

Please Read This leaflet

This leaflet covers 9 Topics: -

1. What We Do
2. Steps in the Buying Process
3. Details of H3 Best Selling Properties
4. Details of Others
5. Flex-Furnished Q & A
7. Benefits of buying from us
8. Benefits of renting to us
9. Top Videos to Watch – BBC & Others

All our houses are categorised into 8 Main Types – H1 to H8. The standard range is Flex-Furnished. These properties can be rented out in furnished, part-furnished or unfurnished to maximize rent. They deliver Net rent of 7% for a minimum of 5 years.

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

8 Types of Flexi-Furnished Houses Renovated, Guaranteed & Rented

HOUSE TYPE	House Size	PRICE Furnished	NET RENT 7% 5 year guaranteed	Locations 28+ Towns in North UK
H1	Small 2-Bed	£75,999	£5,320	
H2	Standard 2-Bed	£79,999	£5,600	
H3	Large 2-Bed	£85,999 Best Seller	£6,020	
H4	Small 3-Bed	£86,999	£6,090	
H5	Large 3-Bed	£92,999	£6,510	
H6	3-Bed +garden	£99,999	£7,000	
H7	2-Bed Semi-Detached	£109,999	£7,700	
H8	3-Bed Semi-Detached	£122,999	£8,610	

Unfurnished Houses are **£6K to £8K LESS** and have **6% net rent**. Admin & 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. All prices shown are for all our standard houses. Other subtypes also available. Prices on Type "L" houses in North-West are £10,000 extra (& rents higher).

Buy via **2-Step Process** from **£39,999**

1. 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

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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 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.

2. 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

2. Ten Steps in The Buying Process

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 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

2. Ten Steps in The Buying Process

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. If you are using the 2-Step Process, then you own the interim property and build deal discount towards your desired property upgrade in the future and do not get rent. The same applies if you are saving to get another property via the DIY deals.

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 for Flexi-Furnished houses it is 7% of property price guaranteed for a minimum of 5 years. You have **NO** costs.

10. Other Services

Our partner Solicitors Pendle Legal Services 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.

3. House Category Type H3 - £79,999



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 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)
- 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.

Example purchase with no stamp duty is shown below

Example Pricing	
First Property - UK Resident	Type H3
House Price H3	£85,999
Buying Fees- Fixed	£999
Additional Stamp Duty 3%	£0
Non Resident Stamp Duty 2%	£0
Total Price inc. costs	£86,998
Reservation Payment	£3,000
Final Payment at Completions:	£83,998
Annual Net Rent	£6,020
Quarterly Net Rent	£1,505

House Type H3 – Large 2-Bed **£85,999**



Best Seller



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 **£2,580**. In such a case the Total Cost is (£85,999 + £999 purchase costs + £2,580 stamp duty) = **£89,578**

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 **£1,720 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

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

3. House Category Type H3 - £79,999

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. We pay 7% net rent for all our Flexi-Furnished houses which are our standard range (Unfurnished houses get 6% net rent) For H3 Flexi-Furnished type house costing £85,999 you get Net Rent of **£6,020** 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.

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

3. House Category Type H3 - £79,999

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.

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.

4. 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. Prices below are for **Flexi-Furnished Houses**

H1 -Small 2-Bed Houses

£75,999

These small type H1 houses cost **£75,999** 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 £75,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,280 stamp duty fee is £79,278
- Reservation £3,000. Final £76,278
- Net Rent – £5,320 per year
- Very popular houses. Easy to rent out. Great overall value.

House Type H1 – Small 2-Bed £75,999**H5 Large 3-Bed Houses****£92,999**

The larger 3 bed houses (Type H5) cost **£92,999** 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 £92,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£2,790 stamp duty fee is £96,788
- Reservation £3,000. Final Payment £93,788
- Net Rent – £6,510 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

£99,999

The larger terraced 3 bed houses with front and rear green areas or gardens (Type H6) cost **£99,999** have a more modern design and layout (which varies slightly) and come with rear and front

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.

green/garden areas.

House Type H6 3-Bed £99,999

- Large 3-Bed Type H6 Houses £99,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,000 stamp duty fee is £103,998
- Reservation £3,000. Final Payment £100,998
- Net Rent – 6% of property price £7,000 per year.

H7 Semi-Detached 2-Bed Houses – Gardens £109,999

Semi-detached 2-bed houses with front and rear green areas or gardens (Type H7) cost **£109,999** have a modern design and layout (which varies slightly) and come with rear and front green/garden areas.

- Large 2-Bed Type H7 Houses £109,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,300 stamp duty fee is £114,298
- Reservation £3,000. Final Payment £111,298
- Net Rent – £7,700 per year.

H7 2-Bed Semi-Detached £109,999**H8 Semi-Detached 3-Bed Houses- Gardens £122,999**

Large Semi-detached 3-bed houses with front and rear green areas or gardens (Type H8) cost **£122,999** have a modern design and layout (which

varies slightly) and come with rear and front green/garden areas.

- Large 3-Bed Type H8 Houses £122,999
- Total purchase costs are £999. The total price including all purchase costs and 3% (£3,690 stamp duty fee is £127,688
- Reservation £3,000. Final Payment £124,688
- Net Rent – £8,610 per year.

H8 3-Bed Semi-Detached **£122,999**



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 **£79,999**. Larger than H2 with higher rent.

Type H4- Smaller 3-bed **£86,999**. As per H2 but with 3 bedrooms upstairs.

**H8 Semi-Detached 3-Bed Houses- Gardens
£122,999**

7. Benefits of Our Buying Service

FULL 2-BED HOUSES FROM £75,999

These properties are full landed houses at great prices from £75,999 to £122,999. The same property we sell here for £75,999 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.

2-STEP PROCESS FROM £39,999

If you do not have enough funds, then you can buy **any** property in our range with the 2-step process. This works out better than a mortgage, but you need to have at least **£39,999** to buy an interim property (1-bed house) and then upgrade later to your desired house.

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

7. Benefits of Our Buying Service

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 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
- 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.

8. 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

8. BENEFITS OF RENTING TO FIND UK PROPERTY

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 Net rent we pay is **7%** of property price and is for a minimum of 5 years. For unfurnished properties the rate is 6% for a minimum of 3 years.

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.

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).

8. BENEFITS OF RENTING TO FIND UK PROPERTY

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.

9. 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>

Summary of Offers

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

<https://youtu.be/S1qg8qcPy0c>



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

<https://youtu.be/cCWYU8i8CGE>



Some of these videos refer to unfurnished houses only which are on 6% rent system. Our new Flexi-furnished houses are on 7% net rent system.

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



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. 2016/17https://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**