ADVANCED PROPERTY AUCTION

AUCTION PACK

42 Frizley Gardens Bradford BD9 4LZ

SELL YOUR PROPERTY THE MODERN WAY

A FASTER, SMARTER AND MORE TRANSPARENT WAY TO SELL



SECURE AND TRANSPARENT | QUICKER SALES | NATIONWIDE MARKETING | MAXIMUM EXPOSURE

EXPERTISE. TECHNOLOGY. RESULTS.

Introduction to this pre-sale information pack This pre-sale information pack is designed to provide information for potential 42 Frizley Gardens Bradford BD9 4LZ

In line with the Consumer Protection Regulations 2008, the information enclosed supports our details in providing the purchaser with as much relevant information as possible that may affect their buying decision. This enforces commitment to providing the most complete and professional service for all our clients, whether buying or selling the property.

Although the information in this pack is designed to help, the information provided is from the seller of the property and cannot guarantee the accuracy. Where the information has been sourced via the risk assessment database it is done so based on the property postcode and again this cannot be guaranteed by for accuracy. Although this pre sale pack provides an overview for a potential purchasers it does not and must not replace the usual checks that would be carried out on both parties' behalf by their acting Solicitors

CONDITIONAL AUCTION TERMS AND CONDITIONS

Introduction These Conditional Auction Terms and Conditions govern the conduct of conditional auctions conducted by Advanced Property Auctions. Any property sold by Advanced Property Auctions either Online or in person which is expressed to be Conditional is governed by these conditions.

There are three sections:

Glossary The glossary gives special meanings to certain words used in the conditions.

Auction Conduct Conditions The Auction Conduct Conditions govern the relationship between the auctioneer and anyone who participates in the auction. They apply wherever the property is located and cannot be changed without the auctioneer's agreement.

Reservation Conditions If you are the successful bidder in a conditional auction for a property then you must enter into a reservation agreement and will be bound by the reservation conditions relevant to that Property.

Important Notice

Before bidding for a property, a prudent Buyer should carry out their own due diligence, including but not limited to:

• Read these Conditional Auction Terms and Conditions and the Buying section of the Auctioneer's Website

• Check the Buyer Information Pack including the Special Conditions for the Property

• Take advice from professionals such as a conveyancer, a financial advisor, or a surveyor where appropriate.

• Have finance available for the Purchase Price, the Reservation Fee, and any additional fees stated in the Special Conditions These Conditions assume that a Buyer has acted as a prudent Buyer, and bidding without doing so is at your own risk.

Glossary

This glossary applies to the AUCTION CONDUCT CONDITIONS and the RESERVATION CONDITIONS.

The laws of England and Wales apply to the CONDITIONS and YOU, WE, the SELLER and the BUYER all submit to the jurisdiction of the Courts of England and Wales.

Wherever it makes sense:

● singular words can be read as plurals, and plurals as singular words;

● a "person" includes a corporate body;

● words of one gender include the other genders;

● references to legislation are to that legislation as it may have been modified or reenacted by the date of the AUCTION or the CONTRACT DATE (as applicable);

● where the following words appear in small capitals they have the specified meanings.

ACTUAL COMPLETION DATE The date when COMPLETION takes place or is treated as taking place for the purposes of apportionment and calculating interest.

ADDENDUM An amendment or addition to the CONDITIONS or to the PARTICULARS or to both whether contained in a supplement to the CATALOGUE, a written notice from the AUCTIONEERS or an oral announcement at the AUCTION.

Approved Financial Institution Any bank or building society that is regulated by a competent UK regulatory authority or is otherwise acceptable to the AUCTIONEERS.

ARREARS ARREARS of rent and other sums due under the TENANCIES and still outstanding on the ACTUAL COMPLETION DATE. ARREARS Schedule The ARREARS schedule (if any) forming part of the SPECIAL CONDITIONS.

AUCTION

The AUCTION advertised in the CATALOGUE.

AUCTION CONDUCT CONDITIONS

The conditions so headed, including any extra AUCTION CONDUCT CONDITIONS.

Auctioneers

The Auctioneers at the AUCTION.

BUSINESS DAY

Any day except (a) Saturday or Sunday or (b) a bank or public holiday in England and Wales.

BUYER

The person who agrees to buy the LOT or, if applicable, that person's personal representatives: if two or more are jointly the BUYER their obligations can be enforced against them jointly or against each of them separately.

BUYER INFORMATION PACK T

The pack of documents relating to the Property.

CATALOGUE

The catalogue for the AUCTION as it exists at the date of the AUCTION (or, if the catalogue is then different, the date of the CONTRACT) including any ADDENDUM and whether printed or made available electronically.

COMPLETION

Unless the SELLER and the BUYER otherwise agree, the occasion when they have both complied with the obligations under the CONTRACT that they are obliged to comply with prior to COMPLETION, and the amount payable on COMPLETION has been unconditionally received in the SELLER'S conveyancer's client account (or as otherwise required by the terms of the CONTRACT).

Condition

One of the AUCTION CONDUCT CONDITIONS or SALE CONDITIONS.

CONTRACT

The CONTRACT by which the SELLER agrees to sell and the BUYER agrees to buy the LOT.

CONTRACT DATE T

The CONTRACT DATE is the date of exchange. If exchange is not effected in person or by an irrevocable agreement to exchange made by telephone, fax or electronic mail the date of exchange is the date on which both parts have been signed and posted or otherwise placed beyond normal retrieval.

DOCUMENTS

DOCUMENTS of title including, if title is registered, the entries on the register and the title plan and other DOCUMENTS listed or referred to in the SPECIAL CONDITIONS relating to the LOT (apart from FINANCIAL CHARGES).

EXTRA GENERAL CONDITIONS

Any CONDITIONS added or varied by the AUCTIONEERS starting at CONDITION G30.

FINANCIAL CHARGE

A charge to secure a loan or other financial indebtedness (but not including a rent charge or local land charge).

GENERAL CONDITIONS

The SALE CONDITIONS headed 'GENERAL CONDITIONS OF SALE', including any EXTRA GENERAL CONDITIONS.

INTEREST RATE As specified in the CONTRACT.

LOT Each separate property described in the CATALOGUE or (as the case may be) the property that the SELLER has agreed to sell and the BUYER to buy (including chattels, if any).

Old ARREARS ARREARS due under any of the TENANCIES that are not "new TENANCIES" as defined by the Landlord and Tenant (Covenants) Act 1995

ONLINE On our website.

PARTICULARS

The section of the CATALOGUE that contains descriptions of each LOT (as varied by any ADDENDUM).

PRACTITIONER

An insolvency PRACTITIONER for the purposes of the Insolvency Act 1986 (or, in relation to jurisdictions outside the United Kingdom, a person undertaking a similar role).

PRICE

The PRICE (exclusive of VAT) that the BUYER agrees to pay for the LOT.

READY TO COMPLETE

Ready, willing and able to complete: if COMPLETION would enable the SELLER to discharge all FINANCIAL CHARGES secured on the LOT that have to be discharged by COMPLETION, then those outstanding financial charges do not prevent the SELLER from being READY TO COMPLETE.

RESERVATION AGREEMENT

The agreement which is to be signed by the Buyer and the Seller or by the AUCTIONEER as agent on behalf of either the Seller or Buyer or both, reserving the Property for sale by the SELLER to the BUYER as per the RESERVATION CONDITIONS.

RESERVATION FEE

A non-refundable fee paid by the Buyer to us to reserve the Property.

SALE CONDITIONS

The GENERAL CONDITIONS as varied by any SPECIAL CONDITIONS or ADDENDUM.

SELLER

The person selling the LOT. If two or more are jointly the SELLER their obligations can be enforced against them jointly or against each of them separately.

SPECIAL CONDITIONS

Those of the RESERVATION CONDITIONS so headed that relate to the LOT.

TENANCIES

TENANCIES, leases, licences to occupy, and agreements for lease, and any DOCUMENTS varying or supplemental to them.

TENANCY Schedule

The schedule of TENANCIES (if any) forming part of the SPECIAL CONDITIONS.

TRANSFER

TRANSFER includes a conveyance or assignment (and "to TRANSFER" includes "to convey" or "to assign").

We (and Us and Our)

The AUCTIONEERS.

You (and Your) Someone who has seen the CATALOGUE or who attends or bids at or otherwise articipates in the AUCTION, whether or not a BUYER.

Auction Conduct Conditions

Words in small capitals have the special meanings defined in the Glossary.

A1 Introduction

A1.1 The AUCTION CONDUCT CONDITIONS apply wherever the LOT is located.

A1.2 If YOU make a bid for a LOT or otherwise participate in the AUCTION it is on the basis that YOU accept these AUCTION CONDUCT CONDITIONS. They govern OUR relationship with YOU. They can be varied only if WE agree.

A2 OUR role

A2.1 As agents for each SELLER we have authority to

(a) prepare the CATALOGUE from information supplied by or on behalf of each SELLER;

(b) offer each LOT for sale by conditional AUCTION;

(c) receive and hold deposits (if applicable);

(d) sign each RESERVATION AGREEMENT; and

(e) treat a RESERVATION AGREEMENT as repudiated if the BUYER fails to sign the RESERVATION AGREEMENT or pay a RESERVATION FEE as required by these AUCTION CONDUCT CONDITIONS or fails to provide identification as required by the AUCTIONEERS.

Payment of Reservation Fee

1.On the date of the RESERVATION AGREEMENT the BUYER must pay the RESERVATION FEE to the Auctioneer in the amount detailed in the "Property Details and Reservation Fee" of the RESERVATION AGREEMENT.

2. The RESERVATION FEE is not a part payment (a deposit) towards the purchase price of the property but a fee payable to the Auctioneer in addition to the purchase price.

3. The RESERVATION FEE is not refundable to the BUYER unless the SELLER withdraws from the sale during the reservation period. In all other circumstances the BUYER agrees that the RESERVATION FEE shall not be repaid to the Buyer

Grant of exclusivity for Reservation Period and Seller's obligations

1.Conditional upon payment of the RESERVATION FEE and due execution of the RESERVATION AGREEMENT, the Property shall be reserved to the BUYER for the Reservation Period in which time the BUYER must exchange contracts.

2. In consideration of the payment of the RESERVATION FEE, the SELLER agrees:

a. That the seller has instructed the Auctioneer not to agree another reservation of this Property during the Reservation Period:

b. During the Reservation period:

i. Not to encumber or deal with the title to the Property.

ii. Not to send, instruct, or allow anyone else to send any contract for sale of the Property to anyone other than the BUYER's Solicitors

iii. To give such access to the Property as may be reasonably required by any surveyor or valuer appointed by the BUYER or the BUYER's mortgagee for the purpose of surveying and/or valuing the Property

iv. Not to give access to any other person to view the Property nor negotiate with anyone other than the BUYER any terms for the sale of the Property

c. To use all reasonable endeavors to proceed to a formal exchange of contracts within the Reservation Period

d. To supply to the SELLER's Solicitors all documentation, information and authority to enable the SELLER's Solicitors to draft and negotiate the sale and purchase contract and do all work necessary to enable contracts for sale of the Property to be exchanged within the Reservation Period;

e. To immediately instruct the SELLER's Solicitors to issue a contract for the sale of the property to the BUYER's Solicitors and to answer promptly all enquiries raised by the BUYER's Solicitors relating to the Property, to respond promptly to any amendments to the draft sale and purchase contract proposed by the BUYER's Solicitors and do all other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period, provided always that the BUYER complies with the terms of this Agreement.

