

## Please Read This leaflet

This leaflet covers 8 Topics: -

1. What We Do
2. Steps in the Buying Process
3. Details of H3 Best Selling Properties
4. Details of Others
5. DIY2 Offer – Buy TWO houses
6. Benefits of buying from us
7. Benefits of renting to us
8. Top Videos to Watch – BBC & Others

All our houses are categorised into 8 Main Types – H1 to H8.

This sheet mainly deals with the best selling type **H3**. Other types are covered at end of on later pages.

8 Types of Houses				Locations 28+ Towns in North UK
HOUSE TYPE	SIZE	PRICE	NET RENT 6% If rented to us	
H1	Small 2-Bed	£69,999	£4,200	
H2	Standard 2-Bed	£73,999	£4,440	
<b>H3</b>	<b>Large 2-Bed</b>	<b>£79,999</b> <i>Best Seller</i>	£4,800	
H4	Small 3-Bed	£80,999	£4,860	
H5	Large 3-Bed	£86,999	£5,220	
H6	3-Bed +garden	£93,999	£5,640	
H7	2-Bed Semi-Detached	£102,999	£6,180	
H8	3-Bed Semi-Detached	£115,999	£6,960	

**DIY2 Deal – TWO House Offer**

**Build-up 8% Deal Discount**

Buy House 1 now- Instead of rent at 6%, build-up discount at rate of 8% of house 1 price per year. Buy House 2 in 1 to 10 years and apply the built-up discount to get it much cheaper. Overall better than a mortgage. Better future rent and possibly less tax. Watch DIY2 Video

## What We Do

We are different to other Estate Agents and property sellers. We and our partner companies buy 2-bed and 3-bed houses, renovate them (new kitchens, bathroom, decorations, heating etc) , rent them out to our own tenants, and then resell them to buyers. After purchase, the buyer has full control of their property but normally rents their property directly to Find UK Property and we agree to pay a Net Rent depending on their property as per the table above and maintain the property fully at our own costs. Even when you rent the property to us, you do this directly as the owner, and there are no management agents. This effectively enables you to be a passive

**Please Read This leaflet**

owner yet retain full management control over your property. This means you can even terminate the rental agreement with Find UK Property at any time on any day (with the required notice – so we can deal with our tenant) if you so wish, and then, rent your property to any other tenant, rent via letting agents, or use the property yourself. It is an exceptionally good system and many of our clients are multiple property owners. Normally our clients continue to rent the properties to us for the long-term and treat it like pension type income. We have clients who have been renting out to us for over 15 years. We sublet the properties to our own tenants and try to get a higher rent than we pay you so that we can cover our costs and remain profitable.

We are looking after over 2500 properties and currently are very busy selling about 40 each month. Demand is in excess of supply, and we have a pipeline system. Priority is given to those that have reserved with an average lead-time of 6 weeks between reservation and specific property selection.

## Locations

The properties we sell are full houses and are categorised into 8 different types priced between £69,999 and £115,999. There are also subtypes which are slightly cheaper or more expensive than the main types, depending on their value, location 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 £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 and are now doing well economically and house prices are expected to rise better in the North than the South.

## Ten 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. Most clients are buying for investment – rental income and long-term capital growth in property value.

## 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 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-normally 30 minutes. 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

**Ten Steps in The Buying Process**

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 have a zoom meeting with a Law Society Solicitor (we will arrange this) so that they can verify your ID (you show them your original passport) and also provide 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.

If selected property is still under renovation, we undertake in the agreement, to renovate to the set standard. Your Net Rent will still start 1 month after purchase completion date – even if renovation or rental is delayed for any reason. In cases where there is an agreed rent-free period in the agreement, then the rent will start after the period ends.

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 Direct Buying Process – Property Transfer**

The Selected property is then transferred to you using the “**Facilitated Direct 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 Rental to Find UK**

Owners retain management control and rent their property directly to Find UK Property. We maintain the property at our cost and pay rent as per our “**Net Rent System**” as per the agreement. The net rent we pay depends on your specific property, its size and price and is normally 6% of original price, and you have **NO** costs. This system is fully explained in the main video.

## **10. Other Services**

We can help you to arrange Wills, Annual Tax Returns and provide references for opening a bank account. In the future, if you wish to resell the property, we can offer to buy back at the Prevailing Market Price at the time.

