor has recently erected on the plot of land edged blue on the plan or on some part thereof the Block and has already granted or intends hereafter to grant similar leases of the other flats comprised in the Block to the intent that any lessee for the time being of any such flat may be able to enforce the observance and performance of the covenants and restrictions on the part of any other lessee so far as herein provided
- (iii) The Lessor has agreed with the Lessee for the grant to the Lessee of the lease of the demised premises for the consideration and at the rent and on the terms and

conditions hereinafter appearing

NOW THIS D E E D WITNESSETH as follows:-

1. IN consideration of the price now paid by the Lessee to the Lessor (the receipt of which the Lessor hereby acknowledges) and in consideration of the rent hereby reserved and the covenants on the part of the Lessee hereinafter contained the Lessor hereby demises unto the Lessee ALL AND SINGULAR the demised premises TOGETHER WITH the rights easements and privileges contained in the Second Schedule hereto TO HOLD unto the Lessee for the Term EXCEPT RESERVED AND SUBJECT as set out in the Second and Third Schedules hereto YIELDING AND PAYING THEREFOR during the Term the rent in advance without any deductions on the First day of October in every year the first of such payments (being a proportion of the rent calculated from the date hereof to the First day of October next) to be made on the execution hereof

2. (A) THE LESSEE hereby covenants with the Lessor in the terms set out in Part One of the Fourth Schedule hereto

(B) The Lessee hereby further covenants with the Lessor and with and for the benefit of the owners and lessees for the time being during the currency of the Term of the other flats comprised in the Block that the Lessee will at all times during the term:-

(i) Observe and perform the restrictions and stipulations set out in Part Two of the Fourth Schedule hereto

(ii) Repair maintain hold and keep the flat as to afford all necessary support shelter and protection to the other flats in the Block

(iii) Contribute and pay a reasonable proportion (in the case of dispute to be conclusively determined by the Lessor) of the expense of repairing maintaining renewing or cleansing such (if any) of the party walls fences spouts gutters gullies fall

pipes sewers drains channels pipes ducts flues watercourses
cables wires apparatus footpaths driveways forecourts access
ways staircases entrances and gangways comprised within the
land edged blue on the plan and other easements used or
intended to be used in common by the Lessee owner or occupier
of the demised premises and the lessee owner or occupier of any
any other flat comprised in the Block

(iv) Pay the proper proportion attributable to the demised
premises of any rating assessment or charge which may be
imposed in respect thereof or adjacent roads or paths

(v) Permit the person entitled to exercise the same freely
during the term to use and enjoy the easements rights and
privileges mentioned in the Second and Third Schedules hereto
with all necessary rights of access for such purposes the
person exercising such right making good any damage thereby
caused

3. THE Lessor hereby covenants with the Lessee that the
Lessee paying the rent and performing and observing the several
covenants conditions and agreements herein contained on the
Lessee's part may peaceably and quietly hold and enjoy the
demised premises during the Term without any lawful
interruption by the Lessor or any person rightfully claiming
under or in trust for the Lessor

4. IT IS HEREBY AGREED AND DECLARED between the parties
hereto:-

(i) Nothing herein contained shall be deemed to constitute
a Building or Letting Scheme nor restrict the right of the
Lessor to release or vary the covenants on the part of the
Lessor or the conditions contained in any Lease of any part of
the land edged blue on the plan and that (except as aforesaid)
so far as concerns the Lessee the Lessor shall be at liberty to
vary the manner in which the Block and the land edged blue on

the plan is or is proposed to be laid out so far as concerns any part or parts thereof not hereby demised and generally to deal with and act in relation thereto as it shall consider proper without the consent of the Lessee and without in any way prejudicing the covenants by the Lessee herein contained

(ii) That the Lessee shall not be entitled to or acquire any right of light or air which would restrict or interfere with the free use of any part of the Estate now or formerly comprised in the title above mentioned for building or any other purpose

(iii) Any wall separating the flat from other flats comprised in the Block shall be party walls severed medially and shall be included in the flat as far only as the medial plane thereof

(iv) No breach which may hereafter be made in any of the covenants by the Lessee herein contained nor any right of entry by reason of any such breach shall be or be deemed to be waived or prejudicially affected by any subsequent acceptance of rent or act or thing whatsoever other than a release of such breach or right of entry under the seal of the Lessor

5. IF the rent or any part thereof shall remain unpaid for twenty-one days after becoming payable (whether formally demanded or not) or if any covenant on the Lessee's part herein contained shall not be performed or observed the Lessor may at any time thereafter re-enter upon the demised premises or any part thereof and thereupon this demise shall absolutely determine but without prejudice to the right of action of the Lessor in respect of any arrears of rent or any breach of covenant PROVIDED ALWAYS that the right of re-entry and forfeiture hereby granted shall not become exercisable unless notice specifying the breach or breaches is first served by the Lessor upon any Mortgagee under any subsisting Mortgage of

which notice shall have been given to the Lessor pursuant to the provisions in that behalf hereinafter contained and default shall have been made by such Mortgagee in making good the breach or breaches so specified for twenty-one days after service upon the Mortgagee of such notice

6. IT IS HEREBY CERTIFIED that the transaction hereby effected does not form part of a larger transaction or of a series of transactions in respect of which the amount or value or the aggregate amount or value of the consideration (other than rent) exceeds the sum of £ 20,000

THE FIRST SCHEDULE

THE DEMISED PREMISES being the land edged red on the plan comprising:-

(Ground Floor Flats only) ~~FIRST ALL THAT ground floor flat intended to be known as Number Odsal Bradford West~~

~~Yorkshire shaded pink on the plan including one half in depth of the space and structure between the ceiling of the flat and the floor of the flat above it and (subject to clause 4 (iii) hereof) the internal and external walls and structure up to the same level and the land and structure of the Block below the flat including the foundations supporting the internal and external walls thereof SECONDLY ALL THAT garden ground shaded green on the plan THIRDLY so much of the footpath coloured yellow as lies within the red edging on the plan AND FOURTHLY ALL THAT car parking space being uncoloured and numbered on the plan together with a co-extensive width of the forecourt coloured brown~~

(First Floor Flats only) FIRST ALL THAT first floor flat together with the entrance way on the ground floor and the staircase leading therefrom to the first floor intended to be known as Number 11 Hatten Close Odsal Bradford West Yorkshire

shaded pink on the plan including one half in depth of the

space and structure between the floor of the flat and the ceiling of the flat beneath it and (subject to clause 4 (iii) hereof) the internal and external walls and structure above the same level and the co-extensive part of the roof of the Block together with the structure thereof so far as the same constitutes the roof of the flat SECONDLY ALL THAT garden ground shaded green on the plan THIRDLY so much of the foothpath coloured yellow as lies within the red edging on the plan AND FOURTHLY ALL THAT car parking space being uncoloured and numbered P11 on the plan together with a co-extensive width of the forecourt coloured brown

THE SECOND SCHEDULE

Rights included in the Demise

1. The right to support and shelter from the the flats comprised in the Block and the remainder of the land edged blue on the plan
2. The right to maintain the roof eaves gutters and pipes overhanging any adjoining flat in the Block
3. The free passage and running of water soil fuel television and radio signals fumes telephone and electricity and other services through all conducting media now or at any time hereafter which serve the demised premises and pass over or under or through any part of the Estate together with all necessary rights of entry for the purpose of constructing fixing laying inspecting cleansing repairing and renewing the same the person exercising such right doing no unnecessary damage and making good any damage thereby caused and paying a due proportion of the cost of maintaining such of the same as is intended to be used in common by the occupier of the demised premises and the occupier of any other part of the Estate
4. The right to enter upon any other part of the Estate for the purpose of inspecting repairing or renewing any party structure or thing on or under the same and used or enjoyed in

common therewith or any other structure or thing upon the Estate which cannot otherwise reasonably be inspected repaired or renewed the person exercising such right giving due notice (except in the case of emergency) and doing no unnecessary damage and making good any damage thereby caused