3. The SELLER may (but shall not be obliged to) grant an extension of the Reservation Period. Any such extension shall be confirmed in writing.

Buyer's Obligations

1. In consideration of the undertakings given by the SELLER in the RESERVATION AGREEMENT, the BUYER agrees:

a. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;

b. To immediately instruct the BUYER's Solicitors to investigate title to the Property, negotiate the draft sale and purchase agreement, raise enquiries of the SELLER and 14 any third parties about the Property and do any other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period;

c. within five working days after the auction or acceptance of the offer:

i. If the BUYER intends to use a loan in connection with the purchase of the Property, the BUYER shall apply to the relevant lender and complete all necessary documentation and do all such things as such lender may require to process the BUYER's application as soon as possible including the payment of any application fees;

ii. If the BUYER or the BUYER's mortgagee or lender requires that the Property is surveyed and/or valued, the BUYER will use all reasonable endeavors to arrange for the survey and/or valuation to take place at the Property as soon as reasonably practicable including the payment of any valuation fee;

iii. Keep the AUCTIONEER and the SELLER's solicitor advised of progress with the application for the loan.

d. Within 5 working days of receiving draft contracts from the SELLER's solicitor, the BUYER must ensure that their nominated solicitor has raised initial enquiries in relation to the draft contract in writing with the SELLER's solicitor. If this has not been undertaken the SELLER reserves the absolute right to re-offer the Property for sale free of any obligation to the BUYER in this event the RESERVATION FEE is deemed nonrefundable.

e. The date of COMPLETION shall be specified in the contract exchanged for the purchase of the Property, but such date shall be no later than the date being 28 days after the date of exchange of contracts and the BUYER shall use all reasonable endeavours to purchase the Property by such date

Termination

1. The RESERVATION AGREEMENT shall not be capable of termination by either the BUYER or the SELLER during the Reservation Period.

2. On the expiry of the Reservation Period (or the expiry of any extension granted by the Seller in writing) if the BUYER has not exchanged contracts to purchase the Property, the RESERVATION AGREEMENT shall automatically terminate

3. The SELLER may terminate the RESERVATION AGREEMENT with immediate effect by written notice to the BUYER if the BUYER is in breach of the BUYER's obligations under the RESERVATION AGREEMENT.

4. Any provision of the RESERVATION AGREEMENT that expressly or by implication is intended to come into or continue in force on or after termination or expiry of the RESERVATION AGREEMENT shall remain in full force and effect.

5. The BUYER agrees that if the CONTRACT for the purchase of the Property has not been legally and unconditionally exchanged within the Reservation Period the SELLER has the absolute right to re-offer the Property for sale free of any obligation to the BUYER. In this event the RESERVATION FEE is deemed non-refundable

Incorporation of Conditional Auction Terms and Conditions

1. The BUYER confirms that they have read and agree with the terms and conditions of the RESERVATION AGREEMENT, the SPECIAL CONDITIONS and these Conditional Auction Terms and Conditions

Auctioneer's Position

1. The SELLER and BUYER acknowledge and agree that the Auctioneer's capacity in relation to the RESERVATION AGREEMENT is solely to act as an agent of the SELLER and not its own capacity.

2. Save in the event of fraud or death or personal injury resulting from the Auctioneer's negligence, neither the Auctioneer nor any of its parent companies, subsidiaries, affiliates, third party service providers, licensors, officers, directors or employees shall have any liability of any nature howsoever arising in relation to the RESERVATION AGREEMENT

Waiver

No failure or delay by a party to exercise any right or remedy provided under the RESERVATION AGREEMENT or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

Assignment and other dealings prohibited.

The RESERVATION AGREEMENT is personal to the BUYER and SELLER and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under the RESERVATION AGREEMENT.

Costs

1.The BUYER and SELLER shall pay its own costs incurred in connection with this Agreement and any documents referred to in it, except as varied by the SPECIAL CONDITIONS.

2. Fees paid to the Auctioneer may be considered as part of the chargeable consideration for the property and be included in the calculation for stamp duty liability. Further clarification on this must be sought from your legal representative.

General

1 The RESERVATION AGREEMENT constitutes the entire agreement between the BUYER and SELLER and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations, and understandings between them, whether written or oral, relating to its subject matter.

2. Neither the BUYER nor the SELLER shall make, or permit any person to make, any public announcement concerning the RESERVATION AGREEMENT without the prior written consent of the other party (such consent not to be unreasonably withheld or delayed), except as required by law, any governmental or regulatory authority (including, without limitation, any relevant securities exchange), any court or other authority of competent jurisdiction**.**

Notices

1 Any notice or other communication required to be given to either the BUYER or SELLER under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the other Party's address as noted on page 1 of the RESERVATION AGREEMENT (or such other address as may be notified in writing by one Party to the other from time to time).

3. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

Third Party Rights

3.1 Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6 of the RESERVATION AGREEMENT, which the Auctioneer is entitled to rely upon and enforce against the BUYER, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the RESERVATION AGREEMENT.

3.2 **R14 Counterparts** The RESERVATION AGREEMENT may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

3.3 **Governing Law**

1. The RESERVATION AGREEMENT and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

Jurisdiction .

The BUYER and SELLER irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with the RESERVATION AGREEMENT or its subject matter or formation (including non-contractual disputes or claims

Thank you for your agreement to purchase a property through Advanced Property Auction. This Agreement is made between Advanced)Property Auction as agent for and on behalf of "the Seller" ("the Auctioneer") and the Buyer(s) as detailed below ("the Buyer(s)". The Buyer(s) and the Seller will be referred to as "the Parties". This Agreement incorporates the conditional auction terms and conditions set out on the Auctioneer's website at the date of Reservation ("Conditional Auction Terms and Conditions"). The "Buyer Information Pack" is deemed to be complete when the Auctioneer is in receipt of a valid local authority search, official water and drainage search, evidence of title and signed property information questionnaire and fixtures and fittings form.

Summary of Key terms and Details of the Parties

Property Details and the Reservation Fee

Date of Reservation _____

Property Address ("the Property") _____

_____ **Postcode** _____

Purchase Price _____

Reservation Fee (payable to Auctioneer) _____

Reservation Period The period starting on the date of this Agreement and ending 28 days after receipt by the Buyer's solicitors of a draft contract for the sale and purchase of the Property from the Seller's Solicitors.

Seller (the legal owner of the Property) _____

Buyer(s) Details

Name(s) of the Buyer(s) _____

Address _____

_____ **Postcode** _____

Telephone Number _____

Mobile Telephone Number _____

E-mail _____

Date of Birth _____

Buyer's Solicitors Details **Solicitor Name** _____

Contact Name _____ **Telephone** _____

Address _____

_____ **Postcode** _____

On Behalf of the Buyer(s):

Buyer 1 - please sign:

_____

Buyer 2 - please sign:

_____

Seller's Solicitors Details: Solicitor Name _____

Contact Name _____ Telephone _____

Address _____

_____ Postcode _____

IMPORTANT: This Agreement should be read carefully. If you are unsure of any part, phrasing or implication of this Agreement, please ask the Auctioneer to clarify / or seek independent legal advice.

Signed by the Parties (or on their behalf). Please sign and date all pages of this agreement.

IT IS AGREED

1. Payment of Reservation Fee

1. On the date of this Agreement the Buyer(s) shall pay the Reservation Fee to the Auctioneer in the amount detailed in the "Property Details and Reservation Fee" section on page 1 of this Agreement.
2. The Parties acknowledge and agree that this fee is not a part payment (a deposit) towards the purchase price of the property but a fee payable to the Auctioneer in addition to the purchase price.
3. The Reservation Fee is **not** refundable to the Buyer(s) **unless** the Seller withdraws from the sale during the reservation period. In **all** other circumstances the Buyer agrees that the Reservation Fee shall not be repaid to the Buyer.

2. Grant of exclusivity for Reservation Period and Seller's obligations

1. Conditional upon payment of the Reservation Fee and due execution of this Agreement, the Property shall be reserved to the Buyer(s) for the Reservation Period in which time the Buyer(s) must exchange contracts.
2. In consideration of the payment of the Reservation Fee, the Seller agrees:
a. That the seller has instructed the Auctioneer not to agree another reservation of this Property during the Reservation Period:
b. During the Reservation period:
i. Not to encumber or deal with the title to the Property.
ii. Not to send, instruct or allow anyone else to send any contract for sale of the Property to anyone other than the Buyer's Solicitors;
iii. To give such access to the Property as may be reasonably required by any surveyor or valuer appointed by the Buyer or the Buyer's mortgagee for the purpose of surveying and/or valuing the Property;
iv. Not to give access to any other person to view the Property nor negotiate with anyone other than the Buyer(s) any terms for the sale of the Property;

On Behalf of the Buyer(s):

I/we, the Buyer(s), agree with the information set out on page 1 and 2 of this Agreement. I understand that the Reservation Fee is paid in addition to the sale price as detailed on page one of this Agreement. I understand the Reservation Fee is paid on a non-refundable basis as fees to the Auctioneer.

Buyer 1 - please sign: _____ *Buyer 2 - please sign:* _____ *Date:* _____

PRINT: _____ *PRINT:* _____

On Behalf of the Seller (signed by the Auctioneer as agent for the Seller):

Signed: _____ *PRINT:* _____ *Date:* _____

c. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;
d. To supply to the Seller's Solicitors all documentation, information and authority to enable the Seller's Solicitors to draft and negotiate the sale and purchase contract and do all work necessary to enable contracts for sale of the Property to be exchanged within the Reservation Period;
e. To immediately instruct the Seller's Solicitors to issue a contract for the sale of the property to the Buyer's Solicitors and to answer promptly all enquiries raised by the Buyer's Solicitors relating to the Property, to respond promptly to any amendments to the draft sale and purchase contract proposed by the Buyer's Solicitors and do all other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period, provided always that the Buyer(s) complies with the terms of this Agreement.
3. The Seller may (but shall not be obliged to) grant an extension of the Reservation Period. Any such extension shall be confirmed in writing.

