

## Please Read This leaflet

This leaflet covers 5 Topics: -

1. What We Do
2. Steps in the Buying Process
3. Details of H3 Best Selling Properties
4. Details of Others
5. Top Videos to Watch – BBC & Others

All investment properties are categorised into 8 Main Types – H1 to H8.

This sheet mainly deals with the Best Selling **H3**. Upgrades and Downgrades to other types are covered at end of this brochure on later pages.

## 8 TYPES OF HOUSES

### All Renovated & Rented Out

TYPE	HOUSE SIZE	PRICE	GROSS RENT Per Year 8%	NET RENT 6% GUARANTEED
H1	Small 2-Bed	£68,999	£5,520	£4,140
H2	Standard 2-Bed	£71,999	£5,760	£4,320
<b>H3</b>	<b>Large 2-Bed</b>	<b>£78,999</b> <b>Best Seller</b>	£6,320	£4,740
H4	Small 3-Bed	£79,999	£6,400	£4,800
H5	Large 3-Bed	£85,999	£6,880	£5,160
H6	3-Bed +garden	£91,999	£7,360	£5,520
H7	2-Bed Semi-Detached	£101,999	£8,160	£6,120
H8	3-Bed Semi-Detached	£114,999	£9,200	£6,900

Other Subtypes (inc. H2-D £69,999, H7-D £99,999) also available. Buying & Land Registry Costs £999. Stamp Duty 3% (First House Exempt). Extra 2% Stamp Duty for Non-UK Residents. **No Other Costs.** Sign Agreement. Pay £3,000 Reservation Fee. Select Property Few Weeks Later. Pay Rest at Transfer. Own Fully

## What We Do

We are different to other Estate Agents. We buy 2-bed and 3-bed houses, renovate them (new kitchens, bathroom, decorations, heating etc) , rent them out to good tenants, and then resell them to investors and continue to manage them on their behalf for the long term under our Net Guaranteed Rent system. We give you 6% guaranteed net rent and cover ALL costs and repairs. It is a very good system and many of our clients are multiple property owners.

We are managing well over 2000 properties and currently are very busy selling about 40 each month. Demand is in excess of supply and priority is given to those that have reserved with an average lead-time of 6 weeks

**Please Read This leaflet**

between reservation and specific property selection.

## Locations

The properties we sell are full houses and are categorised into 8 different Types priced between £68,999 and £114,999. There are also subtypes which are slightly cheaper or more expensive than the main types, depending on their value and rent. Properties are located in 28 areas in the North. Majority are in the North East located in towns north of Leeds - such as Middlesbrough, Stockton, Darlington, Hartlepool, Teesside, Durham County (TS, DL and DH post codes). We also have Type H2L, H3L, H4L and H5L houses in the North West, mainly in the Lancashire towns north of Manchester. Prices on these are around £10,000 higher than the prices shown depending on location, rent and value (rents on these are also correspondingly higher). All these areas have good rental demand (gross yields 8%), are now doing well economically and house prices are expected to rise better in the North than the South.

## 10 Steps in The Buying Process

We operate the “**Reserve & Select**” Method. Due to demand outstripping supply, there is a 6-week lead time between reservation and specific property selection -which is in reservation date order.

### 1. Get Information – Website & Videos

Read this leaflet, **watch the main video** and review our website. Understand that we are offering a long-term investment solution and not just a property.

### 2. Complete Email Enquiry & Discuss Requirements

Fill out the enquiry form on the website and get this brochure. Discuss your requirements with sales staff.

We can send you “example” specific property option sheets of actual specific properties already allocated to other clients if needed, to show what property selection or option sheets look like. In each category type the properties are very similar and will deliver the same % investment returns.

### 3. Provide ID & Get Draft Agreement

Provide your passport and address ID. Due to UK Estate Agency AML Rules we require the ID information to progress any further. We will email you the draft agreement for **H3** type House. You can amend this later to any other type after specific property selection. You do not need to sign anything yet. This is just for your information – so that you can ask the right questions at the video Meeting.

All properties deliver the same % investment return – so you can make your decision based on your preference and budget. We normally send the agreement with H3 types of properties shown as examples. Clients then will have options for upgrading or downgrading later. (These Best Buys are simply the most popular and a good starting point – **ALL properties deliver very similar investment returns proportional to their price**).

#### 4. Arrange Video Meeting

After you have received the reservation agreement we can arrange a video meeting with a Senior Director of up to 1 hour. Many meetings are with Dr. Tariq who can advise clients and answer all questions. He can explain how we work and the details of the buying process. Let us know best



times for the meeting and we will send you a Zoom Video Link. You can click the link and see us. If you

wish to visit, then this can be discussed and arranged after the Video Meeting. The visit is just to provide you with additional confidence and is not normally needed as the video meeting covers everything. You will not be able to select a specific property at any visit – see below. Selection is in reservation date order and via Property Sheets.