## **House Category Type H3 - £79,999**



**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.

**House Category Type H3 - £79,999**

## 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 sim-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)

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**House Category Type H3 - £79,999**

- 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 Fees

The purchase fees 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 **£79,999**



**Best Seller**



**House Category Type H3 - £79,999**

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

## Example Pricing

First Property - UK Resident	H3 Type - Large 2-Bed
House Price - Type H3	£79,999
Purchase Fees - Fixed	£999
Additional Property Stamp Duty 3%	£0
Non-Resident Stamp Duty 2%	£0
<b>Total Price including all costs</b>	<b>£80,998</b>
<b>Payment Plan</b>	
Reservation Payment	£3,000
Final Payment at Completion	£77,998

### 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 **£2,400**. In such a case the Total Cost is (£79,999 + £999 purchase costs + £2,400 stamp duty) = **£83,398**

There is an **extra 2%** stamp duty transfer fee for buyer's resident overseas (including UK nationals). If you have not lived in the UK for more than 182 days in the 12 months immediately before completion, you are classed as non-resident. You can claim this stamp duty back if you later become resident. For H3 House this will be **£1,600 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 Direct 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.

## Rent Directly To Us

### Better Than Using Letting Agents

**House Category Type H3 - £79,999**

Letting Agents may quote higher rental yields, but these are Gross Rental Yields which on these properties average 7% to 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, EPC upgrades, Re-renovations at each tenant change, 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.

Why use a letting agent when you can rent direct to us, and we pay you rent directly. We use the **Net Rent System** which is all-inclusive and means that none of the 3 main costs above apply. there are **NO** management fees either as clients rent directly to Find UK Property and there are no agents involved. As part of our rental agreement, we agree to cover **ALL** costs. We are your tenants and we then sublet to our tenants and aim to get a higher rent – so that we can cover our costs and still be profitable.

### **Our System – Net Rent System**

This is the system we operate with all of our clients. Net rent is the most important figure and is the rent you get into your bank account after **ALL** costs – no matter what. For H3 type house costing £79,999 you get Net Rent of **£4,800** per year, fixed for the first 3 years..

- We are a good tenant and we always pay the rent - no matter what.
- There are **NO** management fees to pay us when you are on Net Rent System.
- All costs are covered. Includes All Maintenance & Repairs.

The underlying baseline Net Rent we pay you is 5% of original property price and this is fixed for first 3 years and then **rises each year** in line with average rent inflation (1st January each year). However, in the first 3 years we give you an extra 1% bonus (so you get 6% for the first 3 years) as our maintenance costs are less because properties are freshly renovated – so we can afford to pay you more. You should treat this 1% as a bonus – as it is only for the first 3 years and ends 3 years after completion date.

After the 3 years, for a few months, until the end of December that year, rate will be at baseline 5% rate before increasing. Each annual increase after the first 3 years will depend on how rents have grown in the market in the previous 12 months. For example, if rents increased by 6% then your rent will also increase by 6%. Thus, a client getting £5,000 per year rent at the 5% rate, after the initial 3 years, will get £5,300 next year. We have many clients who have been directly renting their property to us on this Net Rent System for over 15 years.

### **All Maintenance & Repairs Included –**

All these items are included and thus you have no property maintenance costs at all. All of these are included as part of your agreement when you rent to Find UK Property.

- 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 those 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 to 3 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 can 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. We do this after any rent-free period. This process is at no extra cost.

**House Category Type H3 - £79,999**

## 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 5 to 6 low-cost 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 another accountant. However, we are registered with HMRC as a personal tax agent and provide all of these services. Your first tax return will normally be about 1 year after your purchase.

## Will Service

We have solicitors who can provide advice on Wills and Estate Planning. They can help you set up a Will. There is a fee for this service.

## 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 seen to be paid by owner – as otherwise it could be invalid). We can arrange the insurance for you, but you will need to pay for the costs of insurance after the first year (we have a very good deal for our clients whereby full landlord insurance is around £99 for small 2-bed house up to a maximum of £149 for large 3-bed semidetached house). There are no hidden costs. As we are your tenant, we pay all the utilities and any council tax if property should be vacant for any reason (normally our tenant pays these).