3. Buyer's Obligations

1. In consideration of the undertakings given by the Seller in this Agreement, the Buyer(s) agrees:

a. To use all reasonable endeavours to proceed to a formal exchange of contracts within the Reservation Period;
b. To immediately instruct the Buyer's Solicitors to investigate title to the Property, negotiate the draft sale and purchase agreement, raise enquiries of the Seller and any third parties about the Property and do any other work required to enable contracts for the sale of the Property to be exchanged within the Reservation Period;
c. within five working days after the auction or acceptance of the offer:

i. If the Buyer(s) intends to use a loan in connection with the purchase of the Property, the Buyer(s) shall apply to the relevant lender and complete all necessary documentation and do all such things as such lender may require to process the Buyer's application as soon as possible including the payment of any application fees;
ii. If the Buyer(s) or the Buyer's mortgagee or lender requires that the Property is surveyed and/or valued, the Buyer(s) will use all reasonable endeavours to arrange for the survey and/or valuation to take place at the Property as soon as reasonably practicable including the payment of any valuation fee;
iii. Keep the Auctioneer and the Seller's Solicitors advised of progress with the application for the loan.

d. Within 5 working days of receiving draft contracts from the sellers solicitor, the Buyer(s) must ensure that their nominated solicitor has raised initial enquiries in relation to the draft contract in writing with the sellers solicitor. If this has not been undertaken the Seller reserves the absolute right to re-offer the Property for sale free of any obligation to the Buyer(s). In this event the Reservation Fee is deemed non-refundable.
e. The date of completion shall be specified in the contract exchanged for the purchase of the Property but such date shall be no later than the date being 28 days after the date of exchange of contracts and the Buyer(s) shall use all reasonable endeavours to complete the purchase of the Property by such date.

4. Termination

1. Subject to clauses 4.2 and 4.3, this Agreement shall not be capable of termination by either party during the Reservation Period.
2. On the expiry of the Reservation Period (or the expiry of any extension granted by the Seller in writing) if the Buyer(s) has not exchanged contracts to purchase the Property, this Agreement shall automatically terminate.
3. The Seller may terminate this Agreement with immediate effect by written notice to the Buyer(s) if the Buyer(s) is in breach of the Buyer's obligations under this Agreement.
4. Any provision of this Agreement that expressly or by implication is intended to come into or continue in force on or after termination or expiry of this Agreement shall remain in full force and effect.
5. The Buyer(s) agrees that if contracts for the purchase of the Property have not been legally and unconditionally exchanged within the Reservation Period the Seller has the absolute right to re-offer the Property for sale free of any obligation to the Buyer. In this event the Reservation Fee is deemed non-refundable as detailed above.

On Behalf of the Buyer(s):

Buyer 1 - please sign:

Buyer 2 - please sign:

5. Incorporation of Conditional Auction Terms and Conditions

The Buyer(s) confirm that they have read and agree with the terms and conditions of this Agreement and the Conditional Auction Terms and Conditions attached to this Agreement.

6. Auctioneer's Position

1. The Seller and Buyer acknowledge and agree that the Auctioneer's capacity in relation to this Agreement is solely to act as an agent of the Seller and not its own capacity.
2. Save in the event of fraud or death or personal injury resulting from the Auctioneer's negligence, neither the Auctioneer nor any of its parent companies, subsidiaries, affiliates, third party service providers, licensors, officers, directors or employees shall have any liability of any nature howsoever arising in relation to this Agreement.

7. Waiver

No failure or delay by a party to exercise any right or remedy provided under this Agreement or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

8. Assignment and other dealings prohibited

This Agreement is personal to the parties and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this Agreement.

9. Costs

1. Each Party shall pay its own costs incurred in connection with this Agreement and any documents referred to in it.
2. Fees paid to the Auctioneer may be considered as part of the chargeable consideration for the property and be included in the calculation for stamp duty liability. Further clarification on this must be sought from your legal representative.

10. General

1. This Agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.
2. No party shall make, or permit any person to make, any public announcement concerning this agreement without the prior written consent of the other parties (such consent not to be unreasonably withheld or delayed), except as required by law, any governmental or regulatory authority (including, without limitation, any relevant securities exchange), any court or other authority of competent jurisdiction.

11. Notices

1. Any notice or other communication required to be given to a party under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the other Party's address as noted on page 1 (or such other address as may be notified in writing by one Party to the other from time to time).
2. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

On Behalf of the Buyer(s):

12. Third Party Rights

Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6, which the Auctioneer is entitled to rely upon and enforce against the Buyer, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

13. Counterparts

This Agreement may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

On Behalf of the Buyer(s):

Buyer 1 - please sign:

Buyer 2 - please sign:

11. Notices

1. Any notice or other communication required to be given to a party under or in connection with this contract shall be in writing and shall be delivered by hand or sent by first-class post or next working day delivery service to the other Party's address as noted on page 1 (or such other address as may be notified in writing by one Party to the other from time to time).
2. Any notice or communication shall be deemed to have been received if delivered by hand, on signature of a delivery receipt or otherwise at 9.00 am on the second Business Day after posting.

On Behalf of the Buyer(s):

12. Third Party Rights

Except in relation to clause 1.1, 3.1 (c)(iii), 3.2 and 6, which the Auctioneer is entitled to rely upon and enforce against the Buyer, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

13. Counterparts

This Agreement may be executed in any number of counterparts, each of which when executed shall constitute a duplicate original, but all the counterparts shall together constitute the one agreement.

14. Governing Law

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

15.Jurisdiction

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this Agreement or its subject matter or formation (including non-contractual disputes or claims).

Signed by the Parties (or on their behalf). Please sign and date all pages of this Agreement.
On Behalf of the Buyer:

I/we, the Buyer(s), agree with the terms and conditions set out in this Agreement I understand that the Reservation Fee is paid in addition to the sale price as detailed on page one of this Agreement. I understand the Reservation Fee is paid on a non-refundable basis as fees to the Auctioneer.

Buyer 1 - please sign: _____ *Buyer 2 - please sign:* _____ *Date:* _____

PRINT: _____ *PRINT:* _____

On Behalf of the Seller (signed by the Auctioneer as agent for the Seller):

Signed: _____ *PRINT:* _____ *Date:* _____

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These are the notes referred to on the following official copy

The electronic official copy of the title plan follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.

This official copy was delivered electronically and when printed will not be to scale. You can obtain a paper official copy by ordering one from HM Land Registry.

This official copy is issued on 26 October 2026 shows the state of this title plan on 26 October 2026 at 11:18:31. It is admissible in evidence to the same extent as the original (s.67 Land Registration Act 2002). This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground.

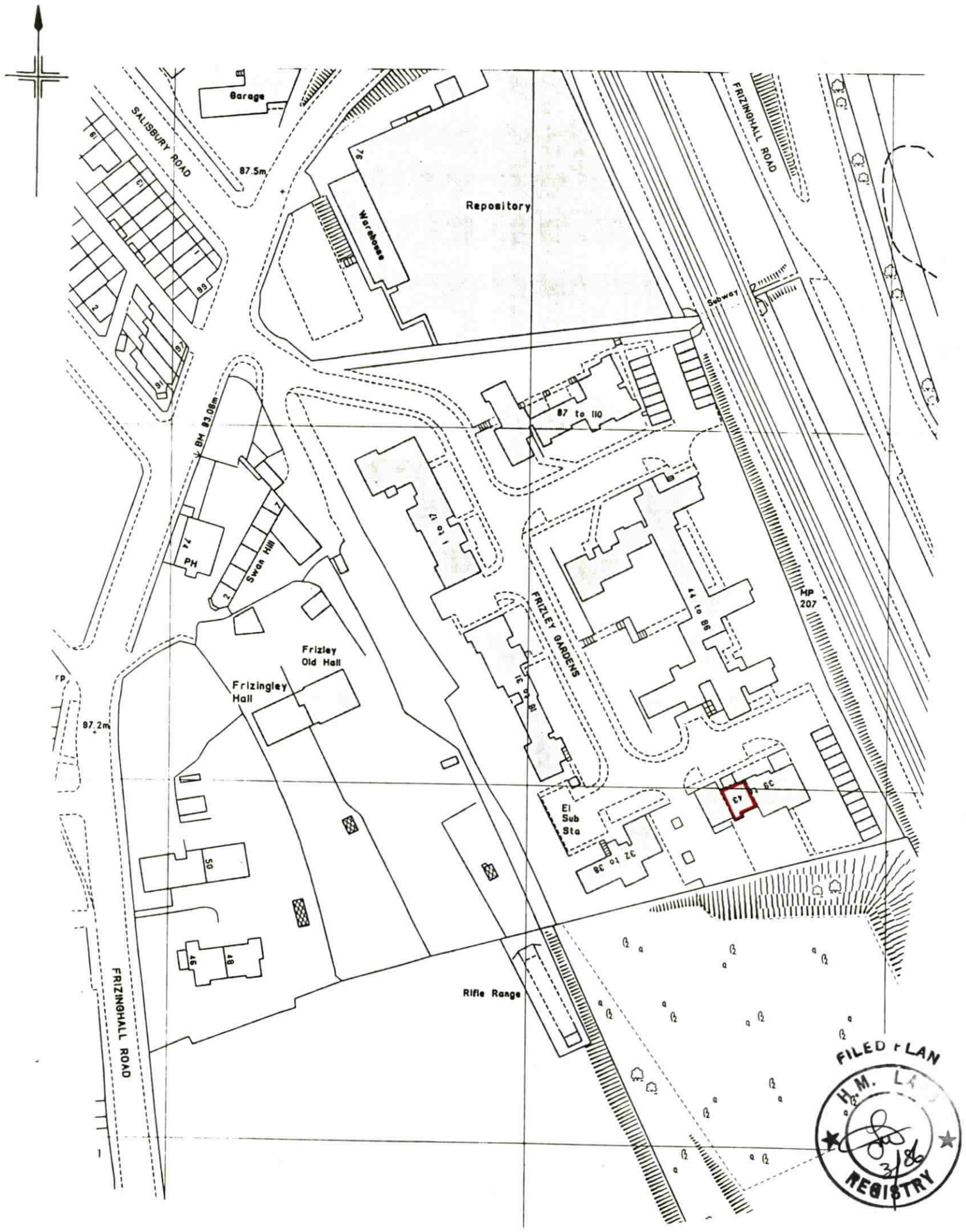
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H.M. LAND REGISTRY

TITLE NUMBER	
WYK 352313 ✓	

ORDNANCE SURVEY PLAN REFERENCE	SE 1535 NW	SECTION	Scale 1/1250
COUNTY WEST YORKSHIRE	DISTRICT BRADFORD		© Crown copyright 1985



This official copy is incomplete without the preceding notes page.

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Official copy of register of title

Title number WYK352313 | Edition date 21.05.2026

- This official copy shows the entries on the register of title on 26 OCT 2026 at 11:18:31.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 26 Oct 2026.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- This title is dealt with by HM Land Registry, Nottingham Office.