5. The right to use at all times and for all proper purposes such of the footpaths driveways forecourts access ways stairways entrances and gangways constructed or to be constructed within the land edged blue on the plan so far as the same are not included in this demise and are necessary to obtain convenient access to and egress from any part of the demised premises subject to payment of a proper proportion (to be determined in the case of dispute by the Lessor's Surveyor) of the cost of maintaining and repairing the same and also to connect to the drains and other conducting media lying under or over the same

6. The benefit of the covenants on the part of the lessees of other properties comprised in the Block corresponding to those contained in Part Two of the Fourth Schedule hereof without prejudice to the right of the Lessor to enforce the same to the intent that the same may be enforced as well by the Lessor as by the Lessee

Exceptions and Reservations out of this Demise

1. Rights over the demised premises identical to those set out under the foregoing heading of "Rights Included in this Demise" numbered 1 to 5 inclusive
2. Any easement or right of light air or otherwise which would restrict or interfere with the free use of any other part of the Estate for building or any other purpose whatsoever
3. The right for the Statutory Undertakers (as defined by the Housing Act 1957 or any statutory enactment for the time being in force) and others as necessary or required by the Lessor to

enter on the demised premises for the purpose of constructing inspecting laying maintaining repairing altering or reconstructing thereon or attaching thereto any apparatus (including those defined as aforesaid) or fitting or service (including street lighting and wireless or television relay and aerials cables and fittings) in on over or under the demised premises without notice to the Lessee making good forthwith any damage occasioned thereby the Lessor granting all necessary licences in respect thereof

THE THIRD SCHEDULE

Matters to which the Demise is Subject

1. All such rights over the demised premises identical to those contained in paragraphs numbered 1 to 6 inclusive as set out in the Second Schedule hereto under the heading "Rights included in this Demise" and such rights as under clause 4 of the Second Schedule under the heading "Exceptions and Reservations out of this Demise" as by virtue of any Lease or Conveyance already executed by the Lessor are appurtenant to any other part of the Estate or have been granted in respect of the demised premises
2. All such rights easements covenants exceptions reservations and other matters (if any) contained or referred to in the Register of the Title hereinbefore mentioned so far as the same relate to the demised premises and are still subsisting and capable of taking effect

THE FOURTH SCHEDULE

Part One

Covenants by the Lessee with the Lessor

1. To pay the rent on the days and in the manner aforesaid
2. To pay all existing and future rates taxes assessments and outgoings of every description whether parliamentary parochial or local imposed or charged upon the demised premises

or any part thereof

3. To maintain uphold and keep in good and tenantable repair and condition all parts of the demised premises including all windows door stairs balconies ducts flues sewers pipes gutters cables and wires and from time to time when necessary to rebuild reconstruct or replace the same to the satisfaction of the Lessor

4. To allow the Lessor or its Agents with or without workmen and others as often as shall be thought proper during the residue of the Term at reasonable hours in the daytime to enter upon and view the demised premises and if upon any such view any defect shall be found for which the Lessee is liable the Lessee shall supply and make it good and if the Lessee shall not do so within two calendar months next after written notice thereof it shall be lawful for the Lessor to enter upon the demised premises and to supply and make good such defect and the cost thereof shall be a debt due from the Lessee to the Lessor and shall be forthwith recoverable by action in the same manner as rent in arrear

5. To insure the demised premises and keep the same insured during the residue of the Term against loss or damage by fire aircraft or things falling therefrom to the full value thereof (such value to be determined in the event of any dispute from time to time by the Lessor's Surveyor) in the joint names of the Lessor and the Lessee with or without any other name through an Agency and with Insurers nominated by the Lessor and on demand to produce to the Lessor the Policy of such insurance and the receipts for any premiums and other sums payable in respect thereof and to cause all money received by virtue of such insurance to be paid out forthwith in or towards reinstating the demised premises and to make up any deficiency out of his own money PROVIDED ALWAYS that if the Lessee shall

at any time fail to effect or maintain such insurance as aforesaid the Lessor may (without prejudice to the power of re-entry contained in this Lease) effect or maintain such insurance and any monies expended by the Lessor for that purpose shall be repayable by the Lessee on demand and recoverable by action in the same manner as rent in arrear AND PROVIDED FURTHER that if the Lessee shall execute a Legal Mortgage or Legal Charge of the demised premises in favour of a Building Society incorporated under the Building Societies Acts and such Society shall require the insurance to be effected through any other Agency or Insurers the Lessee may to such value and in such joint names as aforesaid effect the insurance with such Insurers and through such Agency as such Society shall require and any insurance so effected shall throughout the duration of of such Mortgage or Charge be deemed to be a sufficient compliance with the terms of this covenant so long as the Lessee shall keep the same in force pursuant to the terms hereof and shall in all other respects comply with the provisions of this covenant

6. Not to erect any building either temporary or permanent upon any garden area of the demised premises and to leave the same open and unbuilt upon

7. Within one calendar month next after any transfer assignment (whether absolute or not) assent sub-demise or mortgage (whether by demise or by way of legal charge) or devolution of any interest in the demised premises or any part thereof (including the discharge of any Mortgage whether by re-assignment or receipt) to give notice in writing to the Lessor's Solicitors thereof and of the name and address of the person thereby becoming entitled to any estate or interest in the demised premises or any part thereof and to produce to the Lessor's Solicitors the relevant instrument (including a Grant

of Probate or Letters of Administration or Death Certificate) evidencing such devolution and to pay to them their reasonable fee for the registration of such Notice plus any taxes which may be payable thereon

8. Not without the previous written consent of the Lessor (such consent not to be unreasonably withheld in any case where (a) the Lessor is able to obtain any consents required to be obtained by it (the Lessee paying to the Lessor any expense incurred by it in or about the obtaining or granting of such consent) and (b) the Lessee has obtained any consent or approval required by statute) to make any addition or structural alteration to the demised premises or any part thereof

9. To pay all costs charges and expenses (including Solicitors costs and Surveyors fees) incurred by the Lessor for the purpose of or incidental to the preparation and service of a notice under Section 146 of the Law of Property Act 1925 notwithstanding forfeiture may be avoided otherwise than by relief granted by the Court and to pay to the Lessor a reasonable fee in respect of any application by the Lessee for waiver of any covenant or for approval of drawings for alterations or additions to the demised premises or other consent or approval whether or not such application shall be granted or refused such fee to be paid to the Lessor before the application shall be considered

10. To perform and observe all the obligations which the Lessor as the owner of the freehold reversion to the demised premises may be liable to perform or observe during the residue of the Term by virtue of any Act of Parliament or of any direction or requirement of a Public or Local Authority and to deliver to the Lessor a copy of any Notice Order Requisition Direction or other thing served by any competent authority in respect of the demised premises

11. At the expiration or sooner determination of the Term to deliver up the demised premises to the Lessor with all buildings additions and fixtures in good and substantial repair order and condition

Part Two

Covenants by the Lessee with the Lessor and for the benefit of the Lessees of the Remainder of the Land Edged Blue