#### 5. Make a Reservation & Get Documents Ready

After the Video Meeting, once you are happy to proceed, make the reservation by signing and scanning back the agreement. The property type in the agreement is provisional and can be changed later, after specific property selection. Your reservation payment is **£3,000** and remains in the client account until property transfer. Reservation means that you have certainty of purchase (of any property from the range), a fixed timeline, fixed price, and priority access to the list – as demand is higher than supply. Reservation also allows us to get all of your documents ready so that completion can occur immediately after selection. You will need to provide completed ID Form, 3 months of bank statements showing the funds and permission for us to act on your behalf.

## 6. Property Selection via Option Sheets

Due to demand outstripping supply, there is on average, a 6-week lead time between reservation and specific property selection. Depending on supply this may be shorter or longer.

When it comes to your turn, we give you around 20 Property Options Sheets for you to select a specific property. These will include the entire range of properties available that week -not just the initial category stated in reservation agreement – so you can downgrade and upgrade as per your budget and preferences. There are also subtypes which are slightly cheaper or more expensive than the main types, depending on their value and rent. Each sheet outlines the location maps, street address, pictures, floorplans and details of each specific property. Within each category (e.g. H3) the properties are very similar indeed. We do our very best to price all of them proportional to their value, rent, location and future potential - so you can select any, and the risk of selecting a poor property is minimized. You can select any from the list that meets your budget and preferences, and you will be fine.



Study the Property Options Sheets which will be in ascending price order. Take your own preferences into account for budget, looks and location; and select a specific property you like. No matter which you select, your investment returns will be proportional to the set price.

We can also hold a specific property for you if you wish to view it (Covid rules permitting), or you can view it later. The others from your selection list will be released to other clients. If selected property is still under renovation, we undertake in the agreement, to renovate to the set standard. Your Guaranteed Rent will still start 1 month after

purchase completion date – even if renovation or rental is delayed for any reason.

As the properties in the list may already be rented or be located all over the North, 100's of miles apart, it is not practical to make visits during the selection process. This system works well for clients and is very efficient. During the Covid Pandemic, over a period of 15 months, we sold over 400 houses without a single property viewing and all of our clients were satisfied with their selections.

If clients are unable to make a selection, they can wait until the next batch of properties. Only once a client is 100% happy with the selected property does it get transferred to them.

After selection the agreement is amended to the selected property type and pricing and the final payment worked out.

## **7. Facilitated Legal Buying Process – Property Transfer**

The Selected property is then transferred to you using the “**Facilitated Buying Process**” (as explained in the video) and you make the final payment (minus the £3,000 already paid). All fees for land registry and transfer costs are included in the purchase costs of £999 – so there are no extra costs apart from any stamp duty (if payable). There are **THREE** contractual guarantees that allows buyers to buy with confidence and ease. These are outlined in the agreement.

- **Property Guarantee**
- **Buying Process Guarantee**
- **100% Money Back Guarantee**

You become the legal owner on the Completion Date. You receive all the purchase summaries and ownership documents after completion and transfer.

## **8. Post Completion Steps**

After purchase we obtain your bank details and if you are overseas, we register you with HMRC as non-resident Landlord. Rent starts 1 month after purchase completion date and is paid into your own bank account in UK or Overseas at the end of each calendar quarter.

## **9. Long Term Management**

We manage and maintain the property under the “**Net Guaranteed Rent System**” as per your agreement. You get 6% net rent and have **NO** costs. This system is fully explained in the main video.

## **10. Other Service**

We can help you with simple UK Will, Annual Tax Returns and provide references for opening a bank account. In the future, if you wish to resell the property we will offer to buy back the prevailing market price.

## House Category Type H3 - £78,999



**BEST  
Seller**

In order to make the property reservation and selection process easy, we advise you initially, to select our best-selling category **Type H3**. You can finalize your selection

later

Later, at specific property selection, we give you the full range of properties and you can amend your reservation and upgrade or downgrade to any other type.

The next few pages deal with Type H3. Upgrades are shown on later pages.

### Specifications -Type H3

When purchasing such a property from Find UK and partner companies, we follow the two stage **Reserve & Select Method**. You can first make a Reservation that gives you certainty of purchase (of any property from the range), a fixed timeline, fixed price, and priority access to the list.

About 6 weeks after reservation, you can select and agree the specific property from a choice of around 20 homes of different types. The selected property will then be transferred to you as per the terms in the Reservation Agreement which you can request upfront, after providing your ID.

