



Our report on

23 Leinster Gardens, Bayswater

London, W2 3BH

Prepared for Leonard Duncan Lion

1 May 2019

Juno

Unit 3, 4 Ravey Street, London EC2A 4QP

hello@juno.legal · 020 3856 3339 · Fax 0844 774 3709

Juno is regulated by the CLC · Licence number 3338

Company number 10227405 · VAT Number 243 966 087

This report can't be relied upon by anyone other than the named recipients.

Copyright © 2018 Juno Property Lawyers Ltd

We've done some detailed research to see if there are any reasons you shouldn't buy this property.

We're happy to report that we've not found any significant problems, so you can proceed with confidence.

That said, you still need to read this report carefully.

After we've exchanged contracts, if you decide to walk away from the deal, the seller gets to keep your deposit (£42,500, 10% of the purchase price).

So it's very important you read this report and ask any questions before exchange.

If you have any questions, email hello@juno.legal, or call 020 3856 3339.



Part 1

Exchange and completion

Buying a property happens in two stages

Here's how it works:

- **Exchange:** you and the seller both sign a contract, and you send us the money – we've prepared a statement showing exactly how much you need to send.
- **Completion:** we make sure the money is all lined up and the seller leaves the property. We send the purchase price to the seller's lawyers. You own the property!

We'll agree the exact dates for exchange and completion once you confirm you want to proceed.

The contract

The contract of sale is the legal document where you agree to buy the property. It includes:

- What property you're buying
- How much you're paying for the property
- Who's selling it to you

This is the standard Law Society contract for England and Wales. We've checked the special conditions included and made sure they're OK for you to sign.



Exchange

Before exchange:

- We send you a contract and mortgage deed.
- You sign them and send them back to us.
- You send the money we need from you (we've prepared a statement showing exactly how much you need to send).

On exchange day:

- We exchange contracts with the seller's lawyer over the phone.
- The seller's lawyers send us the contract signed by the seller, and we send your signed copy of the contract to the seller's lawyers, plus a deposit of £42,500 (10% of the purchase price).
- We email you to confirm that we exchanged contracts.

After we've exchanged contracts, if you decide to walk away from the deal, the seller gets to keep your deposit of £42,500 (10% of the purchase price).

Completion

Before completion:

- We will make sure the money for your purchase is lined up, including your mortgage money
- If you have a Help to Buy ISA, this is when we'll claim your bonus.

On completion day:

- We transfer the purchase price to the seller's lawyers.
- The seller's lawyers confirm they received the money.
- Congratulations! You own the property.

It's especially important that the amount payable before completion is in our bank account by the day before completion.

If you're late with this payment:

- You'll have to pay a penalty for each day the payment is late.



- If you're in a chain, you'll have to compensate the others in the chain. Hotels, removals and storage costs can add up quickly.
- If you're ten days late with this payment or more, the sale will fall through, and the seller will get to keep your deposit of £42,500 (10% of the purchase price).

Make sure you leave enough time for your bank to make the transfer.

Keys and Codes

The sellers have told us that they will leave the keys to the windows and doors, along with details of any alarm codes, with the estate agent.



Part 2

Checks we've made on the property

Checks we've made on the property itself

The property will be empty when you move in

You're buying the property with 'vacant possession'. This means:

- The sellers agree to move out on or before the completion date
- The property will have been emptied of anything you aren't purchasing from the sellers
- There isn't anyone else living there with tenancy or occupancy rights

The sellers are the registered owners of the property

The Land Registry is a government organisation that keeps records showing who owns what properties in England and Wales.

We obtained official copies of Land Registry documents showing that BRENDA BEESNAKE of 23 Leinster Gardens, Bayswater, London, W2 3BH is the registered owner of 23 Leinster Gardens, Bayswater, London, W2 3BH

After you buy the property, we'll register your ownership with the Land Registry, so you can prove you own the property in future.

Access to the Property

We've noticed that the front garden is not included in the title being sold by the seller. The front garden remains the property of the local authority.

The seller has told us that she has had uninterrupted use of the front garden and has provided us with a statutory declaration confirming this. The seller has also agreed to provide an indemnity insurance policy to



protect you in the event that the council attempts to revoke the right of way.

As you neighbours all have ownership of their front gardens, you may wish to raise this with the council at a later date. Please note that doing so may invalidate the indemnity insurance policy.

Guarantees and warranties

There aren't any items at the property that still have a guarantee or warranty in place.

Heating

The seller has told us that the property has a Mains gas central heating system. It was installed in 2009 and a certificate has been provided showing it was installed in compliance with Building Regulations. They said that it's in good working order and the last service date was in 2016. We recommend that all buyers have the system serviced and tested as soon as possible.

Electrics

The seller has told us that the last electricity test was carried out recently and a certificate of installation from 2017 has been produced. We highly recommend you have the electrics tested again as soon as you can.

Water and drainage

Water services are provided by Thames Water. Sewerage services are provided by Thames Water.

The water at the property has been classified as Hard. The harder the water rating, the higher the risk of limescale buildup in your appliances.

Surface water is the name given to rainwater that drains from your property into sewers. Your water company will collect and treat this. They've told us the annual charge for doing that is: £25.15.

Utilities

The seller has told us that the property is connected to the following utilities: Electricity, Gas, Water, Sewerage and Telephone.



This means that the property does not appear to be connected to the following utilities: Cable.

Compulsory purchase

The local authority has said there's not a Compulsory Purchase Order on the property.

Checks we've made on the local area

Flooding

According to the environmental search report, the property isn't at risk of flooding (the search rated the property a 'pass') and the seller has told us that they do not know of any flooding that has taken place at the property.