A: Property Register

This register describes the land and estate comprised in the title. Except as mentioned below, the title includes any legal easements granted by the registered lease but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

WEST YORKSHIRE : BRADFORD

1 (14.11.1985) The Leasehold land shown edged with red on the plan of the above Title filed at the Registry and being 42 Frizley Gardens, Frizinghall, Bradford, (BD9 4LZ).

NOTE: Only the second floor flat is included in the title.

2 (14.11.1985) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:
Date : 30 September 1985
Term : 999 years from 30 September 1985
Rent : £25 and maintenance cost
Parties : (1) Frizinghall Management Company Limited
(2) Bradford and Frizinghall Housing Society Limited

3 There are excepted from the effect of registration all estates, rights, interests, powers and remedies arising upon, or by reason of, any dealing made in breach of the prohibition or restriction against dealings therewith inter vivos contained in the Lease.

4 The Lessor's title is registered.

5 Unless otherwise mentioned the title includes any legal easements granted by the registered lease(s) but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

B: Proprietorship Register continued

1 (19.12.2007) PROPRIETOR: SARAH LOUISE GUEST of 42 Frizley Gardens, Bradford, West Yorkshire BD9 4LZ.

2 (19.12.2007) The price stated to have been paid on 9 November 2007 was £74,000.

C: Charges Register

This register contains any charges and other matters that affect the land.

1 The land is subject to rights of drainage and rights in respect of water gas and electricity supply services.

End of register

These are the notes referred to on the following official copy

Title Number WYK352313

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H.M. LAND REGISTRY

HOUSING ACT 1980

LAND REGISTRATION ACTS 1925 - 1971

INLAND REVENUE PRODUCED - 9.OCT.1985 FINANCE ACT 1931

COUNTY AND DISTRICT: West Yorkshire -Bradford

PROPERTY : Frizley Gardens Frizinghall Bradford, West Yorkshire

Title No. : WYK

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE ORIGINAL DATED THIS DAY OF 4/6/88

T H I S L E A S E is made the 30th day of September One thousand nine hundred and eighty five

BETWEEN FRIZINGHALL MANAGEMENT COMPANY LIMITED whose Registered office is at 19 Salem Street, Bradford West Yorkshire (hereinafter called "the Lessor" which expression where the context so admits includes the person or persons for the time being entitled to the reversion immediately expectant on the determination of the term hereby granted) of the one part and BRADFORD AND FRIZINGHALL HOUSING SOCIETY LIMITED whose registered office is at 19 Salem Street Bradford aforesaid hereinafter called "the Lessee") which expression where the context so admits includes the persons deriving title under the Lessee of the other part.

W H E R E A S "-

(1) The Lessee has caused to be erected certain blocks of flats to be known as Frizley Gardens Frizinghall Bradford West Yorkshire.

(2) In the Lease the following expressions shall have the following meanings respectively:-

(a) "The Buildings" means the said block of flats and together also (whether the context so admits) with the forecourts paths driveways parking spaces and grounds from time to time appurtenant to the said flats edged blue on the plan annexed hereto.

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(b) "The Flat" means the property hereby demised

(c) "The Flats") means any of the flats in the building other than the property hereby demised.

(3) It is the intention of the Lessor to demise or let the flats comprised in the Buildings upon terms similar to those herein contained. Every Lease heretofore granted has imposed and it is the intention in the Leases hereafter granted to impose in respect of each flat the rules and regulations set out in the First Schedule hereto (which said rules and regulations are hereinafter referred to as "the Regulations") to the intent that the Lessee for the time being of each flat in the Buildings may be able to enforce the observance of the Regulations set out in the said First Schedule hereto against the Lessee for the time being of every other flat in the Buildings.

(4) The Lessor intends to retain all parts of the Buildings not demised as flats.

(5) By an Agreement made between the Lessor(1) and the Lessee (2) it was agreed (inter alia) that in consideration of the ground rent herinafter reserved that the Lessor should grant and that the Lessee should accept this Lease

NOW THIS DEED made in pursuance of the said Agreement and in consideration of the ground rent hereinafter reserved and the covenants stipulations and conditions hereinafter contained and on the part of the Lessee to be paid performed and observed.

WITNESSETH:- as follows:-

1 THE Lessor hereby demises unto the Lessee ALL THAT Flat being the flat numbered 42, Located on the Second Floor of the Buildings and known as Flat Number 42 Frizley Gardens Frizinghall Bradford West Yorkshire within the Development shown edged Red on the said plan annexed hereto including

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(a) All walls enclosing the Flat (but in the case of any external wall of the Buildings only the interior plaster covering of such wall and in the case of any dividing wall between the Flat and any other flat or flats in the Buildings or between the Flat and the entrance foyer in the Buildings only one half of such wall severed vertically)

(b) The ceilings and floors including the floor structure of the Flat other than any main beams or girders supporting such ceiling or floor structure .

(c) the gas electrical water sanitary and heating apparatus now or hereinafter installed in and belonging exclusively to the Flat and all other Lessor's fixtures and fittings therein

(d) the interior walls and floor of any balcony included in the Flat but excluding the structure thereof

(e) all conduits pipes wires and cables carrying or convecting gas electricity water soil heating television-aerials-leads telephone ventilation and such like carried in the floor screeds ceilings walls or ducts incorporated within the flat and which are used by or for any other flat (whether in common with the Flat hereby demised or otherwise) TOGETHER with the rights easements and privileges specified in the Second Schedule hereto but EXCEPT AND RESERVING as specified in the Third Schedule hereto TO HOLD the Flat and the rights easements and privileges aforesaid (except and reserved as aforesaid) UNTO the Lessee for a term of 999 years from the 30th day of September 1985 paying in advance an annual rent therefore of £25 upon the 30th day of September in each year

2 THE LESSEE so as to bind the Lessee for the time being of the Flat and so that this covenant shall enure for the benefit and protection of the Buildings and other flats therein and any part or parts thereof respectively hereby

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covenants with the Lessor and the Lessees for the time being of the other flats in the Buildings that the Lessee and the persons deriving title under the Lessee will at all times hereafter observe and perform the Regulations set out in the First Schedule hereto and any substituted or additional Regulations made under the terms hereof.

3 THE LESSEE hereby covenants with the Lessor:

(1) To pay the ground rent hereby reserved on the days and in manner aforesaid

(2) From time to time and at all times during the term to pay and discharge all rates taxes assessments and outgoings whatsoever (whether parliamentary parochial local or of any other description) which are now or may hereafter be assessed charged or imposed upon or payable in respect of the Flat or the owner or occupier thereof.

(3) from time to time as often as occasion shall require during the said term at the Lessee's expense well and substantially to renew repair uphold support maintain cleanse amend and keep in good and substantial repair and condition the Flat (damage by fire and other accident against which the Lessor has agreed to insure under the provisions of Clause (5) (vi) hereof only excepted) including keeping in repair and replacing when necessary all glass and the electrical water sanitary and adequate heating apparatus and all other the Lessor's fixtures and fittings and also the tank cylinder and cistern and all conduits pipes wires cables and ducts and any other things installed for the purpose of supplying water (hot and cold) electricity heating telephone television aerial connection or ventilation or for the purpose of draining away water and soil or for allowing the escape of steam or other deleterious matter from the Flat insofar as such conduits pipes wires cables and ducts or other things are installed or used only for the Flat and any other Flat within the Buildings and not also for any other part of the buildings PROVIDED ALWAYS that the Lessee of

Amended under rule 13 of the Land Registration Rules, 1925
For Chief Land Registrar

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any flat (other than a ground floor flat) shall not do any work or repair or renewal to the floor thereof without giving notice to the occupiers of the flat immediately below his flat of his intention so to do stating the details of the work intended to be done so that the occupiers of such lower flat may take such precautions as he may consider necessary for the protection of the ceilings of such lower flat and if any damage shall be caused to such lower flat in the execution of any such work the Lessee shall at his own expense make good the same to the reasonable satisfaction of the Lessee or occupier of such lower flat

(4) in the last three months of the demise (howsoever determined) to paint all the inside of the Flat usually or properly so painted such painting in respect of woodwork to be done with two coats at least of good quality paint and as to walls and ceilings with two coats at least of good quality emulsion paint in colours approved by the Lessor and in a workmanlike manner and also at such times to paper grain varnish cleanse and decorate such portions of the interior of the Flat as are usually so treated.

(5) Not without the previous written consent of the Lessor to make or allow to be made any structural alteration in the plan elevation or appearance of the Flat nor to make any addition thereto nor cut maim alter or injure any of the walls or timbers thereof nor erect or remove any internal partition for the dividing rooms.

(6) at the Lessee's own expense in all respects to obtain all licences approvals planning permissions and other things necessary for the carrying out or making of such alterations or additions to the Flat as the Lessor may by previous consent in writing permit and to comply at the Lessee's own expense with the bye-laws and regulations and other matters prescribed by any competent authority

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either generally or in respect of the specified works involved in such

(7) At all times during the said term at the Lessee's own expense to do and execute all such works as are or may under or by virtue of any Act or Acts of Parliament or bye-law of the Local or other competent Authority for the time being be directed to be done or executed at any time during the term in respect of the Flat whether by the Lessor Lessee or occupier thereof.

(8) to permit the Lessor or its surveyors or agents during reasonable hours in the daytime with or without workmen or others to enter the flat to view the state of repair and condition thereof (and at any time or times during the last seven years before the end or sooner determination of the term hereby granted to take an inventory of the fixtures therein) and of all defects decays and wants of reparation and decoration found and which the Lessee shall be liable to make good under the covenants herein contained and give or leave upon the Flat notice in writing to the Lessee AND that the Lessee will within the period of two calendar months after such notice (or sooner if required) repair and make good the same according to such notice and the covenants herein contained and will permit the Lessor to enter and inspect the same on completion thereof.

(9) that if the Lessee shall make default in the performance of the covenants on the part of the Lessee herein contained for or relating to the repair and decoration of the Flat the Lessee will permit the Lessor (but without prejudice to the right of re-entry hereinafter contained) to enter the Flat and repair and decorate the same at the Lessee's expense in accordance with the said covenant and the expense of such repair and decorations shall be paid by the Lessee to the Lessor but this covenant shall in no way release the Lessee from the Lessee's liability to execute such repairs and decorations.

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(10) to permit the Lessor and the owners lessees or occupiers of adjoining or adjacent flats in the Buildings and their respective Agents and workmen at reasonable hours in the daytime but only after due notice (except in emergency) to enter the Flat to execute repairs or alterations making good or making full compensation to the Lessee for all damage thereby done to the Flat.

(11) forthwith to repair and make good at the Lessee's expense any damage (other than damage covered by the insurance policy effected by the Lessor in accordance with the provisions in that behalf hereinafter contained) to the entranceways entrance halls staircases landings passages and other common parts of the Buildings or to any apparatus or chattels in or about such common parts caused by the Lessee or the lessee's family servants agents invitees or licensees or by any other person under the control of the Lessee in such manner as the Lessor shall direct and to its complete satisfaction in all respects.