1. To pay and contribute a one-eighth part of the cost of maintaining and keeping in good repair from time to time the whole of the car park and footpaths coloured yellow on the plan and any boundary walls or fences along the boundary of the land edged blue on the plan
2. Not to erect or plant any boundary structures within the demised premises nor to alter or heighten any existing walls or fences without the written consent of the Lessor
3. Not to use the demised premises or any part thereof or suffer the same to be used for any trade business or manufacture and in particular not to use or suffer the same to be used otherwise than as a private dwellinghouse
4. Not to sell or dispose of any earth clay gravel or sand from the demised premises or permit the same to be moved
5. Not to exhibit or suffer to be exhibited on or from the demised premises or any part thereof any advertising hoarding (except notices for sale or letting) or any sign
6. Not to permit the demised premises and any unbuilt on part including the garden area forecourt and footpath to be kept otherwise than in a clean tidy condition and free from noxious weeds deposits or rubbish and not to bring or keep or suffer to be brought or kept upon the demised premises or any part thereof anything which is or may become in the opinion of the Lessor untidy unclean unsightly or in any way detrimental to the amenity of the Estate

7. Not to do or suffer to be done upon the demised premises or any part thereof anything which may be or become an annoyance nuisance damage or disturbance to the Lessor or its Lessees or the neighbourhood or which may give rise to a public or private nuisance or whereby any insurance for the time being effected on the demised premises may be rendered void or voidable or in anywise affected
8. Not to erect any building or other structure whether of a permanent or temporary nature on any part of the demised premises
9. Not to paint colour or otherwise alter the external appearance of any stone brickwork or cement rendering of the demised premises
10. Not to park or keep any caravan trailer or boat on any part of the demised premises but to use the car parking space for the parking of one private motor vehicle only
11. Not to erect any wireless poles upon the demised premises without the previous written consent of the Lessor but this clause shall not preclude the installation of a wireless or television aerial on the roof of the Block whether such roof is included in the demised premises or not
12. Not to dry or hang clothes on any external part of the demised premises

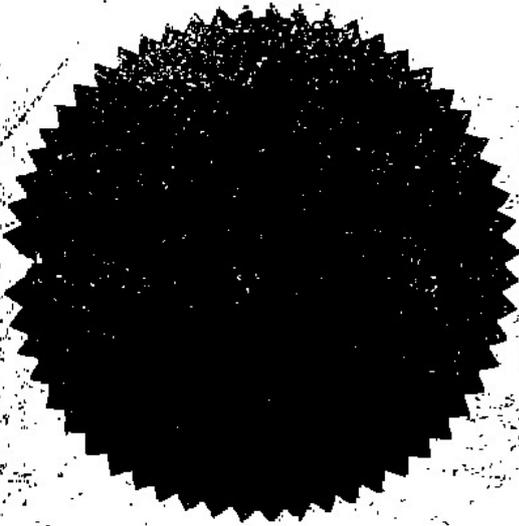
THE COMMON SEAL of Barratt)
 Developments (Bradford))
 Limited was hereunto affixed)
 in the presence of:-)

Director

Secretary

demised premises

THE COMMON SEAL of Barratt
Developments (Bradford)
Limited was hereunto affixed
in the presence of:-



Rhona Curwood

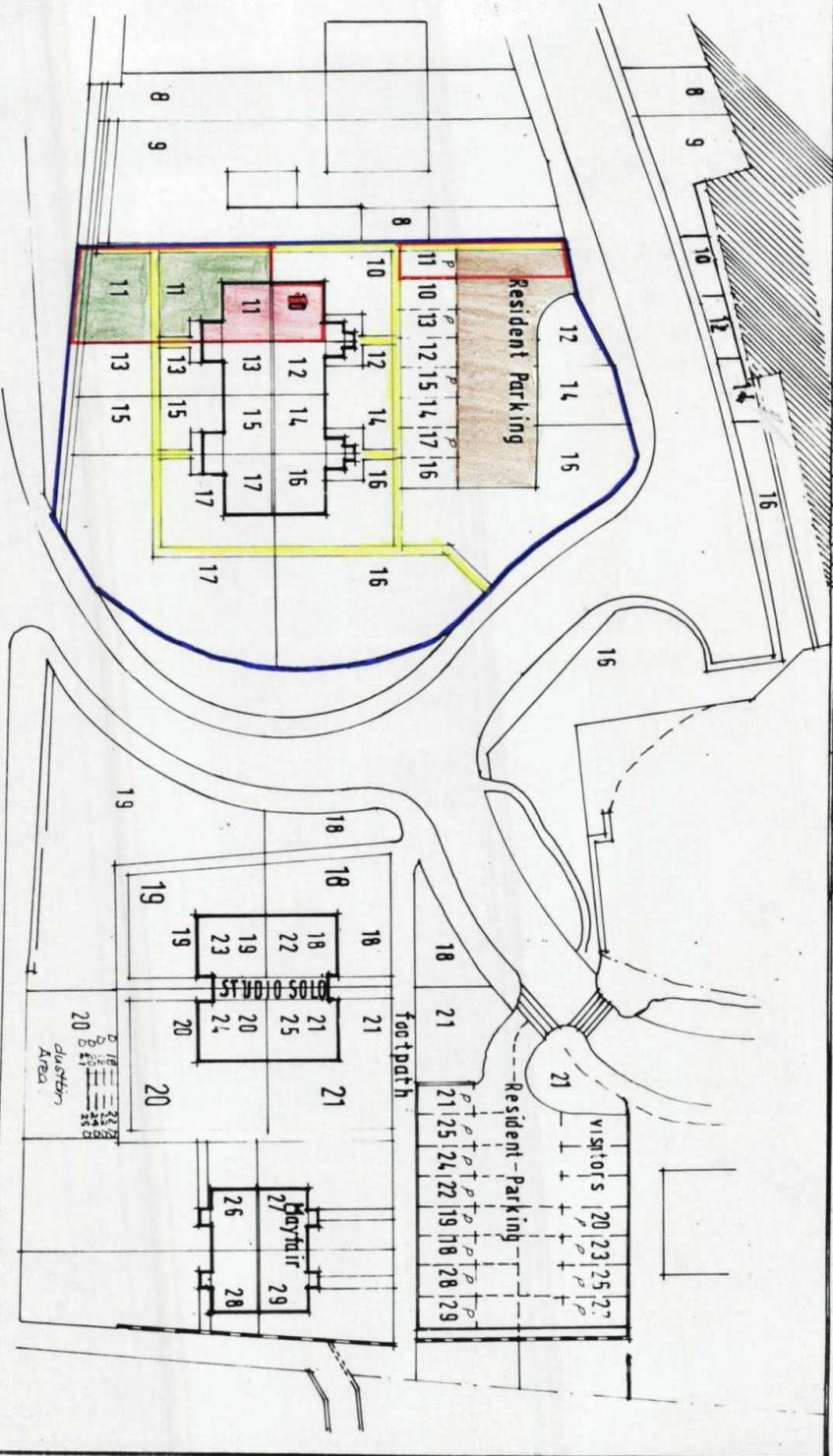
Director

Joseph Smith

Secretary

PLAN REFERRED TO. COLL GARDENS

CHELSEA FLATS:
 GROUND FLOOR FLATS - PLOTS 10, 12, 14, 15 EDGED RED & SHADED PINK.
 FIRST FLOOR FLATS - PLOTS 11, 13, 15, 17 SHADED PINK.



STUDIO SOLOS:
 GROUND FLOOR FLATS - PLOTS 18, 19, 20, 21 EDGED RED & SHADED PINK.
 FIRST FLOOR FLATS - PLOTS 22, 23, 24, 25 SHADED PINK.