**The agreed specific properties will be as per the details, pricing, and rental shown here. All Fees and Costs are also shown here.**

#### Location

All of our H3 category of houses are near the centres of North East towns and you can decide on eventual location at stage 2. These houses are in popular high rental demand areas, are very similar in layout, and are renovated by us to similar high standards. Overall, we manage and maintain hundreds of such Type H3 houses in 28 good areas in the Northern Towns. Majority are in the North East located in towns north of Leeds - such as Middlesbrough, Stockton, Darlington, Hartlepool, Teesside, Durham County (TS, DL and DH post codes).

We also have Type H2L, H3L, H4L and H5L houses in the North West, mainly in the Lancashire towns north of Manchester, and prices on these are about £10,000 higher than the prices shown depending on rents, value and location. (rents on these are also correspondingly higher).

### **Type of Property – Terraced House**

These are the standard commodity properties in this part of the UK and are solidly built for the long term. Almost 80% of the population live in these types of properties. About 60% are owner occupiers and about 40% are in the investment/rental market. We also have larger houses which are semi-detached and with gardens.

### **Property Size & Layout - Type H3**

Property sizes vary a little and approximate sizes of rooms is shown for average House Type H3 house below.

- Lounge 1 – 14ft by 13ft. (4.3m by 4m) & Lounge 2 – 12ft by 13ft. (3.7m by 4m). May be combined into single large open plan lounge
- Kitchen – 8ft by 6ft. (2.5m by 1.9m)
- Bedroom 1 – 14ft by 13ft. (4.3m by 4m)
- Bedroom 2 – 11ft by 8ft. (3.4m by 2.5m)
- Bathroom -10ft by 7ft. (3m by 2.1m)
- Rear yard/garden – up to 20ft by 13ft. (6m by 4m)
- Car parking - ample free car parking on street

**House Layout:** Three rooms downstairs (Lounge, Lounge 2/dining Room and separate kitchen with rear yard and two bedrooms upstairs. There is also a 3-piece bathroom which may be on either floor. All properties are fully fitted with kitchens, bathrooms, carpets, central heating etc. but do not include loose furniture. It is standard to rent out unfurnished as this has less liabilities for the owner.

All sizes are approximate and do vary from house to house.

### **Purchase Costs**

The purchase costs are fixed at **£999** and include Land Registry costs local searches, 12 month's insurance and other admin costs. There are no hidden or other costs.

## House Type H3 – Large 2-Bed **£78,999**



**Best Seller**



**Example purchase with no stamp duty is shown below**

### Example Pricing

First Property - UK Resident	H3 Type - Large 2-Bed
House Price - Type H3	£78,999
Purchase Fees - Fixed	£999
Additional Property Stamp Duty 3%	£0
Non-Resident Stamp Duty 2%	£0
<b>Total Price including all costs</b>	<b>£79,998</b>
<b>Payment Plan</b>	
Reservation Payment	£3,000
Final Payment at Completion	£76,998

**House Category Type H3 - £78,999**



## Stamp Duty

The buyer must pay the 3% stamp duty fee (unless its your first property purchase). The amount of fee on this type of property would be **£2,370**. In such a case the Total Cost is (£78,999 + £999 purchase costs + £2,370 stamp duty) = **£82,368**

There is an **extra** 2% stamp duty transfer fee for buyer's resident overseas (including UK nationals). For H3 House this will be **£1,580 extra** for non UK Residents.

## Payments and Steps

1 & 2 – Watch videos, website and discuss.

3. Provide ID Information & get Agreement

4. Have Zoom Video Meeting and sign Agreement

5. Make reservation payment **£3,000**. Buyer can request a gap of up to 6 months between Reservation and Final payment if needed.

Normally 1 to 2 months.

6. Agree Specific Property (normally 6 weeks after reservation in reservation date order)

7. We help you use **Facilitated Buying Process** to get property legally transferred to you.

-Final Payment (minus £3,000 already paid)

-Purchase Completion & Registration at Land Registry.

-Rent starts 1 month after Purchase Completion.

8. Post Completion. Rent is paid at end of each calendar quarter into any nominated bank account belonging to owner.

-Property insured. see below.

-Non-residents registered with HMRC.

## Management System & Rent

### Other Letting Agents

Other Letting Agents may quote higher rental yields, but these are Gross Rental Yields which on these properties average 8% per year. However, there are 3 Main reductions other agents will make:

- **1.Rent Not Collected.** This may be due to property being vacant or tenant not paying or any other reason. This may drop the yield on average by 1% to 7%
- **2.Management Fee.** The fee charged by other agents is 10% to 15% plus VAT = 12% to 18% of the rent. This will drop the net rent paid further to less than 6%
- **3.All Other Costs.** E.g. Costs of property repairs, maintenance, compliance costs, tenant damage or tenant eviction costs etc. These can be significant and may vary greatly – further reducing net rent paid. Furthermore, they create anxiety for owners due to uncertainty of the costs.

