

6. Have there been any extensions or alterations made to the property? If so, when were such alterations carried out and by whom?
7. Does the entrance drive serve the property only or is it shared with a neighbour?
8. Do neighbours appear to have any rights of way or right of access affecting the front or back gardens?
9. How old is the property?
10. Are you obtaining vacant possession of the whole of the property on completion?
11. Is the property vacant at present?
12. Will you use the property solely as a private residence?
13. Are the adjoining road, streets and pavements fully made up?
14. Are there any side or back roads, streets, passageways or other rights of way adjoining the property?
15. Are there any telephone poles or similar structures on the property?
16. Does the property have:
 - (a) Mains water.
 - (b) Mains drainage.
 - (c) Gas
 - (d) Electricity
17. If the main services are not supplied are there any alternatives?

FIXTURES AND FITTINGS

Please show the fittings included in the purchase - excluded from purchase and also those which the vendor is selling to you.

Please confirm that:

- (a) All items mentioned in the estate agent's price are included in the purchase, if not, state which items are excluded.
- (b) Are there any additional items included? If so, please specify.
- © If the vendor is receiving a sum of money from you in addition to the price of the house for any items, please say how much you are paying him.
- (d) If the property is under construction, have you agreed to pay for any extras? If so, please specify.

CENTRAL HEATING

Please specify type of system.

Is the vendor leaving any fuel purchased by him but left unused on completion? If so, on what basis?

FINANCIAL

State the amount of mortgage for which you have applied.

Will the mortgage be on an endowment basis? If so, supply details of the policies involved or name and address of Broker.

It is normal for a deposit of 10% of the purchase price to be paid on exchange of contracts. Will you be paying this from your own funds or by means of a bridging loan from your bank?

What is the amount of the deposit that you have given to the estate agents? (Any survey fee is not to be included in this figure).

GENERAL MATTERS

Are you selling your present house?

Have you discussed completion dates? NOTE: The date for occupying the property is normally 3/4 weeks from exchange of contracts.

If more than one person is purchasing the property, do you wish the property to be registered in joint names so that on the death of one of you, that person's share passes automatically to the survivor. This is known as "joint tenants". **Your attention is drawn to the notes on the final page.**

Will anyone else be occupying the property. If so, please give full names and ages and confirm, if applicable, that you have informed the Building Society or other Lender of this fact.

We advise you, except in the case of a brand new property, to arrange for an independent structural survey to be carried out since this will often reveal defects which may make you decide to ask for a reduction in the purchase price or withdraw from the purchase altogether.

ALL JOINT PURCHASERS TO SIGN

DATE

IMPORTANT NOTE

Joint Ownership of Property

These notes are only of relevance if you are buying a property jointly with another party. The legal interests in the property can be held in one of two ways.

1. **Joint Tenants:** If the property is registered as joint tenants, the property will **automatically** be transferred to the survivor of you. Most married couples or partners in longstanding relationships have property registered on this basis. It is **not** appropriate if you are jointly purchasing the property with another for investment purposes or it is perceived that there may be problems in the relationship with the party.
2. **Tenants in Common:** The property is held by two individuals and does **not** pass to the survivor of them. This enables each individual to make provision in his or her Will in respect of their interest in the property.

If the property is registered on the basis that it is held by you as tenants in common, it is highly recommended that a Trust Deed be prepared setting out precisely on what basis the property is held i.e., the parties' respective shares or interests, arrangements with regard to payment of the mortgage and outgoings, events that would give rise to a sale and division of the sale proceeds.

The costs of a straightforward Trust Deed would be in the order of £200 plus VAT. It is also recommended that the parties owning a property both make a Will and we would be happy to advise in this regard. The costs are normally in the region of £100 plus VAT for each Will unless there are complicated trust provisions.

If you or your partner wish to arrange for the property to be held as tenants in common, please notify us **before** exchange of contracts so that your respective interests can be recorded prior to entering into a legal commitment to purchase and ideally contained in a Trust Deed to avoid possible difficulties at a later stage.

Please provide joint instructions in writing before exchange. We are happy to see both parties to discuss matters in detail if considered necessary but this may give rise to an additional charge.

Note:

If no instructions are received from you to register the property in your names as joint tenants, we would propose to complete the registration on the basis that it is to be held by you as joint tenants if you are married or in a fairly longstanding relationship but as tenants in common if the purchase is by parties buying for investment. The registration can be amended at any time.