Scale 1:500



14141

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 06 February 2026 shows the state of this title plan on 06 February 2026 at 13:33:01. 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 .

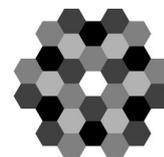
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H.M. LAND REGISTRY		TITLE NUMBER	
		WYK 235117	
ORDNANCE SURVEY PLAN REFERENCE	SE 1529	SECTION D	Scale 1/1250
COUNTY WEST YORKSHIRE	DISTRICT BRADFORD		© Crown copyright 1981



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 WYK235117

Edition date 17.09.2025

- This official copy shows the entries on the register of title on 06 FEB 2026 at 13:33:01.
- 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 06 Feb 2026.
- 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. 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.

WEST YORKSHIRE : BRADFORD

- 1 (06.08.1981) The Leasehold land shown edged with red on the plan of the above Title filed at the Registry and being 11 Hatton Close, Bradford (BD6 1JS).
- 2 The mines and minerals are excepted.
- 3 (26.06.1981) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:
Date : 26 June 1981
Term : 99 years from 1 July 1981
Rent : £25
Parties : (1) Barratt Developments (Bradford) Limited
(2) Pamela Margaret Butterworth
- 4 The landlord's title is registered.
- 5 Unless otherwise mentioned the title includes any legal easements granted by the registered lease(s) but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

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 (26.10.1998) PROPRIETOR: JACQUELINE LAND of 11 Hatton Close, Bradford BD6 1JS.
- 2 (26.10.1998) The Transfer to the proprietor contains a covenant to observe and perform the covenants referred to in the Charges Register

Title number WYK235117

B: Proprietorship Register continued

and of indemnity in respect thereof.

C: Charges Register

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

1 By a Conveyance dated 27 September 1883 made between (1) The Land Commissioners for England (2) The Low Moor Company and (3) William Sutcliffe the Freehold Estate in the land in this title together with other land was conveyed subject to the stipulations of which the following are particulars:-

DECLARATION by the said William Sutcliffe that he would cause all and every building and boundary walls thereafter erected on the said land thereby conveyed fronting the road or roads shown on the said plan to be faced with coursed wallstones or pressed bricks with joints and beds pointed in mortar and would keep the same when erected in good order and condition.

AND ALSO that the said William Sutcliffe his heirs or assigns would not carry on or allow to be carried on any noisy or noxious trade or business on the said land thereby conveyed or in any building to be erected thereon.

End of register

OneSearch Express (Auction)

Landmark Estate Agency Services
Unit 3-5 Willow Mill
Fell View
Caton
Lancaster

**Covered Property
Address:** 11 Hatton Close
Bradford
BD6 1JS

Date: 09/02/2026
Your Ref: Searches/BD61JS/WYK235117
Report No: 06982475
Client Ref: Searches/BD61JS/WYK235117
Policy No: 401811

Insured Persons:

Lender:

Your Express policy has now been instructed.

Please find enclosed your data report and policy document, which you should read to ensure that you fully understand the terms and conditions within.

How to claim

If you need to make a claim, please contact the legal adviser who arranged the policy for you; or you can write to Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting your policy number or telephone 0800 158 2236.



 2nd Floor, Skypark 1, 8 Elliot Place, Glasgow, G3 8EP

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OneSearch Direct Limited is an appointed representative of Northcott Beaton and CLS Property Insight Limited, which are both authorised and regulated by the Financial Conduct Authority.

Express Data Report

Important Note

This report provides supplementary data to complement your policy, and contains real-time Local Enquiries information captured by our in-house data team.

About This Report

Purpose

Express Data Report

Property:

11 Hatton Close
Bradford
BD6 1JS

Bradford City Metro District Council
Local Authority Code: 4705

Policy Number

401811

Your Reference:

Searches/BD61JS/WYK235117

Prepared by:

pbogan

Invoice Number:

E26405972

Date:

09/02/2026



Planning Designations and Proposals

Identified



Planning Permissions

Yes



Nearby Road Schemes

No



Nearby Railway Schemes

Identified



Traffic Schemes

No

If you require any further information, or if you would like to order any additional recommended searches or insurances, please do not hesitate to contact our Customer Service Team on:

0800 052 0117

cs@onesearchdirect.co.uk

Planning Designations and Proposals

What designations of land use for the property or the area, and what specific proposals for the property, are contained in any existing or proposed development plan? See details below

Borough Boundary	-	-
Local Plans	Borough Boundary	
Bradford District Replacement Udp Adopted	Adopted	31/10/2005
Local Plan Policy	Constituency Boundaries	
Local Plan Policy	Borough Boundary	
Core Strategy	Submission Draft	12/12/2014
Local Plans	Regional City	
Local Plans	Coal MSA	
Local Plans	Aerodrome Safeguarding Area	

Informative

This reply reflects the Policies or Proposals in any existing adopted Development Plan and in any formally proposed Alteration or Replacement Plan, but does not include Policies contained in Planning Guidance Notes or Supplementary Planning documents. Further enquiries should be made to the Local Authority (refer to Service Contact Details Sheet).

Planning Decisions and Pending Applications

Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications:-

(a) Planning Permissions			Yes
	Decision	Date	Application Type
80/82992/FUL	Approved	5-Nov-1980	Planning
Proposal			
39 Dwellings (Houses-Flats)			
Section 1.1 (b)	Listed Building Consents		None
Section 1.1 (c)	Conservation Area Consents		None
Section 1.1 (d)	Certificate of Lawfulness of Existing Use or Development		None
Section 1.1 (e)	Certificate of Lawfulness of Proposed Use or Development		None
Section 1.1 (f)	A Certificate of Lawfulness of Proposed Works for Listed Buildings		None
Section 1.1 (g)	A Heritage Partnership Agreement		None
Section 1.1 (h)	A Listed Building Consent Order		None
Section 1.1 (i)	a local listed building consent order		None

Informative

The Local Authority's computerised records of planning documents do not extend back before 01/04/1974 and replies will only cover the period since that date. If earlier history is required, please contact the Planning Department - refer to search information sheet for contact details

Land Required for Public Purposes

Is the property included in land required for public purposes? No

Land to be Acquired for Road Works

Is the property included in land to be acquired for road works? No

Nearby Road Schemes

Is the property (or will it be) within 200 metres of any of the following?	No
<p>(a) The centre line of a new trunk road or special road specified in any order, draft order or scheme;</p> <p>(b) The centre line of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;</p> <p>(c) The outer limits of construction works for a proposed alteration or improvement to an existing road, involving-</p> <p style="margin-left: 20px;">i) Construction of a roundabout (other than a mini-roundabout); or</p> <p style="margin-left: 20px;">ii) Widening by construction of one or more additional traffic lanes;</p> <p>(d) The outer limits of-</p> <p style="margin-left: 20px;">i) Construction of a new road to be built by a local authority</p> <p style="margin-left: 20px;">ii) An approved alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; or</p> <p style="margin-left: 20px;">iii) Construction of a roundabout (other than a mini-roundabout) or widening by construction of one or more additional traffic lanes</p> <p>(e) The centre line of the proposed route of a new road under proposals published for public consultation; or</p> <p>(f) The outer limits of-</p> <p style="margin-left: 20px;">i) Construction of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;</p> <p style="margin-left: 20px;">ii) Construction of a roundabout (other than a mini-roundabout); or</p> <p style="margin-left: 20px;">iii) Widening by construction of one or more additional traffic lanes, under proposals published for public consultation?</p>	
<p>Informative <i>A mini roundabout is a roundabout having a one way circulatory carriageway around a flush or slightly raised circular marking less than 4 metres in diameter and with or without flared approaches.</i></p>	