We do not use this system. Instead we use the **Net Guaranteed Rent System** which is all-inclusive and means that none of the 3 main costs above apply. Our clients know in advance the exact rent

**House Category Type H3 - £78,999**

they will receive, there are **NO** management fees and **ALL** costs are covered.

### **Our System - Net Guaranteed Rent 6%**

This is the system we operate with all of our clients. This is the most important figure and the net rent you get into your bank account after **ALL** costs and is guaranteed – no matter what. For H3 type house costing £78,999 you get Net Guaranteed Rent of £4,740 per year. On top of this you get capital growth in value with houses expected to double in value over next 10 years.

- The Rent is Guaranteed - no matter what
- There are **NO** management fees to pay us when you are on Net Guaranteed Rent.
- All costs are covered. Includes All Maintenance & Repairs.

This is the system we operate as default. The rate of 6% per year is guaranteed for 3 years and after this automatically renews (as per wishes of owner) each year, at the prevailing Long-Term Net Guaranteed Rent Rate which is 5% of property price as indicated below. And then increase each year in line with rent inflation.

### **Future Long Term Net Guaranteed Rent**

After the first 3 years clients can continue with the Net Guaranteed Rent System. Long term, the Net Guaranteed Rate is 1% lower at 5% of original price. However at the end of each calendar year, the rent is reviewed to determine the net guaranteed rent for the following whole year. Thus the rent will fall slightly at the end of the initial 3 year period and then increase at the end of each annual review. The first review will be on 31 December in the year the initial 3 year period ends. From thereafter, the total Net Rent received by Buyer is expected to increase each year, in line with increase in Average Rents. For Example, if the actual gross average rent paid by tenants has increased by 5% in the previous 12 months, then the Net Rent will be increased by 5% for the following year. Thus a client getting £4,000 per year rent after the initial 3 years, will get £4,200 next year. We have many clients who have been on these services and our Guaranteed Rent System for over 15 years.

The reason why you get an extra 1% rent in first 3 years is because our costs are less as the properties are freshly renovated. Afterwards our maintenance and repair costs are higher but we still offer all the same guarantees. This is what our clients want. The Net Guaranteed Rent System is better than the systems offered by other agents, as overall our clients get more net rent - with certainty and peace of mind.

**All Maintenance & Repairs Included –**

**House Category Type H3 - £78,999**

All these items are included and thus you have no property maintenance costs at all. All of these are included in our package.

- Annual Gas certificates and -Electrical Certificates
- All Repairs of any nature (e.g. plumbing issues, leaks, roof and boiler problems)
- Council tax and any other bills during void periods
- Tenant Damage, Eviction and Court Costs

## Category 1 - Full Ownership

All houses are category 1 ownership. This means **999 years** (almost 1,000 years leasehold) or freehold. There is no difference in value between these two. This is the best form of ownership in the UK. (We do not sell category 2 properties that are 99- or 125 years leasehold). All of the houses we sell in the North East (90% of all sales) are freehold, and most in Lancashire (10% of sales) are nominal leasehold for 999 years with nominal (less than £1 per year) ground rent, which is often not collected. Thus, these properties are also treated like freehold properties.

## Resale

Clients can resell their properties at any time and can use us, other agents, or themselves. We advise clients not to purchase if they are looking to resell within 2 years as they will not make much profit due to buying and selling costs. Most clients are buying for long term investment and for such a purpose, these properties are ideal. **If you buy and immediately resell you will lose money.**

## HMRC and Tax

We guide you to make this easy for you.

### Registration as Non-Resident Landlord (NLR)

After completion, if you are not UK resident, we register you with HMRC to obtain a NRL Reference Number (if needed) so that your rental income is paid without deduction of any income tax. This process is at no extra cost.

### Annual Tax-Free Allowance

All nationals of UK, EU and most other countries are eligible for the UK personal allowance. This is a very good benefit for retirees, foreign buyers and expats. Currently this is £12,570 per person per year (A couple thus have £26,140). Thus, any rental income below this level would be tax free. A couple could own 6 such properties without paying any tax. If you do not have much other income in the UK then this facility allows you to get tax free rental income

### Tax Returns, Filing and Paperwork

We can provide a service to do the annual tax return and other HMRC paperwork for you, for a small annual fee. You can do this yourself or use

**House Category Type H3 - £78,999**

another accountant. However, we are registered with HMRC as a personal tax agent and provide all of these services

## Simple UK Will

If you would like to set up a simple UK Will relating to your property you can do this with our help. We can provide you with a simple template that will enable you to specify what should happen with your property in the event of your death. You can amend the template, name the beneficiaries and get it signed in-front of two independent witnesses that are not beneficiaries.