(12) during the last seven years of the said term not to assign transfer underlet or part with the possession of the Flat or any part thereof or the fixtures and fittings therein without the previous consent in writing of the Lessor such consent not to be unreasonably withheld in the case of a respectable and financially responsible person not being a corporate body PROVIDED ALWAYS the the Lessee shall not at any time during the term hereby granted assign or underlet or attempt to assign or underlet part only of the Flat.

(13) not to assign or transfer the Flat without the assignment or transfer containing a covenant by the Assignee or Transferee directly with the Lessor to pay the rent and other moneys hereby reserved and made payable and to observe and perform the Lessee's covenants and the Regulations and conditions herein contained and to which this demise is subject or other the Regulations for the time being in force the form of such covenant as aforesaid to be previously approved by the Lessor's Solicitors for the time being whose reasonable fees in

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the matter shall be borne by the Lessee and a duly executed duplicate of the assignment or transfer containing the said covenant shall be delivered to the Lessor's solicitors for retention by the Lessor within fourteen days after the completion thereof AND not to grant or create any underlease or tenancy of the Flat or any part thereof or otherwise part with possession thereof (whether furnished or unfurnished and for whatever period) without the underlease tenancy agreement or other instrument containing an express covenant by the underlessee sub-tenant or licensee with the Lessee to perform and observe the Regulations and conditions herein contained and to which the flat is subject or other Regulations for the time being in force.

(14) that the Lessee will within fourteen days after any assignment transfer underlease tenancy agreement or other dispositions or parting with possession or devolution of or dealing with the flat (otherwise than by will mortgage or charge) produce to the Lessor's Solicitors for registration the document relating thereto (which must conform with the terms of this Lease) and pay to the Lessor's Solicitors a fee of Five Pounds in respect of such registration

(15) to pay all costs and expenses (including legal costs and fees payable to the Lessor's Surveyor) incurred by the Lessors in or in contemplation of any proceedings under Sectons 146 and 147 of the Law of Property Act 1925 in respect of the premises notwithstanding forfeiture is avoided otherwise than by relief granted by the Court and also to pay all costs charges and expenses incurred by the Lessor in relation to the preparation and service of a Schedule of Dilapidations at the expiration or sooner determination of the term hereby granted (including legal costs and fees payable to the Lessor's Surveyor).

(16) that the Lessee will at all times during the said term take all steps reasonably necessary to prevent the bursting overflowing or stopping-up of any tank cylinder cistern bath water-closet basin pipe drain or other sanitary

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heating or water apparatus in the Flat and in particular on any occasions when the Flat is left unoccupied or untenanted and that (with the exceptions of such damage or loss as is covered by the policy or policies of insurance effected by the Lessor in accordance with the provisions in that behalf contained in sub-clause (vi) of Clause 5 of this Lease) the Lessee will at the Lessee's expense make good any damage or loss caused to the Flat or any other flat in any part of the Buildings by reason of any bursting overflowing or stopping up of such water or other apparatus as aforesaid and indemnify and keep indemnified the Lessor and the persons deriving title under the Lessor from and against the costs of making good any such damage or loss as aforesaid and against any claims made by the Lessee or occupier of any other flat in the Building in respect of any such damage.

(17)Not to do or permit or suffer anything which may render any increased or extra premium payable for the insurance of the Flat or other parts of the Buildings or which may render void or voidable any policy of such insurance and to repay to the Lessor all expenses rendered necessary by reason of any breach of this covenant committed by the Lessee.

(18) the Flat so repaired upheld maintained cleansed painted decorated and kept as aforesaid at the expiration or sooner determination of the term quietly to surrender and yield up to the Lessor with all additions and improvements thereto (whether by the Lessor or the Lessee) and all Lessor's fixtures and fittings now in or upon the Flat or which during the last seven years of the term may be affixed or fastened to or upon the same.

4. IT IS HEREBY MUTUALLY COVENANTED by and between each of them the Lessor and the Lessee for themselves and their respective successors in title as follows:-

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(i) on or before the Thirty First day of March One thousand nine hundred and eighty six and on or before the anniversary thereof in every succeeding year during the continuance of the term hereby granted the Lessor or its Managing Agents shall send to the Lessee an account (hereinafter called "the Maintenance Account") showing the Annual Maintenance Cost hereinafter defined for the year ending on the previous Thirty First day of December.

(ii) as from and including the First day of January One Thousand Nine Hundred and Eighty Six the Maintenance Charge shall be an annual sum amounting to one 110th of the Annual Maintenance Cost as hereinafter defined.

(iii) On the first day of each of the following months i.e. December March June and September following the date hereof and upon these days in each succeeding year of the term hereby created the Lessee shall pay to the Lessor such sum as shall have previously been notified to the Lessee by the Lessor or its agents and shall represent a payment on account by the Lessee of the annual maintenance charge hereinafter defined Each such payment shall represent so far as is possible an estimate of 1/4th of the said annual maintenance charge for the year in which each said sum is paid PROVIDED ALWAYS that by no later than the 31st day of March in the year after such payment the Lessor shall serve upon the Lessee details of the actual amount expended by the Lessor as the annual maintenance costs and the proportion thereof due from the Lessee as the Lessee's annual maintenance charge and if such sums shall exceed the amount so paid by the Lessee then the Lessee shall forthwith pay excess to the Lessor provided that if such sum shall be less than the sums previously paid by the Lessee then the lessor shall forthwith pay to the Lessee such excess PROVIDED ALWAYS that in any event the annual rent paid by the Lessee shall be credited to the Lessees account.

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(iv) the Annual Maintenance Cost shall be the total of all sums actually expended by the Lessor during the period to which the relevant Maintenance Account relates in connection with the management and maintenance of the Buildings and in particular but without limiting the generality of the foregoing shall include the following:-

(a) the costs of and incidental to the performance and observance of each and every covenant on the Lessor's part contained in sub-clause (ii) (iii) (iv) (v) and (vi) of Clause 5 of this Lease.

(b) the expenditure involved in connection with the maintenance of any communal television and radio aerial system and the cost of regularly cleaning the outside windows.

(c) the costs of and incidental to compliance by the Lessor with every notice regulation or order of any competent local or other authority in respect of the Buildings or any part or parts thereof.

(d) all fees charges expenses and commissions (but not including fees charges expenses or commissions on or in connection with lettings or sales of any of the flats or other premises comprised in the Buildings or the collection of ground rents payable by any Lessee thereof) payable to any agent or agents whom the Lessor may from time to time employ for managing and maintaining the Buildings

(e) all fees charges and expenses payable to any Solicitor Accountant Surveyor Valuer or Architect or other professional or competent adviser whom the Lessor may from time to time reasonably employ in connection with the mangement and/or maintenance of the Buildings (but not in connection with lettings or sales of any of the flats comprised in the Buildings or the collection of ground rents payable by any Lessee thereof) and in or in connection with enforcing the performance observance and compliance by the Lessee and all other Lessees of flats in the Buildings of their obligations and liabilities under this Clause 4 .

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including the preparation of the Maintenance Account and the collection of Maintenance Charges.

(v) in addition to the items of cost and expenditure mentioned or referred to in sub-clause (iv) of this Clause 4 there shall be included in the Annual Maintenance Cost such sums as the Lessor's Managing Agents or Surveyors shall reasonably consider desirable to be retained by the Lessor by way of a Reserve Fund as reasonable provision for such of the costs expenses outgoings and other matters mentioned or referred to in sub-clause (iv) of this Clause as are not of a regular recurrent nature PROVIDED that the amount standing to the credit of such Reserve Fund and being not then appropriated to meet liabilities actually incurred nor specifically appropriated to meet the cost of periodic expenditure on repairing or redecorating the exterior of the Buildings or the common parts or on replacement of any furniture equipment or apparatus in common parts shall be brought into account by way of deduction in calculating the Annual Maintenance Cost for the year ending on the Thirty First day of ~~March~~ December one Thousand Nine Hundred and Ninety Six and for each successive tenth year of the said term.

Amended under rule 13 of the Land Registration Rules 1925
For Chief Land Registrar

(vi) the Lessor will use its best endeavours to maintain the Annual Maintenance Cost at the lowest reasonable figure consistent with the due performance and observance of its obligations herein as and when the Lessor or its Managing Agents for the time being shall consider such performance and observance to be reasonably necessary but the Lessee shall not be entitled to challenge any Maintenance Account or to object to any item of expenditure therein on the ground that the materials work or service in question might have been provided or performed at a lower cost.

(vii) the Maintenance Account referred to in sub-clause (i) of this Clause 4 shall consist of a copy of the audited Maintenance Account showing the Annual

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Maintenance cost for the year in question.

If the Lessee shall require to examine the original of such audited Maintenance Account he shall be entitled (upon giving reasonable previous written notice to the Lessor's Managing Agents for the time being) to inspect the same at their offices within a period of Twenty Eight days after the despatch to him of the said copy audited Maintenance Account.

5. THE LESSOR hereby covenants with the Lessee as follows:-

(i) that the Lessor will not let any flat which shall be in possession of the Lessor or which may come into its possession by the determination of the Lease of any flat or flats unless it will require every person or persons to whom the Lessor shall hereafter grant a Transfer Conveyance Lease or Tenancy Agreement of any flat or flats to observe and perform the Regulations and will duly obtain any such Transfer Conveyance Lease or Tenancy Agreement the execution by the Grantee Lessee or tenant of a covenant in like terms to Clause 2 of this Lease.

(ii) that the Lessor will maintain repair cleanse repaint redecorate and renew:-

(a) the roofs and gutters pipes conduits and all other the drains and other devices for conveying rainwater from the Buildings.

(b) the main structure of the Buildings including in particular (but not by way of limitation) of the foundations and exterior walls thereof.

(c) the passages staircases external windows landings entrances and all other parts of the Buildings (including the ceilings thereof) enjoyed or used by the Lessee in common with the other Lessees or occupiers of the Buildings.

(d) the water pipes conduits refuse areas ducts sewers drains and electric wires and cables (including television and radio wiring and aerials save and except any that serve on an individual flat) and all other the water sewage drainage heating electric and ventilation installations in under or upon the Buildings and enjoyed or used by the Lessee in common with the other Lessees or occupiers

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of the Buildings but excluding such installations and services as are incorporated in and serve inter alia the Flat

(e) the roadways driveways paths forecourts and grounds of the Buildings (including the boundary walls hedges and fences of and appertaining thereto) provided that the Lessor shall not be responsible (except at the cost of the Lessee) for carrying out any repairs or redecorations which are rendered necessary by reason of any act neglect or default of the Lessee or the Lessee's family servants invitees or licensees.