Nearby Railway Schemes

Is the property (or will it be) within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail?	No
<p>Informative <i>Please refer to Service Contact Details Sheet for contact details relating to relevant rail schemes.</i></p>	

Are there any proposals for a railway, tramway, light railway or monorail within the Local Authority's boundary?		Yes
Scheme Type	Proposal	
Proposed Tram - Train Route	Proposed Tram - Train Route	
<p>Informative <i>Please refer to Service Contact Details Sheet for contact details relating to relevant rail schemes.</i></p>		

Traffic Schemes

<p>Has a local authority approved but not yet implemented any of the following for the roads, footways and footpaths which are named in Boxes B and C and are within 200 metres of the boundaries of the property:</p>	No
<p>(a) Permanent stopping up or diversion; (b) Waiting or loading restrictions (c) One way driving (d) Prohibition of driving (e) Pedestrianisation (f) Vehicle width or weight restrictions (g) Traffic calming works including road humps (h) Residents parking controls (i) Minor road widening or improvement (j) Pedestrian crossings (k) Cycle tracks; or (l) Bridge building?</p>	
<p>Informative <i>In some circumstances, road closures can be obtained by third parties from magistrate's courts, or can be made by the Secretary of State for Transport without involving the local authority.</i></p>	
<p>Informative <i>This enquiry is designed to reveal matters that are yet to be implemented and could not therefore be ascertained by a visual inspection. Schemes that have been, or are currently being implemented will not be referred to in answer to this enquiry.</i></p>	

Outstanding Notices

<p>Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this schedule:-</p>	No
<p>(a) Building Works; (b) Environment; (c) Health and Safety; (d) Housing; (e) Highways; or (f) Public health? (g) Flood and coastal erosion risk management</p>	

Contravention of Building Regulations

<p>Has a local authority authorised in relation to the property any proceedings for the contravention of any provisions contained in building regulations</p>	No
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Notices, Orders, Directions and Proceedings under Planning Acts

<p>Do any of the following subsist in relation to the property, or has a local authority decided to issue, serve, make or commence any of the following:-</p>	
(a) Enforcement Notice	No
(b) Stop Notice	No
(c) Listed Building Enforcement Notice	No
(d) Breach of Condition Notice	No
(e) Planning Contravention Notice	No

(f) Other Notice Relating to Breach of Planning Control	No
(g) Listed Buildings Repair Notice	No
(h) In the case of a listed building deliberately allowed to fall into disrepair, a compulsory purchase order with a direction for minimum compensation	No
(i) A Building Preservation Notice	No
(j) A Direction Restricting Permitted Development	No
(k) An Order Revoking or Modifying Permission	No
(l) An Order Requiring Discontinuance of Use or Alteration or Removal of Buildings or Works	No
(m) Tree Preservation Order	No
(n) Proceedings to Enforce a Planning Agreement or Planning Contribution	No

Community Infrastructure Levy (CIL)

Is there a CIL charging schedule?	Yes
<p>Type of Development - Charging Schedule CIL Charging Rates (per sq. m)</p> <p>Residential - Zone 1 (C3)1 £100 Residential - Zone 2 (C3)1 £50 Residential - Zone 3 (C3)1 £20 Residential - Zone 4 (C3) £0 Retail warehousing2 - Central Bradford £85 Large Supermarket (>2000 sq m) £50 All other uses not cited above £0</p> <p>1 Excludes specialist older persons' housing (also known as Sheltered/Retirement/Extra Care) defined as residential units which are sold with an age restriction typically to the over 50s/55s with design features, communal facilities and support available to enable self-care and independent living.</p> <p>2 Retail warehouses are usually large stores specialising in the sale of household goods (such as carpets, furniture and electrical goods), DIY items and other ranges of goods. They can be stand-alone units, but are also often developed as part of retail parks. In either case, they are usually located outside of existing town centres and cater mainly for car-borne customers. As such, they usually have large adjacent, dedicated surface parking.</p>	

Conservation Areas

Do the following apply in relation to the property:-	No
<p>a) The making of the area a Conservation Area before 31st August 1974; or b) An unimplemented resolution to designate the area a Conservation Area?</p>	

Compulsory Purchase

Has any enforceable order or decision been made to compulsorily purchase or acquire the property?	No
---	----

Radon Gas

Do records indicate that the property is in a "Radon Affected Area" as identified by Public Health England or Public Health Wales?

No

No. The property is in an area where 0-1% of homes are estimated to be at or above the Action Level.

Informative

"Radon Affected Area" means a part of the country with a 1% probability or more of present or future homes being above the Action Level. Such areas are designated by Public Health England which also advises Government on the numerical value of the "Radon Action Level" (the recommended maximum radon concentration for present homes expressed as an annual average concentration in the home. Radon concentrations above the Action Level should be reduced below it and become as low as reasonably practicable).

The areas are identified from radiological evidence and are periodically reviewed by Public Health England. Existing homes in Affected Areas should have radon measurements. The present owner should say whether the radon concentration has been measured in the property; whether the result was at or above the Action Level and if so whether remedial measures were installed and whether the radon concentration was re-tested to assess the effectiveness of the remedy.

Radon preventative measures are required for new buildings in higher risk areas. For new properties the builder and/or the owners of properties built after 1988 should say whether protective measures were incorporated in the construction of the property.

Further information on radon, including an indicative version of the Radon Affected Areas map, the associated health risks and common questions and answers is available from Public Health England Radon Survey Centre of Radiation website (<http://ukradon.org/>). Alternatively information can be requested from Public Health England on 01235 822622 or by writing to Radon Survey, Centre for Radiation, Chemical and Environmental Hazards, Chilton, Didcot, Oxon, OX11 0RQ.

Assets of Community Value

(a) Has the property been nominated as an asset of community value? If so:-	No
(i) Is it listed as an asset of community value?	No
(ii) Was it excluded and placed on the “nominated but not listed” list?	No
(iii) Has the listing expired?	No
(iv) Is the Local Authority reviewing or proposing to renew the listing?	No
(v) Are there any subsisting appeals against the listing?	No
(b) If the property is listed:	
(i) Has the Local Authority decided to apply to the Land Registry for an entry or cancellation of a restriction in respect of listed land affecting the property?	No
(ii) Has the Local Authority received a notice of disposal?	No
(iii) Has any community interest group requested to be treated as a bidder?	No

Service Contact Details

Bradford City Metro District Council

City Hall
Bradford
BD1 1HY



Bradford Planning Department

Bradford City Metropolitan District Council
Transportation & Planning Department 3rd Floor
Jacobs Well
Bradford
BD1 5RW



01274 754605



UK Health Security Agency

UK Health Security Agency
10 South Colonnade
London
E14 4PU



020 7654 8000



enquiries@ukhsa.gov.uk

Crossrail

8 Cavell Mews
Flitwick
Bedford
MK45 1GT



0345 602 3813



helpdesk@crossrail.co.uk

HS2

28 Larch Road
Dartford
DA1 2LF



020 7944 4908



HS2enquiries@hs2.org.uk

Yorkshire Water

West Yorkshire Water
552 Halifax Road
Buttershaw
Bradford
BD6 2NA
01294 542 635



Notes

The Search Company

1. This data report was prepared and carried out by OneSearch Direct Limited, (Company number SC230285), 2nd Floor, Skypark SP1, 8 Elliot Place, Glasgow G3 8EP (referred to in these Notes as "OneSearch").
2. ONESEARCH Direct Limited is a limited company registered in Scotland.
3. OneSearch maintain contractual relationships with various persons involved in the conveyancing process in the U OneSearch will disclose on the data report any personal or business relationship which it has with any person involved in the sale of the property who is identified at the point of ordering the report. OneSearch cannot accept any liability for failing to disclose a relationship where the involvement of a person in the transaction was not made known to it at the time of ordering the report.