## Insurance Fee

The annual insurance fee is the only cost that is client's responsibility (as insurance cannot be paid by third parties and must be paid by owner). Full buildings insurance for a typical Type H2 house is negotiated to around **£100** per year but may be slightly larger on larger houses. The first years' fee is included in the purchase costs and is thus not charged separately. In future years, we handle this for you and deduct from rent.

There are no other ongoing costs for clients. All utilities and any council/community tax is paid by tenant (or by our company if property is empty). All repairs and property maintenance are our responsibility.

## Rent Payments

### Rent Start Date

Under the Guaranteed Rent system, the rent start date is normally 1 month after your purchase completion date irrespective if it is rented or not.

### Rent Statements

We issue rent statements at the end of each calendar quarter (31 March, 30 June, 30 September and 31 December). These will show the rent being paid or the balance in your client account.

### Bank Details

Our Admin team will send you a bank account form (after completion) to complete and to specify your own bank into which your rent is to be paid. This can be overseas or in the UK. The rent will be transferred from the client account to your own bank account at the end of each calendar quarter.

### Rent Payment Dates

The rent payment dates are as above (31 March, 30 June, 30 September and 31 December). Each payment is for 3 months of rent. However, the first payment may be for a lower period depending on the date of your purchase completion.

For overseas residents first rent payment may be delayed until HMRC reference is obtained but does not affect the amount paid.

# Other Houses

Clients initially make a reservation for the House Type H3, but can upgrade or downgrade to any type of house later at time of property selection.

## H1 -Small 2-Bed Houses

### £68,999

These small type H1 houses cost **£68,999** and have two rooms downstairs (Lounge, Dining kitchen) with rear yard/garden and two bedrooms upstairs plus 3-piece bathroom. The percentage returns are the same with proportionately lower rent and value than H3. These represent great value for money and a. Select one of these if your budget is lower.

- Type H1 - Standard 2-Bed Houses £68,999

### House Type H1 – Small 2-Bed £68,999



- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,070 stamp duty fee is £72,068
- Reservation £3,000. Final £69,068
- Net Guaranteed Rent – 6% of house price – £4,140 per year

**£68,999**

- Very popular houses. Easy to rent out.  
Great overall value.

## H5 Large 3-Bed Houses

**£85,999**

The larger 3 bed houses (Type H5) cost **£85,999** have three rooms downstairs (Lounge, Dining room and separate kitchen) with rear yard/garden and three bedrooms upstairs plus 3-piece bathroom.

### House Type H5 3-Bed **£85,999**



**Premium Best Buy**



- Large 3-Bed Type H5 Houses £85,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,580 stamp duty fee is £89,578
- Reservation £3,000. Final Payment £86,578
- Net Guaranteed Rent – 6% of house price – £5,160 per year
- Higher cost but higher income and property value.
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90% of houses fit into the 8 main categories. We also have other Types of houses which may be slightly lower cost or more expensive than the standard types.

## H6 3-Bed Houses with Gardens

**£91,999**

The larger terraced 3 bed houses with front and rear green areas or gardens (Type H6) cost **£91,999**

**H5 Large 3-Bed Houses**

have a more modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 3-Bed Type H6 Houses £91,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,760 stamp duty fee is £95,758
- Reservation £3,000. Final Payment £92,758
- Net Guaranteed Rent – 6% of property price £5,520 per year.

### House Type H6 3-Bed **£91,999**



## H7 Semi-Detached 2-Bed Houses – Gardens **£101,999**

Semi-detached 2-bed houses with front and rear green areas or gardens (Type H7) cost **£101,999** have a modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 2-Bed Type H7 Houses £101,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,060 stamp duty fee is £106,058
- Reservation £3,000. Final Payment £103,058
- Net Guaranteed Rent – 6% of property price £6,120 per year.

### H7 2-Bed Semi-Detached **£101,999**



## H8 Semi-Detached 3-Bed Houses- Gardens **£114,999**

Large Semi-detached 3-bed houses with front and rear green areas or gardens (Type H8) cost **£114,999** have a modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 3-Bed Type H8 Houses £114,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,450 stamp duty fee is £119,448
- Reservation £3,000. Final Payment £116,448
- Net Guaranteed Rent – 6% of property price £6,900 per year.

### H8 3-Bed Semi-Detached **£114,999**



#### **Extra Non-UK Resident Stamp Duty.**

This is 2% of property price and is payable on **ALL** houses, if any buyer is not UK Resident (even UK Nationals.)