## Rent Payments

### Rent Start Date

You rent the property directly to Find UK Property. Under the Net Rent system, the rent start date is normally 1 month after your purchase completion date. (It does not matter if we have a tenant in the property before or after this date – as the tenant is our sub-tenant and does not affect the rent we have to pay you). If you have a longer rent-free period in the agreement (e.g. with a DIY2 offer, then the rent start date will be accordingly delayed.

### 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 net rent being paid or the balance due to you.

## 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 paid 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 (by several months) until HMRC reference is obtained but does not affect the amount paid. It is best to wait for this number as then the rent is paid without any tax deduction.

# 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

**£69,999**

These small type H1 houses cost **£69,999** 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 £69,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,100 stamp duty fee is £73,098
- Reservation £3,000. Final £70,098
- Net Rent – £4,200 per year
- Very popular houses. Easy to rent out. Great overall value.

**House Type H1 – Small 2-Bed £69,999****H5 Large 3-Bed Houses****£86,999**

The larger 3 bed houses (Type H5) cost **£86,999** have three rooms downstairs (Lounge, Dining room and separate kitchen) with rear yard/garden and three bedrooms upstairs plus 3-piece bathroom.

- Large 3-Bed Type H5 Houses £86,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,610 stamp duty fee is £90,608
- Reservation £3,000. Final Payment £87,608
- Net Rent – £5,220 per year
- Higher cost but higher income and property value.

**House Type H5 3-Bed £86,999**

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****£93,999**

The larger terraced 3 bed houses with front and rear green areas or gardens (Type H6) cost **£93,999** have a more modern design and layout (which varies slightly) and come with rear and front green/garden areas.

**House Type H6 3-Bed £93,999**

- Large 3-Bed Type H6 Houses £93,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,820 stamp duty fee is £97,818

**H6 3-Bed Houses with Gardens**

- Reservation £3,000. Final Payment £94,818
- Net Rent – 6% of property price £5,640 per year.

## H7 Semi-Detached 2-Bed Houses – Gardens **£102,999**

Semi-detached 2-bed houses with front and rear green areas or gardens (Type H7) cost **£102,999** have a modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 2-Bed Type H7 Houses £102,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,090 stamp duty fee is £107,088
- Reservation £3,000. Final Payment £104,088
- Net Rent – £6,120 per year.

### H7 2-Bed Semi-Detached **£102,999**



## H8 Semi-Detached 3-Bed Houses- Gardens **£115,999**

Large Semi-detached 3-bed houses with front and rear green areas or gardens (Type H8) cost **£115,999** have a modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 3-Bed Type H8 Houses £115,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,480 stamp duty fee is £120,478
- Reservation £3,000. Final Payment £117,478
- Net Rent – £6,960 per year.

### **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.) for more than 182 days in previous 12 months.

**H8 3-Bed Semi-Detached £115,999**

**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.

**Other Types Including**

**Type H2-** Standard 2-Bed £73,999. Larger than H2 with higher rent.

**Type H4-** Smaller 3-bed £80,999. As per H2 but with 3 bedrooms upstairs.

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

**H8 Semi-Detached 3-Bed Houses- Gardens  
£115,999**

## DIY2 – Buy More Houses – Cheaper.

The DIY2 Deal helps property buyers buy more property with less money. If you want to buy another house in the future, we help you with deal discounts of **8%** of property price (of first house) per year, that builds up and helps you buy the second house easily. So you can get two houses in stages and Do It Yourself, without taking any loans. You do not get any rent on first house until you buy the second, and need to have ability to save more in the future. Our deal discounts and your savings mean that overall, it works out better than a mortgage, as there is no interest or mortgage fees.

Please watch this video which explains why doing it yourself in stages with Deal Discounts is better than getting a mortgage or bank loan.

[https://youtu.be/z\\_U0ugIjO\\_I](https://youtu.be/z_U0ugIjO_I)



### ***BASIS OF DIY2 DEAL***

The deal is an agreement where  
**You agree to these 2 things:-**

- Buy two houses, one now, and another in 1 to 10 years.
- Not to take any rent on the first house until the second is purchased. You do this by giving us a rent-free period. So we keep the rent from our tenants and we pay the tax on it.