Terms for Preparation of Report

4. This data report does not consider whether all necessary consents have been obtained. Purchasing agents are advised to obtain the necessary documentation from the vendors.
5. The information in this data report has been prepared following a search of (a) publicly available property related information held by the relevant local authority; and (b) property related information derived from the relevant local authority held by OneSearch. The name and address of the relevant local authority is **Bradford City Metro District Council at City Hall, Bradford, West Yorkshire, BD1 1HY**. The address of OneSearch is set out in paragraph 1 above in this Notes section. Copies of relevant documents held by the relevant local authority can be obtained by contacting the relevant local authority at the said address. Fees and contact information for obtaining copies of such documents are available on request by contacting OneSearch on 0800 052 0117 or by e-mailing cs@onesearchdirect.co.uk. The searches from which this data report was prepared were completed on the date this report was issued (the said date of issue being the date stated on page 1 of the report.)

Scope of Area Searched

6. Local Plan policies, proposals and recommendations: only those which apply directly to the property of the report are disclosed.
7. Planning applications on the property only have been searched. The minimum search period is 10 years.

Legal Issues

8. The data report has been prepared with reasonable care and skill by staff trained and employed by OneSearch.

Queries

9. Any queries or complaints regarding the content of the data report; the manner in which the report was prepared or completed; or the service provided by staff of OneSearch should be submitted in the first instance to the Customer Services Department by telephone on 0800 052 0117 or by emailing cs@onesearchdirect.co.uk. Claims may also be made under the relevant insurance. (See also under Liability and Insurance below.)

Liability and Insurance

10. This search is protected by Professional Indemnity Insurance arranged by Tokio Marine HCC, the limit of which is £10,000,000. This indemnity also provides cover for errors and omissions in local authority and water company data/records which are used to compile our search reports. The search further benefits from 6 years run-off.
11. If the insurance company goes out of business, compensation may be available from the Financial Services Compensation Scheme (FSCS). The Financial Ombudsman Service may also provide help in resolving disputes involving insurance companies.

NO SEARCH INDEMNITY (BLOCK) FOR USE AT AUCTION

ISSUED BY
STEWART TITLE LIMITED

NO SEARCH INDEMNITY (BLOCK) FOR USE AT AUCTION INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Stewart Title Limited

Stewart Title Limited is a title insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 2770166. Registered office address: 11 Haymarket, London SW1Y 4BP

Complete pre-contractual and contractual information on this policy is provided in other documents

WHAT IS THIS TYPE OF INSURANCE?

No Search Indemnity (Block) for use at Auction



WHAT IS INSURED?

- ✓ The defect as described in the Defect section of the Policy Schedule which arises from the way you acquired your interest in the Property at auction and your use and ownership of the Property as described in the Policy Schedule.
- ✓ In the event the Property is affected by an adverse entry that would have been revealed on the Policy Date if a local search had been obtained on the Policy Date ("Claim") then we will, subject to your compliance with the terms and conditions of this policy, pay under this policy for those losses and costs which are set out in the Cover section of the Policy Schedule.



WHAT IS NOT INSURED?

- ✗ Any amount higher than the Limit of Indemnity under the Policy Schedule.
- ✗ All matters set out under the Exclusions section of the Policy Schedule.
- ✗ Any claim made either by you and/or a third party against you which is not set out in the Cover section of the Policy Schedule.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! In deciding to accept this policy in exchange for the premium and in setting the terms and premium, we have relied on the information given by you (or anyone acting on your behalf). You must ensure that, when answering any questions asked by us, any information provided is accurate and complete.
- ! If you deliberately or recklessly provide us with false or misleading information, we may treat this policy as if it never existed and decline all claims. If you provide us with false or misleading information carelessly, we may:
 - treat this Policy as if it had never existed, and refuse to pay all claims and return the premium paid. However, we may only do so if we would not otherwise have provided you with insurance cover at all;
 - amend the terms of this policy, and apply the amended terms as if they were already in place, if a Claim has been adversely affected by your carelessness;
 - reduce the amount we will pay on a Claim in the proportion the premium you paid bears to the premium we would have charged for this policy; or
 - take a similar proportionate action.
- ! We, or anyone acting on our behalf, will write to you if we intend to treat this policy as if it had never existed, or amend the terms of this policy.
- ! If you become aware that the information given to us is inaccurate, you must inform us as soon as practicable.



WHERE AM I COVERED?

This policy covers you for the Property specified in the Policy Schedule.



WHAT ARE MY OBLIGATIONS?

- You, or anyone acting on your behalf, must not:
 - disclose the existence of this policy to any third party other than prospective purchasers, lenders, lessees and their legal advisers without our prior written consent
 - take or fail to take action which results in a Claim as this may prejudice your position and void this policy
 - take any steps to settle a Claim without our prior written consent.
- On becoming aware of any potential or actual Claim, you will:
 - provide written notice and details to us at our registered office address immediately of all known facts including all communications, correspondence and all court documents.
 - not admit any liability whatsoever or take steps to compromise or settle the Claim, without our written consent.
 - provide all information and assistance that we and/or any party professional or otherwise acting on our behalf requires at your own expense doing everything reasonably practicable with our prior written consent to minimise any loss.
- You will not make any
 - admission, promise of payment or indemnity
 - application to a court, Upper Tribunal (Land Chamber) or the Land Registry without our written consent



WHEN AND HOW DO I PAY?

You do not make any payments to us directly. Your professional advisors who arranged and recommended the cover to you will tell you how and when to pay.



WHEN DOES THE COVER START AND END?

Your cover will begin on the Policy Date which is set out in the Policy Schedule. The dates of cover are specified on the Policy Schedule.



HOW DO I CANCEL THE CONTRACT?

This policy can be cancelled by contacting us within 14 days of the Policy Date, provided all interested parties (such as lenders holding a mortgage or charge on the Property) consent to cancellation. If you wish to cancel this policy, please write (quoting your policy number) to 'The Underwriting Manager' at our registered address or email to Quotes@stewart.com.

We may at our discretion charge you for the time that you have been on cover including Insurance Premium Tax.

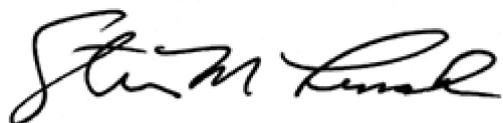
Any refund of premium will be made to the party who paid the premium.

BASIS OF COVER

The Insured has paid or agreed to pay the Premium for this indemnity cover.

The Insured agrees to comply with the terms and conditions of the policy. Failure by the Insured to comply can lead to invalidation of the policy in whole or in part or reduce the amount of any Claim subsequently made.