**Other Types Including**

**Type H2-** Standard 2-Bed **£71,999**. Larger than H1 with higher rent. Also **H2D** £69,999

**Type H4-** Smaller 3-bed **£79,999**. As per H2 but with 3 bedrooms upstairs.

**H7D** £99,999 – Slightly smaller 2 bed Semi-detached houses.

**Locations.** Properties are located in 28 areas in the North. Majority are in the North East located in towns north of Leeds - such as Middlesbrough, Stockton, Darlington, Hartlepool, Teesside, Durham County (TS, DL and DH post codes). We also have Type H2L, H3L, H4L and H5L houses in the North West, mainly in the Lancashire towns north of Manchester, and prices on these are about £10,000 higher than the prices shown. (rents on these are also correspondingly higher). Clients can select at time of property selection and any they select will deliver the same % investment returns.

## Benefits of Our Buying Service

### ***FULL 2-BED HOUSES FROM £68,999***

These properties are full landed houses at great prices from £68,999 to £114,999. The same property we sell here for £69,000 will be over £350,000 near London. Prices in the North West and North East are still low but now have started to grow rapidly as demand has increased. Lower cost properties are delivering higher % rental yields and are now also growing better in % values. These are also easier to rent out and resell, are more tax efficient, lower risk, and provide more long term flexibility as you can buy multiple properties for the same budget and then sell some whilst keeping others.

### ***LOW FIXED TOTAL PURCHASE COSTS (FEES) £999***

The purchase costs are negotiated and fixed at £999. and include conveyancing costs, local searches, 12 month's insurance and land registry fees. If you already own another property you

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will need to pay 3% stamp duty to the government. If you are not resident in the UK then there is an extra 2% Non UK Resident Stamp Duty to pay.

### ***PRE-ACQUIRED AND RENOVATED AT OUR COST***

All of our properties are acquired by us first and renovated to a set standard. Under our system we are liable for the ongoing repairs, maintenance and guaranteed rent. By acquiring properties ourselves we ensure that they do not have any structural issues, are in the right neighbourhoods where rental demand is strong, and that we renovate them well upfront (as this reduces ongoing maintenance costs).

### ***FULLY LET OUT TO GOOD TENANTS***

There are no additional costs to the owner for letting the properties or re-letting them when they become vacant. Our aim is to always keep the properties rented out and to ensure we have good tenants that keep our costs low and pay rent on time. We are liable for any damage or issues caused by tenants – so it is in our interest to acquire and keep good tenants.

### ***REPAIR GUARANTEES ON THE HOUSE***

Under our Net Guaranteed Rent system, we undertake to keep your property in a good condition and do all required repairs. You are not involved with or have to deal with or pay for any repairs to the property. As we already have renovation and maintenance teams this is very little extra cost to us but great value to you. There are no management fees or property maintenance, or any other costs with the Net Guaranteed Rent System.

### ***OUTRIGHT OWNERSHIP – NO SERVICE CHARGES***

All of our properties we sell are category 1 – 999 years – full ownership or freehold. We treat 999 years as like freehold even though these are nominal leasehold with £1 per year or no ground rent. We do not sell the standard leasehold properties or apartments – 99 years/ 125 year leases which may come with service charges. All of the properties in the North East are pure freehold. These account for 90% of the properties sold. All the properties in East Lancashire are 999 years ownership. These account for about 10% of all properties sold.

### ***GOOD FRIENDLY UPCOMING NEIGHBOURHOODS***

All of the properties we own, manage, and acquire are located in 28 areas in the North. Majority are in the North East, located in towns north of Leeds – such as Middlesbrough, Stockton, Darlington, Hartlepool, Teesside, Durham County (TS, DL and DH post codes). We also have Type H2L, H3L, H4L and H5L houses in the North West, mainly in the Lancashire

## **Benefits of Our Buying Service**

towns north of Manchester, and prices on these are £8,000 to £10,000 higher than the prices shown. (rents on these are also correspondingly higher).

### ***SECURE, EASY, 2 STAGE BUYING PROCESS***

The buying process is very different from buying a property in the open market and is a TWO stage process as demand is in excess of supply.

Reservation is made by signing the reservation agreement and lodging £3,000 payment into the client account. Reservation gives you certainty of purchase, a fixed timeline and priority access to the selection list which will be around 20 houses for each client. It also fixes the price for the entire range to the prices that were prevalent at time of reservation and secures any special offers. All of our properties in the list are priced correctly according to their value and investment return and meet the minimum specification of each type. Clients have the ultimate final choice on which specific property they wish to select from the list. This Selection process happens about 5 to 6 weeks after reservation due to the demand and priority is given by reservation order. Please watch section 2 of the video for a full explanation of the Reserve & Select process and why this is better than buying in the open market.

### ***FACILITATED LEGAL BUYING PROCESS***

The process provides more certainty, speed and convenience and is underpinned by two guarantees

#### **Property Guarantee**

The property will be maintained in a good rentable condition, free of any structural or other significant issues, at no cost to the buyer. Should such issues arise in the future they will be fixed at no cost to the buyer. This guarantee remains in place for as long as the buyer remains a client of Find UK, and should they terminate the management at anytime in the future, the property will be handed back to them in a good rentable condition, free of any such problems.