### **We agree to**

- To give you a Deal Discount that increases over time- so that at some point when you have enough funds, together with your savings, you can buy the second house. That discount is **8%** of the price of the first house for each year of the deal. This discount builds up, and is then applied to any second house, when you purchase.

**DIY2 – Buy More Houses – Cheaper.**

## EXAMPLES

If you buy our best selling type H3 large 2-bed house for £79,999, then you get no rent, but you build up £6,400 discount for each year you own it. At the same time you keep saving. After 5 years you have built up over £32K discount which can be applied to any second house which you can then buy together with your savings. So, if your second house was a semi-detached house which had a price of £110,000 in 5 years, then you would get that second house **£32,000 cheaper** and pay just £78,000

**Example 2:** If you buy a large 3-bed semi-detached house for £116,000 now. Then you build up a massive discount of £9,280 for each year. If you then buy a house after just 2.5 years you get a discount of £23,200 which can be applied to a second house you buy. So, if you buy a 2-bed house that costs £80,000 in 2.5 years then that house will be **£23,200 cheaper** at only £56,800.

# DIY Deals

**Build-up 8%  
Discount per Year**

## BENEFITS FOR YOU

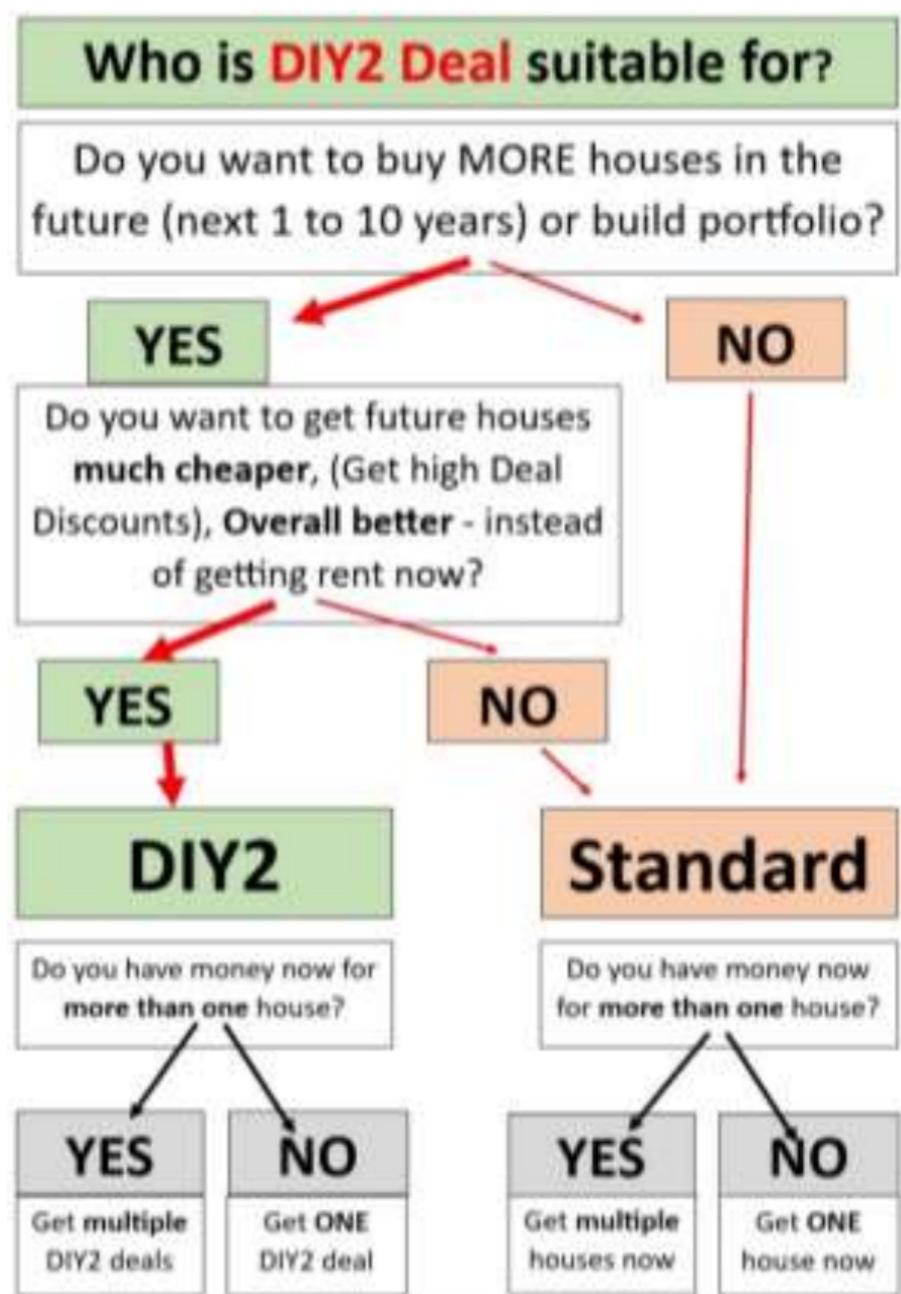
- The deal gives overall better returns than a mortgage or our standard method to buy 2 houses.
- You get higher rent in the future for 3 reasons as explained in the video
- You may also benefit from income tax savings if you are a UK tax payer.
- It helps you save effectively towards your second house, and have great flexibility regarding when, and what you buy
- And it is a very good way to build a property portfolio without using mortgages. Deal discount of 8% is far better than rent of 5% or 6%.
- Maximum flexibility as you decide when to buy and which type of property to buy depending on your savings.
- Full management control as you rent the property directly to us. You can decide to cancel the rental agreement and cancel the obligation to purchase