Signed for and on behalf of Stewart Title Limited



Steven Lessack
CEO, Stewart Title Limited

Authorised Signatory

POLICY SCHEDULE

POLICY NUMBER 401811	PROPERTY Each property which is noted on the bordereau
POLICY DATE As referred to on the bordereau per Property	LIMIT OF INDEMNITY See Additional Policy Clause(s) section below
POLICY TERM In Perpetuity from the Policy Date	PREMIUM See Additional Policy Clause(s) section below

THE INSURED

The successful bidder purchasing the Property by Public Auction at the Policy Date and any bank, building society or other similar lending institution holding a mortgage or charge on the Property after the Policy Date

THE INSURER

STEWART TITLE LIMITED - (Company Reg 2770166), 11 Haymarket, London SW1Y 4BP

THE DEFECT

Up to date searches namely:

1. a search of the local land charges register of the relevant local authority under Form LLC1 and/or
2. an enquiry of the local authority under Form CON29 part (O) and/or part (R) and/or
3. an enquiry of the water and/or sewerage undertaker for the area in which the Property is situated, under Form CON29(DW) and/or
4. a Cheshire Salt Search or other mining/minerals report suitable to the area where the Property is located and/or
5. a local highway search
6. a search of the Record of Ascertainments and/or any other chancel repair liability search have not been requested on or before the Policy Date ("Searches"). The Property may be subject to matter(s) that materially affect the market value of the Property or to a potential liability to contribute towards the cost of repair to a church chancel which would have been revealed in the results of the Searches had they been requested on or before the Policy Date ("Adverse Entry")

INSURED USE

Continued use of the Property as a single owner occupied or a single investment residential dwelling or flat as in existence at the Policy Date

EXCLUSION(S)

Any Claim arising from or relating to:

1. any Adverse Entry revealed in any searches made available to the Insured or anyone acting on the Insured's behalf prior to the Policy Date
2. consequential loss
3. environmental or contamination matters (including but not limited to the Environmental Protection Act 1990)
4. subsidence
5. the Insured or any other party has made an application to the Land Registry for the registration of a Chancel Repair Liability under the Land Registration Act 2002.
6. the costs of repair to any area of a church other than the Chancel or the costs of any improvements to a church
7. any loss or damage to the chancel recoverable under a material damage buildings insurance policy held by the relevant Parochial Church Council or the Representative Body of the Church of Wales

Any Claim arising from any information directly or indirectly supplied to the Insured and/or relied upon by the Insured in any Data Search provided by Onesearch Direct Limited simultaneously with the coverage commencing under this policy.

Any Claim arising where the Property is known on the Policy Date to be subject to a definite liability to contribute towards the cost of repair to a church chancel

ADDITIONAL POLICY CLAUSE(S)

WARRANTY

It is warranted by the Insured that as at the Policy Date neither the Insured nor their legal representative has actual knowledge of any matter which may give rise to a Claim.

ASSUMPTIONS

The Property has been used as a single residential dwelling or flat for at least the last 12 months and this use will continue. The Insured and/or those acting on behalf of the Insured are not aware of anything relating to the Property (including any information provided by third parties involved in the purchase of the Property), that may give rise to an adverse entry appearing in a search.

Property Information Forms and/or Enquiries before contract will be completed prior to the Auction and/or completion.

No material adverse statements were made by any third party at the Public Auction itself where the Insured was the successful bidder for the Property.

Cover is required where no application for a Chancel "screening" search or full search of the Records of Ascertainment has been carried out which may have revealed a potential chancel liability affecting the Property.

The Title to the Property contains no reference to a chancel repair liability applying and the current owner is not aware of a chancel repair liability applying.

There have been no chancel repair demands received or made and no enquiries exchanged with the church authorities relating to the chancel repair liability.

LIMIT OF INDEMNITY

(Up to £ per Property)

£1,500,000.00

PREMIUM

(£ inclusive of I.P.T)

£54.00

This policy document and the bordereau form the basis of the Insured's policy, and the contract between the Insured and the Insurer. Please read the documents and keep them safe.

COVER

In the event there is an Adverse Entry affecting the Property on the Policy Date directly arising from the Searches not having been requested on the Policy Date which materially affects the market value of the Property as detailed in the Defect ("Claim") the Insurer will indemnify the Insured against:

- a. The cost of remedying the Adverse Entry (including but not limited to the provision of a further indemnity policy to cover the specific risk(s) revealed by the Adverse Entry) and/or any sums paid pursuant to any voluntary settlement or compromise of a Claim with the prior written consent of the Insurer or any final order, decision, judgment or permanent injunction awarded against the Insured to free the Property from the Claim
- b. Reduction in the market value of the Property used in accordance with the Insured Use the market value being the average of the estimates of two independent Valuers of the market value of the Property as defined from time to time in the guidelines issued by the Royal Institution of Chartered Surveyors at the date of a final order, decision, judgment or permanent injunction awarded against the Insured, or where the Insurer otherwise accepts liability, and being the difference between the market value of the Property as at the Policy Date on the assumption the Adverse Entry is unenforceable and the market value of the Property as at the Policy Date to the extent the Adverse Entry is held to be enforceable
- c. Any shortfall in the amount required to discharge the outstanding debt under the mortgage or charge where the Insured is a mortgagee and exercises its rights under the mortgage or charge, or where the Insurer otherwise accepts liability.
- d. Any damages or compensation (including costs and expenses) awarded against the Insured in any proceedings brought against the Insured or agreed in any voluntary settlement or compromise of a Claim with the prior written consent of the Insurer
- e. All other costs and expenses incurred by the Insured with the prior written consent of the Insurer including the costs of the Insurer in defending or settling the Claim on the Insured's behalf

GENERAL PROVISIONS

- a. Any act or omission by the Insured, or anyone acting on the Insured's behalf, which in whole or in part induces a Claim under the policy may prejudice the Insured's position and could invalidate the policy in whole or in part or reduce the amount of any Claim.
- b. The Insurers liability under this policy will not exceed the Limit of Indemnity (as increased by the Inflation Provision if applicable).
- c. This policy shall be governed by and construed in accordance with the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales.
- d. The policy and any endorsement issued in respect of it are one contract and shall be read together.
- e. The insured will not be entitled to abandon the Property to the Insurer.
- f. Your information may be used for the purposes of insurance administration by the Insurer, its associated companies, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/codes.
- g. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
- h. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.
- i. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

NON INVALIDATION

The interest in this policy of any Insured will not be invalidated by a breach of the policy terms or conditions by any other party, unless

- a. Such party acted on the Insured's behalf or with the Insured's knowledge and consent
- b. Where the Insured is a successor in title, they had knowledge of a breach of the policy terms or conditions or of previous non-disclosure or misrepresentation to the Insurer.

IMPORTANT CONDITIONS

In respect of each Property:-

- a. In deciding to accept this policy in exchange for the Premium and in setting the terms and premium, the Insurer has relied on the assumptions made being correct and any information given by the Insured (or anyone acting on the Insured's behalf). The Insured must ensure that, when answering any questions asked by the Insurer, any information provided is accurate and complete and the Insurer is informed of any assumptions which cannot be met.
- b. If the Insured deliberately or recklessly provides the Insurer with false or misleading information, the Insurer may treat this policy as if it never existed and decline all claims.
- c. If the Insured provides the Insurer with false or misleading information carelessly, the Insurer may:

- a. treat this policy as if it had never existed, and refuse to pay all claims and return the premium paid. However, the Insurer may only do so if it would not otherwise have provided the Insured with insurance cover at all;
 - b. amend the terms of this insurance, and apply the amended terms as if they were already in place, if a claim has been adversely affected by the Insured's carelessness;
 - c. reduce the amount the Insurer will pay on a claim in the proportion the premium the Insured has paid bears to the premium the Insurer would have charged for the policy; or
 - d. take a similar proportionate action.
The Insurer, or anyone acting on the Insurer's behalf, will write to the Insured if the Insurer intends to treat this policy as if it had never existed, or amend the terms of the policy.
- d. If the Insured becomes aware that the information given to the Insurer is inaccurate, the Insured must inform the Insurer as soon as practicable.
 - e. The Insured (or anyone acting on the Insured's behalf) shall not at any time disclose the existence of this policy to any third party other than their lenders, lessees and respective legal advisers without the Insurers written consent
 - f. The Insured shall not discuss the Defect with any party without the Insurer's written consent, who, it is reasonable to believe can as a result of the discussion make a Claim.
 - g. A bordereau is provided to the Insurer by the Policyholder in Excel format setting out the address of the Property, the Limit of Indemnity (being the purchase price of the Property) and the Policy Date (being the date of exchange of contracts for the purchase of the Property by the Insured) and that the bordereau is sent to the Insurer at the Insurer's Address within 14 days of the month end following the Policy Date and payment for all properties listed on the bordereau paid either by cheque payable to Stewart Title Limited or by BACS to HSBC Bank Plc, 60 Queen Victoria Street, London EC4N 4TR Account Name: Stewart Title Premium Collection Account, Sort Code 40-05-30, Account Number: 94573269 Reference: 401811

In respect of Conditions e, f and g above where the Insured fails to comply with these conditions the Insurer's liability under this policy may be limited to the extent the Insurer is compromised by any breach of these conditions

COMPLAINTS PROCEDURE

Any complaint should be raised in the first instance with our General Counsel by

- Writing to the General Counsel at the Insurer's Address
- Telephoning 0207 010 7820

Details of our complaints handling procedure are available by contacting our General Counsel.

If we are unable to resolve your complaint to your satisfaction, you may have the right to refer your complaint to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. The Financial Ombudsman Service website is <http://www.financial-ombudsman.org.uk/>.

The existence, and your use of, this complaints process is without prejudice to your other rights under this policy and your rights in law.

RIGHT TO CANCEL POLICY

This Policy can be cancelled by contacting us within 14 days of the policy date, provided all interested parties (such as lenders holding a mortgage or charge on the Property) consent to cancellation. If you wish to cancel this policy, please write (quoting your policy number) to 'The Underwriting Manager' at the Insurer's Address.

We may at our discretion charge you for the time that you have been on cover including Insurance Premium Tax.

Any refund of premium will be made to the party who paid the premium.

CLAIMS CONDITIONS

On becoming aware of any potential or actual Claim, the Insured will:

- a. provide written notice and details to the Insurer at the Insurer's Address immediately of all known facts including all communications, correspondence and all court documents.
- b. not admit any liability whatsoever or take steps to compromise or settle the Claim, without the written consent of the Insurer.
- c. provide all information and assistance that the Insurer and/or any party professional or otherwise acting on the Insurer's behalf require at the Insured's own expense doing everything reasonably practicable with the Insurer's prior written consent to minimise any loss.

The Insured will not make any

- a. admission, promise of payment or indemnity
- b. application to a court, Upper Tribunal (Land Chamber) or the Land Registry without the written consent of the Insurer

DEALING WITH THE CLAIM

- a. In dealing with the Claim the Insurer will at its discretion and cost be entitled to (whether or not the Insurer is liable under this policy):-

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- i. take or defend proceedings in any court or tribunal in the name of the Insured in any proceedings including the right to abandon or submit to judgment
 - ii. exercise, in the name of the Insured, any rights or remedies available to the Insured in any proceedings including the right to abandon or submit to judgment
 - iii. compromise, settle or compound the Claim and deal in such manner as it thinks fit
 - iv. pay at any time to the Insured the amount of the Limit of Indemnity (as increased by the Inflation Provision if applicable) or any lesser amount for which the Claim can be settled and then relinquish control of and have no further involvement with the Claim.
- b. The Insurer shall be under no obligation to pay the proceeds of any Claim paid under this Policy to any party other than the Insured and that the proceeds of any Claim shall be incapable of assignment.
 - c. If, at the time of the Claim, there is other insurance (whether incepted by the Insured or any other party) under which the Insured may be entitled to make a Claim, either wholly or partly in respect of the same interest or risk covered by this policy, the Insurer will not be liable to pay or contribute more than their rateable proportion of the Claim.
 - d. If the Insured shall make any Claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and the Claim shall be forfeited.
 - e. The Insurer will be entitled to all rights and defences it may have in respect of a Claim notified by any Insured against any successor to that Insured.
 - f. Where the Insurer and the Insured cannot agree to the amount to be paid under this policy the matter shall be referred to an arbitrator to be appointed by the parties (or in default of agreement, in accordance with the law in force at the time). The making of an award by the arbitrator shall be a condition precedent to any right of action against the Insurer. The Insured will afford to the Insurer every reasonable assistance in this respect.
 - g. If the Insurer agrees or is obliged to make any payment to or on behalf of an Insured because of the risk insured by this policy the Insurer will immediately be subrogated to any rights which the Insured may have in relation to that risk.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the Claim.

Further information about the compensation scheme arrangements is available from the FSCS who can be contacted at Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, EC3A 7QU. The FSCS website may be viewed at www.fscs.org.uk.

Stewart Title Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No: 2770166. Registered office address: 11 Haymarket, London SW1Y 4BP.

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Our Commitment to Protect Your Privacy

Your privacy is important to us. In Europe and the United Kingdom, we abide by the General Data Protection Regulation and the Data Protection Act, respectively. By (i) browsing our websites, (ii) making inquiries about our products and services, or (iii) ordering a product or service from us (including filing a claim under a policy), you consent to your personal information being collected, held, managed and used in accordance with our privacy practices. You are not required to provide your personal information to us; however, in most cases, without it, we may not be able to provide you with our products and services.

We primarily rely upon the following bases for collecting your personal information: legitimate interest, contract performance, legal obligation or by express consent. You can learn more about these bases for collection and how we handle and process personal information in our Privacy Policy, a copy of which is posted on our website at www.stewartsolution.com/Documents/PrivacyPolicy.pdf or can be made available upon request.

Personal information relates to any information about an individual whose identity can, directly or indirectly, be reasonably determined from it. We will never collect any unnecessary personal information from you and we do not process your information other than as specified in our Privacy Policy. In certain instances, we may share your personal information where we are required or permitted to do so by law.

When you visit our websites, use our products or services, or contact us to make general inquiries, the personal information you submit is stored and transferred to our affiliated companies in Canada and the United States. We may also utilise certain products or services hosted in countries outside of the European Economic Area ("EEA"). By submitting your personal information, you are agreeing to this transfer, storage and/or processing to allow us to provide you with our products and services. Such transfers are on the basis of a variety of legal mechanisms and we ensure (i) the necessary level of protections are in place for your personal information, (ii) strict agreements and measures set out by our company to protect your data are being complied with and (iii) relevant data protection laws are being complied with. Regulatory authorities and enforcement agencies in these other countries may access your personal information in accordance with their laws.

You have several rights regarding the personal information we collect: the right of access, the right to rectification, the right to erasure, the right to restricted processing, and the right to portability. A request to exercise any of these rights must be made in writing and to verify your identity, we will require appropriate identification (for example, a certified copy of your passport) before we will act on any request. Please make your written request to:

By email: Europe: PrivacyEU@stewart.com
UK: PrivacyUK@stewart.com

By post: Stewart Title Limited
Privacy Office – Europe & United Kingdom
11 Haymarket
London SW1Y 4BP

If you have any questions or concerns about your privacy and our privacy practices, it is our hope that you will contact us first to address these issues; however, if you feel we have not adequately dealt with your concerns, you may also contact your local data protection authority.