(iii) that the Lessor will (so far as practicable) keep cleansed reasonably lighted and in a tidy condition the exterior of the windows passages staircases entrance paths forecourts roadways and driveways and all other parts of the Buildings enjoyed or used by the Lessee in common with the other Lessees or occupiers of the Buildings and also keep the gardens and grounds of the Buildings in good order and condition PROVIDED ALWAYS that the Lessor shall not be liable to the Lessee for any failure in or interruption of such services due to circumstances beyond the reasonable control of the Lessor AND PROVIDED FURTHER that the Lessor may alter or modify the services referred to in this sub-clause and the number of the staff and servants referred to in sub-clause (v) of this Clause if by reason of any change of circumstances during the term hereby granted such alteration or modification is reasonably necessary or desirable in the interest of good estate management or for the benefit of the occupiers of the Buildings (iv) that the Lessor will pay and discharge all rate taxes duties assessments charges and outgoings whatsoever whether Parliamentary parochial local or of any other description (if any) which are now or during the said term shall be assessed charged or imposed on or payable in respect of any part or parts of the Buildings enjoyed or used by the Lessee in common with the other Lessees or occupiers of the Buildings.

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(v) That the Lessor will as soon as reasonably practicable having regard to the phasing (and progress of the erection) and demise of the flats engage and employ and discharge the wages and salaries of such staff as in the opinion of the Lessor shall from time to time during the said term be reasonably required for carrying out works of maintenance cleansing repair and other work to the parts of the Buildings used by the Lessee in common with the Lessees or occupiers of the Buildings (including the common roadways paths forecourts driveways and grounds thereof) and for the carrying out of such other duties authorised by the Lessor as are usually performed in blocks of flats with grounds and which (in the opinion of the Lessor) are necessary for the proper maintenance running and management of the flats and parking spaces and grounds of the Buildings.

(vi) that the Lessor will at all times during the said term (unless such insurance shall be vitiated by any act or default of the Lessee or the owner Lessee or occupier of any other flat comprised in the Buildings) insure and keep insured the Buildings (including the Flat) and the Lessor's fixtures and fitting furnishings apparatus and chattels in and about the Buildings to the full replacement value thereof (as from time to time determined by the Lessor's Surveyor) with an insurance office of repute selected by the Lessor against loss or damage by fire and such other risks as are normally covered by a policy of comprehensive insurance including Architect's and Surveyor's fees in connection with reinstatement and against damage occasioned by the bursting or overflowing of water tanks apparatus or pipes (other than damage occasioned whilst the Flat or any other flat in the Building is left unoccupied or untenanted) and also against Third Party Liability and against such other risks as the Lessor may from time to time in its absolute discretion consider it desirable to insure in

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such sums shall be considered by the Lessor's Surveyor to be appropriate and that the Lessor will pay all premiums necessary for the aforesaid purposes within fifteen days after the same becomes due and will whenever reasonably required so to do produce to the Lessee the Policy or policies of such insurance and the receipt for the last premium for the same AND further that in case of destruction or damage to the Buildings (including the Flat) or any part or parts thereof the Lessor will as soon as reasonably practicable expend and lay out all moneys received in respect of such insurance in or towards the repair rebuilding or reinstatement of the Flat or other the part or parts of the Buildings so destroyed or damaged.

(vii) that the Lessor will not part with its interest in the Buildings without obtaining from the grantee or purchaser of such interest or from other persons deriving title under the Lessor a covenant enforceable so far as may be by the Lessee for the time being of the Flat to confirm and comply with the obligations hereinbefore by the Lease imposed on the Lessor and on obtaining such a covenant the Lessor shall cease to be personally liable for such obligations.

6. THE LESSOR hereby further covenants with the Lessee that the Lessee paying the rent hereby reserved and observing and performing all the covenants and conditions herein contained and on the part of the Lessee to be observed and performed shall and may peaceably and quietly possess and enjoy the Flat during the said term without any lawful interruption or disturbance by the Lessor or any person or persons claiming under or in trust for the Lessor.

7 PROVIDED ALWAYS that if the ground rents hereby reserved or any part thereof or any of the further or additional sums set forth or referred to in sub-clauses (3) (9) (11) and (15) of clause 3 and in clause 4 of this Lease shall at any time be unpaid for the space of twenty eight days after the same

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shall have become due (whether the same shall have been legally demanded or not) or in the case of any breach non-performance or non-observance of any of the Lessee's covenants herein contained then and in any of the said cases it shall be lawful for the Lessor (notwithstanding the waiver of any previous to enter into and upon the premises or any part thereof in the name of the whole to repossess the same as its former estate and thereupon the term hereby granted shall absolutely cease and determine but without prejudice to any right of action or remedy of the Lessor in respect of any antecedent breach of any of the covenants on the part of the Lessee herein contained.

8 PROVIDED FURTHER and it is hereby agreed that neither the Lessee nor any other occupant of the Flat shall acquire any right of light or air or any other rights (except as by this Lease expressly granted) over any adjoining adjacent or contiguous land or premises.

9 PROVIDED FURTHER and it is hereby agreed that the Lessor shall not be liable or responsible for any inconvenience injury accident or damage which may at any time be suffered by the Lessee (either personally or in respect of the Flat or any property of the Lessee therein) or by any member of the Lessee's family or any employee servant invitee or licensee of the Lessee and whether by reason of any act neglect or default of the Lessor or any servant of the Lessor or any other Lessee or through any defect in any fixture fitting pipe wire guttering drain cable lift staircase or other thing in or about the Buildings or any part thereof (including the Flat) unless the Lessor shall have been given previous written notice of such defect by the Lessee and shall have failed to remedy the same within a reasonable period PROVIDED THAT in respect of liability to any third party this exclusion shall have effect only in respect of sums in excess of the amount of the insurance effected by the Lessor pursuant to the provisions of Clause 5(vi) hereof AND PROVIDED FURTHER that the Lessor ~~rights of re-entry~~)

As used under rule 13 of the Land Registration Rules, 1925
For Chief Land Registrar

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shall not be liable in respect of any damage or loss to the Flat through the bursting overflowing or stopping-up of any tank cylinder cistern bath water-closet basin pipe drain or other sanitary heating or water apparatus in any part of the Buildings (including the Flat) apart from such damage or loss as is covered by the Policy or policies of insurance effected by the Lessor in accordance with the provision in that behalf contained in sub-clause (vi) of Clause 3 of this Lease.

10. IN this Lease words importing the masculine gender only shall include the feminine gender and words importing the singular number shall include the plural number and vice versa and where there are two or more persons included in the expression "the Lessee" covenants made by the Lessee shall be deemed to be made by such persons jointly and severally.

11. SECTION 196 of the Law of Property Act 1925 (relating to the Service of Notices) shall apply to these presents.

12. IT IS HEREBY CERTIFIED that this transaction does not form part of a larger transaction or of a series of transactions in respect of which the amount or value or the aggregate amount or value of the consideration exceeds £30,000

IN WITNESS whereof the Lessor has caused its Common Seal to be hereunto affixed and the Lessee has set his hand and seal the day and year first before written.

THE FIRST SCHEDULE before referred to:

THE REGULATIONS

1. Not to carry on any profession trade manufacture or business or hold any sale by auction in the Flat or occupy the same or any part thereof or permit the use or occupation of the same or of any part thereof for any unlawful immoral

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noisy or noxious purposes not to do or allow to be done in or upon the Flat or in or about any part of the Buildings any act or thing which may annoy or tend to cause annoyance nuisance damage or danger to the Lessor or any of the Lessees or occupiers of any part of the Buildings or the owners or occupiers of any nearby or adjacent property or which may injure or tend to injure the character thereof for residential purposes but to keep and use the Flat as and for a single private residence.

2. Not to place any writing drawing sign placard advertisement or notice of any description on the windows or the outside of the walls or doors of the Flat or upon any part of the Buildings.

3. Not to collect or accumulate or permit to be in the Flat any offensive or inflammable materials or thing or erect or fit any stove or do or suffer any act or thing which may be rendered invalid any insurance of the Buildings or may cause an increased or extra premium to be or become payable in respect thereof.

4. Not to use or permit to be used in the Flat any piano radio or television set loud-speaker gramophone record-player tape-recorder or any mechanical or other instrument or contrivance of any kind or any washing-machine spin-dryer refridgerator or other machine of any kind in such manner as to cause nuisance or annoyance to the Lessees or occupiers of the other flats nor (in such manner as aforesaid) to practise or permit singing in the Flat.

5. Not to place or suspend or permit to be placed or suspended any excessive weight on or from the floors ceilings of walls of the Flat or set up upon the Flat any machinery engine or other apparatus other then the usual domestic appliances.

6. To clean all the inside of the windows at least once a month.

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7. Not to keep or allow to be kept any animals other than cage birds or fish in the flat and to ensure that any pet kept shall be so controlled as to avoid causing nuisance or annoyance to Lessees or occupiers of other flats.

8. Not to place or suffer to be placed any article or thing in any part of the Buildings the use of which is common to the Lessee and the Lessee or Occupiers of other parts of the Buildings not to do or permit to be done any act or thing whatsoever in or about the Flat or the Buildings which may be or become dangerous or a nuisance or cause scandal or annoyance to the Lessor or any of the other Lessees or occupiers of the Buildings or other buildings in the neighbourhood and in particular not to obstruct or permit or suffer to be obstructed the entranceways staircases landings and passages of the Buildings or the paths forecourts driveways and grounds.

9. No vehicle belonging to the Lessee or to any member of the Lessee's family or to persons visiting the Lessee at the Flat or to any persons shall be parked upon the paths forecourts or driveways or any part of the Buildings in such manner as to cause obstructions or nuisance to the Lessees or occupiers of other flats or to the Lessees

10. The Lessee when using the common parts of the Buildings shall at all times do so as quietly as possible and in particular between the hours of 11.00p.m. and 7.00a.m. and during those hours shall take special care quietly to close the doors of the Lessee's flat and the entrance doors of the block of the Buildings in which the Lessees' flat is situated and shall not at any time cause any disturbance or annoyance to the Lessees or occupiers of other flats.

11. Not to shake or allow to be shaken or beat on any mats or carpets outside the Flat and not to throw or allow to be thrown anything out of the windows.

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12. Not to permit any laundry to be hung or spread out in any part of the curtilage or grounds of the Buildings or from any window or balcony or other exterior part of the Flat nor any other place except such drying area as shall be specified by the Lessor nor permit to be placed any flower pot or other article on any exterior windowsill.

13. To deposit rubbish and refuse only in the refuse container to be provided by the Lessee for that purpose and to be kept in the position specified by the Lessor.

14. Not to allow any person or child under the Lessee's control to loiter or play in the entranceways staircases landings passages paths forecourts and driveways of the Buildings so as to be a nuisance or annoyance to the Lessor or to Lessees or occupiers of other flats or the users of the parking spaces.

15. Not to hold or permit to be held any political or religious meeting in the Flat or any part of the Buildings not to use the same for the giving of dancing music or singing lessons or for the practice of dancing music or singing.