Contamination

According to the environmental search report, the property is not within 25m of land which would be designated 'contaminated land'. This is important because the local authority can make you pay for the clean-up, even if you didn't cause the contamination in the first place. You can see the specific definition of contaminated land in Part 2A of the Environmental Protection Act 1990 (www.legislation.gov.uk/ukpga/1990/43/part/IIA).

Energy and infrastructure

According to the environmental search report, no risks are posed to the property from energy and infrastructure in the local area. If you would like specific details please read section 4 of the Environmental search enclosed with this report.

Japanese knotweed

Japanese knotweed is a fast-growing plant that can damage buildings. On the property information form, the sellers said that the property hasn't been affected by Japanese knotweed.

New roads, railways and traffic schemes

The following proposed rail projects are within the boundaries of Westminster Council:

- Crossrail
- Thames Link 2000

None of the proposed rail plans are within 200m of the property and they should not affect the value of the property negatively. You can get more information from the local authority's website: www.westminster.gov.uk

Development plans

Local authorities often have development policies in place. These place restrictions on the kind of development that can be carried out in an area or on a particular property. If you are intending to develop the property, please consult with the local authority.

Part 3

Once you own the property

Your ownership

You're buying a freehold property

This means you'll own the property outright, with no time limit.

Joint ownership

You're buying the property as 'joint tenants'. This means:

- You all own an equal share of the property.
- Your share automatically goes to the other owners if you die.
- You can't pass on your share of the property in your will.

Ongoing costs

Council Tax

The local council is Westminster. The property is in Council Tax band C. Council Tax at the property is currently £1,331.65 per year.

Estate charge

There is not an estate charge. However, there is an obligation on the title for you to contribute a fair amount to repairs or alterations to the drains, pipes or cables which serve the property.

The seller has told us that she has not ever been asked to contribute to any repairs or alterations.

Service charge and ground rent

You don't have to pay a service charge or ground rent because the property is freehold.

Insurance

Buildings insurance covers you in case your home needs repairs or rebuilding. You need to have buildings insurance in place at all times, because the bill for repairing or rebuilding your home can be very, very expensive (for example, if there's a fire or subsidence).

Your policy needs to cover the cost of completely rebuilding your home. If you need to find out how much cover you need, use the calculator on the Association of British Insurers website: abi.bcis.co.uk

If you also want cover for your furniture, clothes and gadgets, look into getting a contents insurance policy.

Energy efficiency improvements (Green Deal)

The Energy Performance Certificate (EPC) was produced on 6 September 2017. These certificates are valid for ten years, and need to be in-date when a property is sold. For more information on EPCs, visit www.epcregister.com.

The sellers have told us they haven't borrowed money to pay for energy improvements through the Green Deal. This tallies with the Energy Performance Certificate (EPC), which doesn't show a Green Deal loan.

Things you'll be responsible for

Repairs and maintenance

Since you're buying freehold, you'll be responsible for repairs and maintenance throughout the property.



Walls and fences

The seller has told us that the following people are responsible for maintaining the boundary walls and fences of the property:

- Left boundary: Not known
- Right boundary: Not known
- Rear boundary: Not known
- Front boundary: Not known

These have all been written from the perspective of someone looking at the property from the road.

The title documents state that you are solely responsible for maintaining the rear and right boundaries of the property. Responsibilities for the other boundaries is shared.

Water pipes and drainage

You'll be responsible for the water pipes and drainage throughout the property.

Things you won't be responsible for

Repairs to the local church ('chancel liability')

An ancient law means that people who live near churches can be forced to pay for repairs to the church building.

We've taken out an insurance policy to cover you in case the local church makes a claim against you.

(It is possible to check whether you need this insurance, but the cost of the check is about the same as the cost of the insurance, and if the check finds that the property does have a liability, then the insurance gets more expensive!)



Things you can do at the property

You're buying a residential property

You're buying a residential property intended for one family. Under planning law, it comes under class C3a.

This means you can use your property for all the things you'd expect to be able to do with a family home.

Parking

The seller has told us that there is non-allocated parking in the close.

Things you need permission for

Building works

Before you build an extension or do other building work, you'll need various types of written permission.

Contact your local authority planning department to:

- find out if you need **planning permission**
- get **Building Regulations** approval
- check if you'll have to pay **Community Infrastructure Levy**, a tax on major building works

You'll need to contact Thames Water to get a 'building over agreement', because a public sewer runs under the property.

Renting the property to three or more unrelated people

Check if you need permission from your local authority planning department if you want to rent the property to three or more unrelated people. You'll need to apply to change it to a 'house in multiple occupation' – class C4.

Using the property for something other than a home

If you want to use the property for something else, such as a shop, bar, office, creche or church, you'll need permission from your local authority planning department, your freeholder and your mortgage lender.

Things you're not allowed to do at the property

Fireplaces, barbecues, bonfires

The property is in a Smoke Control Area. This means:

- If the property has fireplaces, you can only burn gas or smokeless coal – if you get caught burning anything else, you could be fined up to £1,000
 - If the property has a wood-burning stove, it's probably OK – Check if it's on the list of 'exempt appliances' and use the fuel the manufacturer recommends.
 - Occasional barbecues and garden bonfires are usually fine.
-

Supporting documents

Whilst we've done our best to summarise the property's documentation in a useful way, it's still important for you to take a look at the original documents. If you have any questions, we're here to help.

This report is based on the following documents:

- Contract of sale
- Land Registry Title and Title Plan (official copies)
- Property information form (TA6)
- Fittings and contents form (TA10)
- Local authority search report
- Water and drainage search report
- Environmental search report
- Planning search report
- Chancel liability insurance policy
- Energy Performance Certificate (EPC)
- Gas Safe certificate
- Electrical installation certificate