**DIY2 – Buy More Houses – Cheaper.**

the second house after the required notice period.

## WHO IS DIY2 DEAL SUITABLE FOR?

It is suitable for investors who wish to purchase more properties in the next 1 to 10 years or to build a portfolio of multiple houses over time. They get discounts and future properties cheaper, but do not get rent now. Overall it works out better as 8% deal discount is far better than long-term net rent at 5% or 6%. They end up with more property for less money. Follow the flow chart below.



## Better than a Mortgage

Overall when you take everything into account including Interest and Mortgage fees, the DIY2 deal is better than a mortgage. You make more than £7,000 profit when compared with a mortgage and £11,000 more when compared with Standard method of buying 2 houses over 5 years – See website.

Want 2 houses but money only for 1		
Get TWO Houses – 3 Ways		
<b>Standard</b>	<b>Mortgage</b>	<b>DIY-2</b>
Now -Buy 1 5 years - Buy 1	Buy 2 now. <b>Risk</b> <b>Loan. Interest</b>	Reserve 2. Get Deal Discounts
Profit (if done over 5 years) – see video		
£32K	£36K	£43K
<b>Good</b>	<b>Better</b>	<b>Best</b>

**DIY2 – Buy More Houses – Cheaper.**

# Benefits of Our Buying Service

## ***FULL 2-BED HOUSES FROM £69,999***

These properties are full landed houses at great prices from £69,999 to £115,999. The same property we sell here for £69,999 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. If you are buying for investment, then lower cost properties deliver 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 re-sell some in the future whilst keeping others.

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

The purchase costs are fixed at £999. and include admin costs, local searches, 12 month's insurance and fees payable to land registry. If you already own another property you will need to pay 3% stamp duty to the government. If you are not resident in the UK (not been in UK for more than 182 days in the preceding year immediately prior to completion), then there is an extra 2% Non UK Resident Stamp Duty to pay, even on the first property. This can be reclaimed if you subsequently become UK resident in the 2 years following completion.

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

All of our properties are acquired by our group companies first and renovated to a set standard. If you rent the property back to us after purchase, we are liable for the ongoing repairs, maintenance and have to pay you agreed 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 our ongoing maintenance costs).

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

When we acquire properties, we normally rent them out to our tenants. So if you wish to use the property yourself, you can not do so immediately but only after the required notice period. If you rent the property to us, we would continue subletting to our tenants. Our aim is to always keep the properties rented out and to ensure we have good tenants that keep our costs low and pay us rent on time. We are liable for any damage or

issues caused by our tenants – so it is in our interest to acquire and keep good tenants.