16. Not to fix any radio or television aerial to any part of the exterior of the Flat or of the Buildings Provided Always that the Lessee shall be entitled to use the radio and television aerial system (if any) installed in the Buildings

17. To arrange at the Lessee's own cost for the supression of all electrical equipment used by the Lessee at the Flat so as to prevent interference with radio and television reception in other Flats.

18. Not to permit or suffer any wastage or overflow of water at the Flat nor to permit or suffer any water or other liquid to soak through the floors

19. Not to permit or suffer dirt rubbish rags or other refuse to be introduced into the communal waste or soil pipes serving the flat and other flats in the Buildings in such a way as to cause a blockage of such pipes.

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20. Not to use any part of the Buildings including the grounds thereof in such manner as to cause annoyance nuisance injury damage or disturbance to the Lessor or the Lessees or occupiers of other parts of the Buildings

21. To keep all windows of the Flat suitably curtained.

22. To keep the floors (other than the kitchen floor) of the Flat covered with carpet and underfelt or with other effective sound-deadening floor-covering material .

23.To comply with all matters mentioned in the documents of the Lessors Title

24. To park quietly upon any car parking space or garage and especially between the hours of 11.p.m. and 7 a.m. inclusively and not noisily shut car doors.

25. Not to park on the car parking spaces or in the garage hereby demised any commercial vehicle having an unladen weight greater than 30 cwt.

26. The Lessor reserves the right to make such other rules and regulations from time to time (either in addition to or by way of variation of or substitution for these rules and regulations or any of them) as the Lessor may deem necessary or expedient for the management care and cleanliness of the Buildings and for securing the safety comfort and convenience of all the occupiers of and visitors to flats comprised in the Buildings and any such other rules and regulations as aforesaid shall be deemed to be incorporated herein.

THE SECOND SCHEDULE

above referred to:

Rights easements and privileges granted to the Lessee

1. The right (in common with the Lessor and all persons deriving title under or authorised by the Lessor and the Lessees for the time being of the other flats in the Buildings and all other persons now or at any time hereafter having the like right) for the Lessee his servants and licensees to use in accordance with

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the Regulations and with or without motor vehicles of any kind the paths forecourts garden areas corridors stairways and driveways comprised in the Buildings and also to use the entranceway in the block of the Buildings in which the Flat hereby demised is situated

2. The right of passage and running of electricity water heating television-aerial-lead telephone cable ventilation ducts sewage soil and surface water from and to the Flat through the pipes wires conduits and drains in or under or upon the Buildings or the paths forecourts driveways and grounds or any part thereof with power for the Lessee with servants workmen and others at all reasonable times on giving reasonable notice (except in emergency) to enter into and upon adjoining or adjacent flats or parking spaces in the part of the Buildings in which the Flat is situated for the purpose of inspecting cleansing maintaining repairing or renewing any pipes wires conduits and drains which exclusively serve the electrical water heating and sanitary apparatus now or hereafter installed in and belonging to the Flat the Lessee or other the person or persons exercising such power forthwith making good any damage caused thereby.

3. The right of subjacent and lateral support of the Flat and to shelter and protection from those parts of the Buildings not hereby demised from the site thereof together with all other rights and easements or quasi easements and quasi-rights enjoyed by the Premises at the date hereof over under or in respect of any other part of the Buildings including rights for the Lessee with servants workmen and others at all reasonable times on giving reasonable notice (except in emergency) of access to and entry upon adjoining or adjacent flats or parking spaces in the part of the buildings in which the flat is situated for the purpose of performing any obligation of the Lessee under the covenants on the part of the Lessee contained in this Lease (where such access and entry shall be necessary for the performance of such obligation) the Lessee or other ~~parking spaces in the part of the Buildings in which the Flat is situated for~~

Approved : under rule 13 of the
Land Registration Rules, 1925
H.M. Chief Land Registrar

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person or persons exercising such rights doing thereby as little damage as possible to the adjoining or adjacent flat or flats or other the part or parts of the Buildings so entered upon and forthwith making good full compensation for any damage done.

4. The benefit (in common with the Lessor and the persons entitled thereto) of every covenant or agreement entered into by the Lessee or occupier of every other Flat in the Buildings with the Lessor for the performance and observance of the Regulations applicable thereto.

5. The right in common with the owners and occupiers of the other flats to make reasonable use of the common parking spaces and common garden areas within the Buildings.

All the rights easements and privileges specified in this Second Schedule are subject to and conditional upon the Lessee contributing and paying as provided in Clause 4 of this Lease.

THE THIRD SCHEDULE before referred to:-

Exceptions and Reservations.

1. There is excepted and reserved out of this demise unto the Lessor and the persons deriving title under the Lessor and the Lessee or occupiers for the time being of the other flats and parking spaces in the Buildings and all other persons authorised by the Lessor:-

(A) the right of passage and running of gas electricity water heating television-aerial-lead telephone cables ventilation ducts sewage soil and surface water from and to the parts of the Buildings not hereby demised through the pipes wires conduits drains and gutters which now are or may at any time hereafter be in or under or passing through the Flat with power for the Lessor its servants and workmen at all reasonable times on giving reasonable notice

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(except in emergency) to enter the Flat for the purpose of inspecting cleansing maintaining repairing renewing or altering the said pipes wires conduits drains or gutters the Lessor or other the person or persons exercising such power making good any damage caused thereby

(B) the right to subjacent and lateral support by the Flat and to shelter and protection by the Flat for the other part of the Buildings in which the Flat is situated together with all other rights and easements or quasi-rights and quasi-easements enjoyed by the Lessor in respect of the Buildings or by the Lessee of any other flat or parking spaces in the Buildings over or in respect of the Flat including the rights of such other Lessee as aforesaid of access to and entry on the Flat at all reasonable times on giving reasonable notice (except in emergency) for the purpose of performing any obligations under the covenants contained in any lease or underlease of any other flat or parking spaces for the time being subsisting (where such access and entry shall be necessary for the performance of such obligation) person exercising such rights doing thereby as little damage as possible.

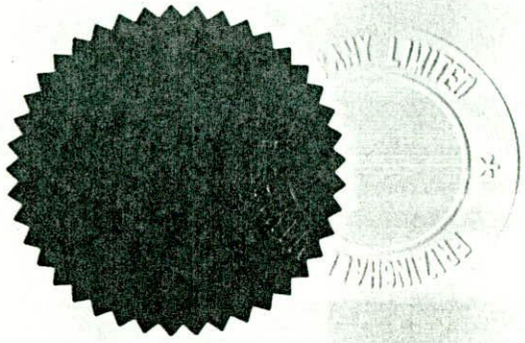
(C) the full and free right of entry on the Flat for the Lessor and its Agents with or without workmen and others at all reasonable times on giving reasonable notice (except in emergency) for the purpose of performing any of the Lessor's obligations under this Lease or carrying out any other work to the Buildings doing thereby as little damage to the demised premises as may be and forthwith making good or making full compensation for any damage done.

(D) the full and free right and liberty of the Lessor the Lessor's Managing Agents and all persons authorised by it or them for all purposes necessary for the due performance of the Managing Agent's duties to pass and repass without obstruction over and along the roadways paths forecourts driveways and grounds of the Buildings with or without private motor vehicles or appliances and also

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over and along the common entranceway entrance halls staircases landings passages and other common parts of all blocks of Flats comprised in the Buildings

THE COMMON SEAL of FRIZINGHALL MANAGEMENT)
COMPANY LIMITED was hereunto affixed in)
the presence of:-)



A.S.P. Director

N. Llewellyn Secretary

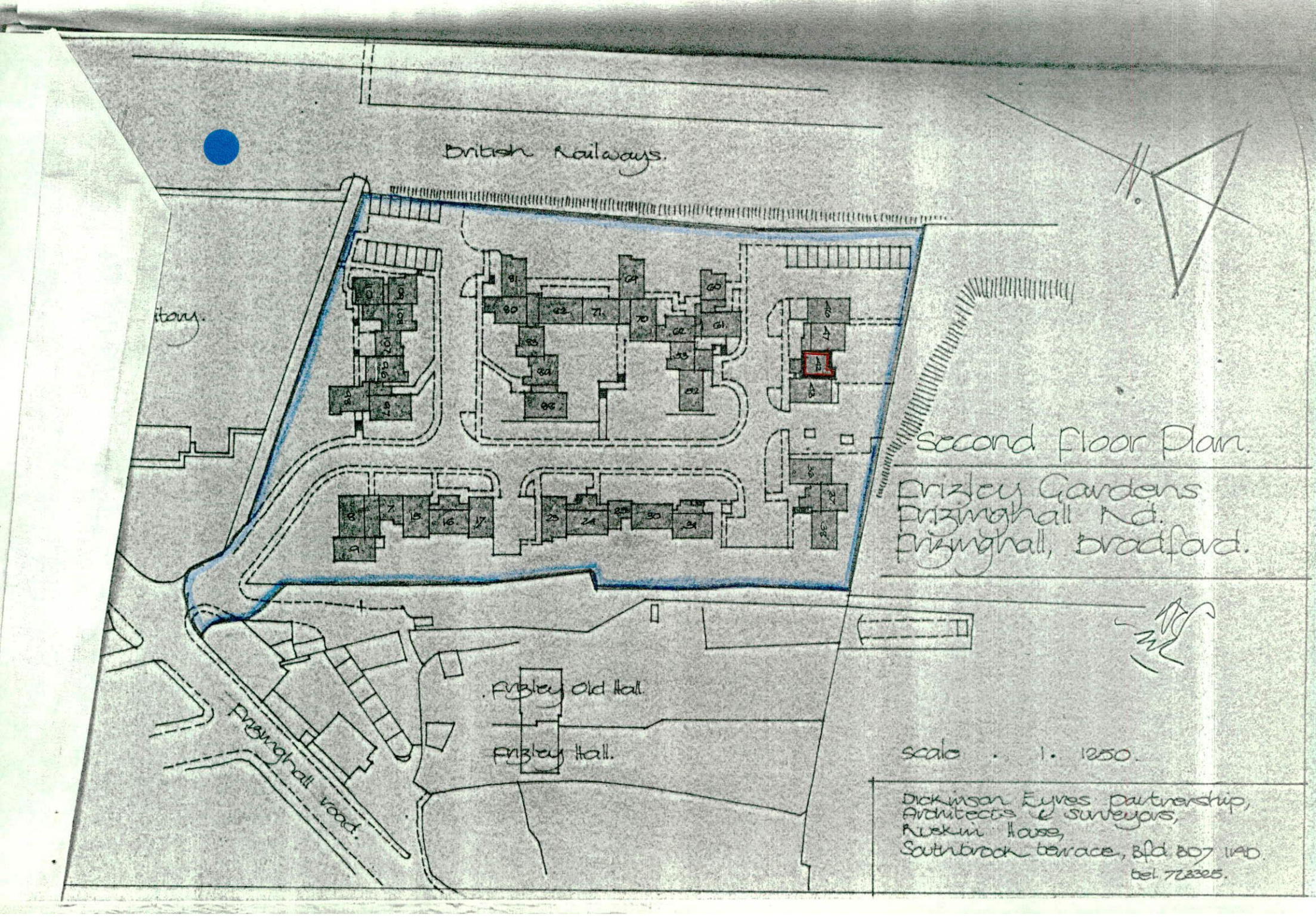
THE COMMON SEAL of BRADFORD & FRIZINGHALL)
HOUSING SOCIETY LIMITED was hereunto)
affixed in the presence of:-)

Chairman

Secretary

Member of Committee

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Lloyd & Whyte Community Broking

OneSearch Express

OneSearch Express (Auction)

Landmark Estate Agency Services
Unit 3-5 Willow Mill
Fell View
Caton
Lancaster

Covered Property Address:	42 Frizley Gardens Bradford BD9 4LZ

Date:	27/10/2026
Your Ref:	Searches/BD94LZ/WYK352313
Report No:	07233386
Client Ref:	Searches/BD94LZ/WYK352313
Policy No:	401811
Insured Persons:	-
Lender:	-

Your Express policy has now been instructed.