#### **Purchase Process Guarantee**

The selected property will be transferred to the buyer with no significant issues with the local searches and titles. The buyer will become the registered owner of the selected property. Should there be any significant issues with Searches and Titles, then Find UK Property will offer to exchange the property for any other of the same type, that is acceptable to the buyer. As our Group of companies buy properties first, before transferring to our clients, the searches and titles are already checked, and confirmed to have no issues prior to transfer. There have never been any such issues in the past; however, the guarantee is provided for additional peace of mind of our clients.

***DOUBLED IN VALUE EVERY 9 TO 11 YEARS***

Historically, on average, property prices have doubled in value every 9 to 11 years for the past 60 years. The only exception to this was the period from, 2008 to 2012 when prices fell and then remained static for another 5 years. Now they are rising at the previous rates. Whilst there are no guarantees, we expect such houses to double in value over the next 10 years. These properties are full landed houses at great prices from £68,999 to £114,999. The same property we sell here for £78,999 will be over £375,000 near London. Prices in the North are still low but now have started to grow rapidly as demand has increased. Lower cost properties are delivering higher % rental yields and are now also growing better in % values. These are also easier to rent out and resell, are more tax efficient, lower risk, and provide more long-term flexibility as you can buy multiple properties for the same budget and then sell some whilst keeping others.

## **Benefits of Our Management Service**

### ***NET GUARANTEED RENT***

We operate the Net Guaranteed System. As part of the agreement we become your tenants and pay you a guaranteed rent and agree to maintain the property at our cost. You get rent even if property is empty and even if tenant does not pay. ALL property costs and repairs are covered by us. Our underlying baseline net Guaranteed Rent Rate is 5% of original property price and this is fixed for first 3 years and then rises each year in line with rent inflation. However, in the first 3 years we give an extra 1% (so you get 6% for the first 3 years) as our maintenance costs are less because properties are freshly renovated.

Long-term Guaranteed Rent: Net Guaranteed Rent System continues after the 3 years & rents are reviewed at the end of each calendar year after the initial 3 year period. There are many costs in long-term property management and we pay for ALL of these including re-renovations each time the tenants move and upgrades to EPC whenever these are required. The baseline net guaranteed rent is 5% of original property price and is fixed for 3 years and then rises in line with official rent inflation at end of each calendar year (1st of January). However, you also get an extra 1% (so you get 6%) for the first 3 years as our costs are less because the properties are freshly renovated at the beginning. Then for a few months until the end of December it will be at 5% rate before increasing. Each annual

increase after the first 3 years will depend on how rents have grown in the market the previous 12 months. For example, if rents increased by 4% then your rent will increase by 4%. Overall, considering all the services we provide, this net guaranteed rent system provides better net rent than you would get using normal letting agents over the long-term. We have been using it for over 15 years and our clients really like it.

### ***NO MANAGEMENT FEES***

Unlike other agents there are NO management fees. So you get 100% of the Net Guaranteed Rent. Most other agents charge over 10% plus VAT = 12% management fees. So when you take everything into account, our Net Guaranteed Rent system gives you the best overall net rent.

### ***LANDLORD COMPLIANCE- AT OUR COST***

We pay for all of the safety checks and certificates and any work needed to make sure the properties are fully compliant with safety standards. Our staff are trained to ensure we meet all legal requirements.

### ***GUARANTEED REPAIRS - AT OUR COST***

The free Standard Maintenance Package includes a commitment to maintain the property in a good rent-able condition at our cost. Thus if boiler goes faulty – we will fix it at our expense – not yours. This system provided much better level of service – both to tenants and landlords than normal letting agents.

### ***ALL LANDLORD LIABILITIES - WE TAKE CARE OF***

You are the owner and with your permission (which can be withdrawn at any time), we effectively become the Landlord of the property and deal with all aspects of the property on your behalf. If we are unlucky to have a bad tenant (sometimes this happens) and they need to be evicted by court action, we will do this in the background and you will not need to be involved at all. All such costs will be paid by us.

### ***NO OTHER COSTS. NO HIDDEN COSTS.***

All of the costs are shown here very clearly. You will need to pay for the insurance after the first year (we have a very good deal for our clients whereby full landlord insurance is around £99 per house). There are no hidden costs. We pay all the utilities and any council tax if property should be vacant for any reason (normally the tenant pays these).

## ***TOTAL SOLUTION – WE DO EVERYTHING FOR YOU.***

You can see that we work differently to normal estate agents and provide a much fuller service looking after all aspects of the property purchase, landlords' liabilities and long term management. It is a client focused service, with no hidden costs, where we do everything for you. You fully and securely own a growing property, and get fixed guaranteed rent with no hassle! Our group of companies work efficiently and effectively to save costs in every area and are profitable whilst still providing great service and value to our clients.