### ***CONTRACTUAL GUARANTEES ON THE HOUSE***

We give a contractual guarantee that after renovation, the property will be in a good rentable condition and free from any significant issues. If you rent the property to us after purchase, we undertake to keep your property in a good rentable condition and do all required repairs as they become necessary and do these at our costs. There are no management fees or property maintenance, or any other costs as you are renting the property directly to us and there are no management agents. This effectively enables you to be a passive investor, yet retain full management control over your property.

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

All of our properties we sell are category 1 – 999 years – full ownership or pure 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, rent, 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 towns north of Manchester, and prices on these are £10,000 higher than the prices shown. (rents on these are also correspondingly higher).

### ***INVESTMENT BUY-TO-LET MORTGAGES (FOR UK RESIDENTS ONLY)***

UK Residents who meet the criteria are able to buy first and then re-mortgage the property 6 months later to release up to 75% of the value. We do not offer mortgages and our advice is that at present mortgages do not represent good value as interest rates are high.

## ***SECURE, EASY, 2 STAGE SELECTION 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. Due to our pipeline system, this Selection process happens about 5 to 6 weeks after reservation due to the high demand and priority is given by reservation date 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 in a good rentable condition, free of any structural or other significant issues. If rented to Find UK Property, it will be maintained in such a way, as part of our agreement, 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 keeps the property rented to Find UK, and should they terminate the agreement 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.

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## **Benefits of Our Buying Service**

## **DOUBLED IN VALUE EVERY 10 TO 12 YEARS**

Historically, on average, property prices have doubled in value every 10 to 12 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, on average over past 12 years, they are rising at the previous rates. Whilst there are no guarantees, we expect such houses may double in value over the next 12 years. However buyers should be aware that past performance is no guarantee of future performance and prices may not grow as expected.

## **OWNERS HAVE 100% CONTROL AFTER PURCHASE**

### **FULL DAY TO DAY MANAGEMENT CONTROL**

You become the legal owner and always retain day to day management control of your property. You can resell, rent out, or use yourself as per your wishes. Even when you rent the property to us, you do this directly as the owner, and there are no management agents. This effectively enables you to be a passive investor, yet retain full management control over your property. This means you can even terminate the rental agreement with Find UK Property at any time on any day (with the required notice – so we can deal with our tenant) if you so wish, and then, rent your property to any other tenant, rent via letting agents, or use the property yourself.

### **USE PROPERTY FOR ANY PURPOSE – NOT TIED TO US**

Whilst we offer to rent your property, as your tenant, and will maintain the property in a 100% compliant and good rentable condition at our cost, you are not tied to us, and can rent to any other tenant, rent via letting agents, or use the property yourself – for future own use or as a holiday home.

### **USING STANDARD LETTING AGENTS**

Apart from renting to us, you also have the option of renting to any other tenant yourself or using a standard letting agent (there are hundreds of such letting agents on Rightmove and Zoopla website portals). The problems with using a letting agent are:-

#### **Letting agents do not pay any rent:-**

- If tenant does not pay
- If property is vacant

#### **Letting agents charge extra fees for:-**

- Management fees
- Property maintenance and repairs
- Property renovation after tenant leaves – new carpets, decorations

## **Benefits of Our Buying Service**

- Reletting fees
- Annual compliance costs (Gas certificates etc)
- Tenant eviction and court costs
- Tenant damage

When using letting agents, you are ultimately legally liable

- For the safety of end tenant and the condition of the property because when using normal letting agents, you are the acting Landlord.

## RENT TO US FOR HASSLE FREE INVESTMENT

Most of our customers rent the property to us and we become your tenants and pay an agreed rent and agree to maintain the property in good condition at our own cost. We sublet to our own tenants at a higher price so that we can cover our costs and make a profit. This is the best option for you if you wish to be a passive investor for the long-term, yet retain full control of your property.

Furthermore, compared with using letting agents, when you rent the property to us you get regular net rent directly from us, no matter what, and we are responsible for all above costs and issues as our sub-tenant has an agreement with us – not with you. This means that you get better net rent directly from us than renting using a letting agent. When you take everything into account, you are financially better and have more peace of mind if you rent to us for the long-term. Many of our clients have done this for over 15 years. The rental details are shown below.

## BENEFITS OF RENTING TO FIND UK PROPERTY

### *NET RENT SYSTEM*

We operate the Net Rent System. As part of the agreement, we become your tenants and pay you an agreed rent and agree to maintain the property at our cost. You get rent even if property is vacant and even if our tenant does not pay us rent. ALL property costs and repairs are covered by us as we agree to keep your property in a good rentable and fully compliant condition as part of our rental agreement with you. There are many costs related to your property and we pay for ALL of these including re-renovations each time our tenants move and upgrades to EPC whenever these are required.

The underlying baseline Net Rent we pay you is 5% of original property price and this is fixed for first 3 years and then **rises each year** in line with average rent inflation (1st January each year). However, in the first 3 years we give you an extra

## **BENEFITS OF RENTING TO FIND UK PROPERTY**

1% bonus (so you get 6% for the first 3 years) as our maintenance costs are less because properties are freshly renovated – so we can afford to pay you more. You should treat this 1% as a bonus – as it is only for the first 3 years and ends 3 years after completion date.

After the 3 years, for a few months, until the end of December that year, rate will be at baseline 5% rate before increasing. Each annual increase after the first 3 years will depend on how rents have grown in the market in the previous 12 months. For example, if rents increased by 6% then your rent will increase by 6%. Thus, a client getting £5,000 per year rent at the 5% rate, after the initial 3 years, will get £5,300 next year. Thereafter, each year (1<sup>st</sup> January) there will be an increase. Overall, considering all costs we have to cover, this Net 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 letting agents there are NO management fees as you are renting the property directly to us. There are no management agents as you retain full management control. So your get 100% of the Net Rent. Most other agents charge over 15% plus VAT = 18% full management fees. So when you take everything into account, our Net Rent system gives you the best overall net rent.

### ***NO LANDLORD COMPLIANCE COSTS***

As the subtenant is our tenant, 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.

### ***REPAIRS – AT OUR COST***

As part of our rental agreement with you, we have to maintain the property in a good rentable 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 to the end tenants than normal letting agents.

### ***ALL SUB-TENANT LIABILITIES – WE TAKE CARE OF***

You are the owner and rent the property to us. We then rent the property to our sub-tenant and in that agreement we are the landlord. of the property and deal with all aspects of the property. If we are unlucky to have a bad tenant (sometimes this happens) and they needs to be evicted by court action, we will do this in the background and you will not need to be involved at all (as they are not your tenants). All such costs will be paid by us.

## **BENEFITS OF RENTING TO FIND UK PROPERTY**

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

All of the costs are shown here very clearly. We can arrange the insurance for you but you will need to pay for the costs of insurance after the first year. The reason is that insurance has to be seen to be paid by the beneficiary or it could be invalid. (We have a very good deal for our clients whereby full landlord insurance is around £99 for small 2-bed house up to a maximum of £149 for large 3-bed semi-detached house). There are no hidden costs. As we are your tenant, we pay all the utilities and any council tax if property should be vacant for any reason (normally our tenant pays these).

## ***PASSIVE INVESTMENT – WITH 100% CONTROL***

By renting the property directly to us for the long-term, you become a passive investor – yet retain full management control of your property at all times. This means you can even terminate the rental agreement with Find UK Property at any time, on any day (with the required notice – so we can deal with our tenant) if you so wish, and then, rent your property to any other tenant, rent via letting agents, or use the property yourself in the future.

## **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>

### **Don't Buy "Paper Investment"**

Latest video showing how property is a better investment than other forms of "paper investment" – **Worth watching**

<https://youtu.be/8QBc3dBFQc8>



**Video for Passive Investors** – Summary of current market and what we offer. 3 minutes

<https://youtu.be/bxP2DYBCO2s>



**UK PROPERTY**  
For Passive Investors

**Now is 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>



**10 Steps in Property Buying Process**

How to Select & Acquire Investment Property from Find UK Property in **2023**

2-Bed Houses **£69,999**

**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)



**Who are Find UK Property?**

What we do & How we do it.  
Our family background, history & experience

2024 Edition

2-Bed Houses **£69,999**

## Question & Answers Videos

Featuring Find UK clients – This is one of several such videos



## 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 teams dealing with over 2500 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. 2016/17**[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 - 2021/22**<https://youtu.be/qjIBC2jCmnw>**Top BBC TV Episodes**