## ***ONGOING SERVICES & LONG TERM RENT***

Long-term Guaranteed Rent: Net Guaranteed Rent System continues after the 3 years & rents are reviewed at the end of each calendar year after the initial 3 year period. There are many costs in long-term property management and we pay for ALL of these including re-renovations each time the tenants move and upgrades to EPC whenever these are required. The baseline net guaranteed rent is 5% of original property price and is fixed for 3 years and then rises in line with official rent inflation at end of each calendar year (1st of January).

However, you also get an extra 1% (so you get 6%) for the first 3 years as our costs are less because the properties are freshly renovated at the beginning. Then for a few months until the end of December it will be at 5% rate before increasing. Each annual increase after the first 3 years will depend on how rents have grown in the market the previous 12 months. For example, if rents increased by 4% then your rent will increase by 4%. Overall, considering all the services we provide, this net guaranteed rent system provides better net rent than you would get using normal letting agents over the long-term. We have been using it for over 15 years and our clients really like it.

When everything is taken into account these properties under our Guaranteed Rent System represent the best value in the UK. In our view there is no better property investment in the UK. Please watch Section 2 of the main video for a full explanation of the Net Guaranteed Rent System We operate the **Net Guaranteed System**. You get rent even if property is empty and even if tenant does not pay. Also the standard maintenance package is included, so that all property costs and repairs are covered by us. The Guaranteed Rent is initially fixed for the first 3 years. Clients can renew the Guaranteed Rent system on an annual basis after the first 3

years at the prevailing guaranteed rate. All our clients renew, as this is a good system – but you are not tied to using our services beyond the 3 years and can give 6 months' notice. All of our properties (over 2,000) are on the Guaranteed Rent system and some have been on this system over 14 years.

When everything is taken into account, these properties under our Net Guaranteed Rent System represent the **best value in the UK**. In our view there is no better property investment in the UK

## TOP VIDEOS TO WATCH

Watch these great you-tube video for full details of our Houses, Services and Process. These will answer 95% of your questions.

Our Youtube Channel

<https://www.youtube.com/c/findukproperty>

Our Facebook Page

<https://www.facebook.com/Property.FindUK>

**Video for Passive Investors** – Summary of current market and what we offer. 10 minutes

<https://youtu.be/-2wgSKuX6WE>

**UK PROPERTY**  
For Passive Investors

Is **2023** Best Time to Buy?

2-Bed Houses **£69,999**

Semi detached **£99,999**

**Main Video** - What Are The Best Properties In UK and how to Buy and Manage them? Over 1 Hour

<https://youtu.be/cCWYU8i8CGE>

**UK PROPERTY**

What is Best & How to Invest?  
...Now In **2023**

2-Bed Houses **£69,999**

**Video** - Details of Steps in Buying Process- 20 Minutes.

<https://youtu.be/MmdUen7P0O4>



**Video** about Find UK Property – Who we are and what we do. About 20 minutes

[https://youtu.be/N3tDw\\_5zmGo](https://youtu.be/N3tDw_5zmGo)



## Top BBC TV Episodes

Find UK Property is part of a family owned group of companies dealing with UK Property. We have our own Buying, Renovations, Letting, Sales and Property Management teams dealing with over 2000 properties. Our staff acquire, renovate and resell about 30 to 40 properties each month. Normally we acquire properties direct but sometimes we do attend auctions.

The BBC Television Program “BBC Homes Under Hammer” has featured us on **FIVE episodes** on Nationwide TV viewed by over 2 million viewers. A BBC Episode has been produced in each of the last 5 years.

Each episode shows a property in poor condition purchased from an auction and its subsequent full renovation under the eyes of the BBC Homes Under the Hammer Team.





The BBC filmed each property before, during and after renovation and obtained independent Estate Agent valuations. They also interviewed various family members and managers from the business.

### **These BBC Video have older prices**

Some of the filming is over 4/5 years old and the property types and prices quoted in the BBC programs **do not** reflect current pricing of properties which have increased over past 5 years

Each Episode has a short 3 minute introduction by Tariq and then the Episode begins.

**Episode 1. 2017**[https://youtu.be/I-E0XPBSX\\_Y](https://youtu.be/I-E0XPBSX_Y)**Episode 2 - 2018**<https://youtu.be/sV16r93nfE8>**Episode 3 - 2019**<https://youtu.be/w6HekAhK0xw>**Episode 4 - 2020**<https://youtu.be/gb8svB0WQy0>**Episode 5 - 2021**<https://youtu.be/qjIBC2jCmnw>**Top BBC TV Episodes**