Please find enclosed your data report and policy document, which you should read to ensure that you fully understand the terms and conditions within.

How to claim
If you need to make a claim, please contact the legal adviser who arranged the policy for you; or you can write to Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting your policy number or telephone 0800 158 2236.

OneSearch

2nd Floor, Skypark 1, 8 Elliot Place, Glasgow, G3 8EP

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PROTECTING YOU for 25 YEARS

OneSearch

Express Data Report

Important Note

This report provides supplementary data to complement your policy, and contains real-time Local Enquiries information captured by our in-house data team.

About This Report

Purpose
Express Data Report

Property:
42 Frizley Gardens
Bradford
BD9 4LZ

Bradford City Metro District Council
Local Authority Code: 4705

Policy Number
401811

Your Reference:
Searches/BD94LZ/WYK352313

Prepared by:
mdocherty

Invoice Number:
E26656883

Date:
27/10/2026

Planning Designations and Proposals	**Identified**
Planning Permissions	**No**
Nearby Road Schemes	**Identified**
Nearby Railway Schemes	**Identified**
Traffic Schemes	**No**

If you require any further information, or if you would like to order any additional recommended searches or insurances, please do not hesitate to contact our Customer Service Team on:

0800 052 0117 **cs@onesearchdirect.co.uk**

OneSearch

2nd Floor, Skypark 1, 8 Elliot Place, Glasgow, G3 8EP

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Planning Designations and Proposals

What designations of land use for the property or the area, and what specific proposals for the property, are contained in any existing or proposed development plan?	See details below	
Borough Boundary	-	-
Local Plans	Borough Boundary	
Bradford District Replacement Udp Adopted	Adopted	31/10/2005
Local Plan Policy	Constituency Boundaries	
Local Plan Policy	Borough Boundary	
Core Strategy	Submission Draft	12/12/2014
Local Plans	Waste Management Core Strategy - Area of Search	
Local Plans	Urban Regeneration and Renewal Priority Areas	
Local Plans	Regional City	
Local Plans	Aerodrome Safeguarding Area	
Local Plans	ZONE Bii 7km boundary - mitigation zone	
Local Plans	Coal MSA	

Informative
This reply reflects the Policies or Proposals in any existing adopted Development Plan and in any formally proposed Alteration or Replacement Plan, but does not include Policies contained in Planning Guidance Notes or Supplementary Planning documents. Further enquiries should be made to the Loca Authority (refer to Service Contact Details Sheet).

Planning Decisions and Pending Applications

Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications:-

(a)	**Planning Permissions**	**None**
(b)	**Listed Building Consents**	**None**
(c)	**Conservation Area Consents**	**None**
(d)	**Certificate of Lawfulness of Existing Use or Development**	**None**
(e)	**Certificate of Lawfulness of Proposed Use or Development**	**None**
(f)	**A Certificate of Lawfulness of Proposed Works for Listed Buildings**	**None**
(g)	**A Heritage Partnership Agreement**	**None**
(h)	**A Listed Building Consent Order**	**None**
(i)	**A Local Listed Building Consent Order**	**None**

Informative
The Local Authority's computerised records of planning documents do not extend back before 27/10/2011 and replies will only cover the period since that date. If earlier history is required, please contact the Planning Department - refer to search information sheet for contact details

Land Required for Public Purposes

Is the property included in land required for public purposes?	**No**

Land to be Acquired for Road Works

Is the property included in land to be acquired for road works?	**No**

Nearby Road Schemes

Is the property (or will it be) within 200 metres of any of the following?	Yes

(a) The centre line of a new trunk road or special road specified in any order, draft order or scheme;
(b) The centre line of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;
(c) The outer limits of construction works for a proposed alteration or improvement to an existing road, involving-
  i) Construction of a roundabout (other than a mini-roundabout); or
  ii) Widening by construction of one or more additional traffic lanes;
(d) The outer limits of-
  i) Construction of a new road to be built by a local authority
  ii) An approved alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; or
  iii) Construction of a roundabout (other than a mini-roundabout) or widening by construction of one or more additional traffic lanes
(e) The centre line of the proposed route of a new road under proposals published for public consultation; or
(f) The outer limits of-
  i) Construction of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;
  ii) Construction of a roundabout (other than a mini-roundabout); or
  iii) Widening by construction of one or more additional traffic lanes, under proposals published for public consultation?

Scheme Name	Proposal	Distance to Subjects (metres)
Junction and Highway Improvements	Junction and Highway Improvements	60

Informative
A mini roundabout is a roundabout having a one way circulatory carriageway around a flush or slightly raised circular marking less than 4 metres in diameter and with or without flared approaches.

Nearby Railway Schemes

Is the property (or will it be) within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail?	No

Informative
Please refer to Service Contact Details Sheet for contact details relating to relevant rail schemes.

Are there any proposals for a railway, tramway, light railway or monorail within the Local Authority's boundary?	Yes

Scheme Type	Proposal
Proposed Tram - Train Route	Proposed Tram - Train Route

Informative
Please refer to Service Contact Details Sheet for contact details relating to relevant rail schemes.

Traffic Schemes

Has a local authority approved but not yet implemented any of the following for the roads, footways and footpaths which are named in Boxes B and C and are within 200 metres of the boundaries of the property:	**No**
(a) Permanent stopping up or diversion; (b) Waiting or loading restrictions (c) One way driving (d) Prohibition of driving (e) Pedestrianisation (f) Vehicle width or weight restrictions (g) Traffic calming works including road humps (h) Residents parking controls (i) Minor road widening or improvement (j) Pedestrian crossings (k) Cycle tracks; or (l) Bridge building?	
Informative *In some circumstances, road closures can be obtained by third parties from magistrate's courts, or can be made by the Secretary of State for Transport without involving the local authority.*	
Informative *This enquiry is designed to reveal matters that are yet to be implemented and could not therefore be ascertained by a visual inspection. Schemes that have been, or are currently being implemented will not be referred to in answer to this enquiry.*	

Outstanding Notices

Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this schedule:-	**No**
(a) Building Works; (b) Environment; (c) Health and Safety; (d) Housing; (e) Highways; or (f) Public health? (g) Flood and coastal erosion risk management	

Contravention of Building Regulations

Has a local authority authorised in relation to the property any proceedings for the contravention of any provisions contained in building regulations	**No**

Notices, Orders, Directions and Proceedings under Planning Acts

Do any of the following subsist in relation to the property, or has a local authority decided to issue, serve, make or commence any of the following:-	
(a) Enforcement Notice	**No**
(b) Stop Notice	**No**
(c) Listed Building Enforcement Notice	**No**
(d) Breach of Condition Notice	**No**
(e) Planning Contravention Notice	**No**

(f) Other Notice Relating to Breach of Planning Control	**No**
(g) Listed Buildings Repair Notice	**No**
(h) In the case of a listed building deliberately allowed to fall into disrepair, a compulsory purchase order with a direction for minimum compensation	**No**
(i) A Building Preservation Notice	**No**
(j) A Direction Restricting Permitted Development	**No**
(k) An Order Revoking or Modifying Permission	**No**
(l) An Order Requiring Discontinuance of Use or Alteration or Removal of Buildings or Works	**No**
(m) Tree Preservation Order	**No**
(n) Proceedings to Enforce a Planning Agreement or Planning Contribution	**No**

Community Infrastructure Levy (CIL)

Is there a CIL charging schedule?	**Yes**

Type of Development - Charging Schedule CIL Charging Rates (per sq. m)
Residential - Zone 1 (C3)1 £100
Residential - Zone 2 (C3)1 £50
Residential - Zone 3 (C3)1 £20
Residential - Zone 4 (C3) £0
Retail warehousing2 - Central Bradford £85
Large Supermarket (>2000 sq m) £50
All other uses not cited above £0
1 Excludes specialist older persons' housing (also known as Sheltered/Retirement/Extra Care) defined as residential units which are sold with an age restriction typically to the over 50s/55s with design features, communal facilities and support available to enable self-care and independent living.
2 Retail warehouses are usually large stores specialising in the sale of household goods (such as carpets, furniture and electrical goods), DIY items and other ranges of goods. They can be stand-alone units, but ar also often developed as part of retail parks. In either case, they are usually located outside of existing town centres and cater mainly for car-borne customers. As such, they usually have large adjacent, dedicated surface parking.

Conservation Areas

Do the following apply in relation to the property:-	**No**
a) The making of the area a Conservation Area before 31st August 1974; or b) An unimplemented resolution to designate the area a Conservation Area?	

Compulsory Purchase

Has any enforceable order or decision been made to compulsorily purchase or acquire the property?	**No**

Radon Gas

Do records indicate that the property is in a "Radon Affected Area" as identified by Public Health England or Public Health Wales?	No

No. The property is in an area where 0-1% of homes are estimated to be at or above the Action Level.

Informative

"Radon Affected Area" means a part of the country with a 1% probability or more of present or future homes being above the Action Level. Such areas are designated by Public Health England which also advises Government on the numerical value of the "Radon Action Level" (the recommended maximum radon concentration for present homes expressed as an annual average concentration in the home. Radon concentrations above the Action Level should be reduced below it and become as low as reasonably practicable).

The areas are identified from radiological evidence and are periodically reviewed by Public Health England. Existing homes in Affected Areas should have radon measurements. The present owner should say whether the radon concentration has been measured in the property; whether the result was at or above the Action Level and if so whether remedial measures were installed and whether the radon concentration was re-tested to assess the effectiveness of the remedy.

Radon preventative measures are required for new buildings in higher risk areas. For new properties the builder and/or the owners of properties built after 1988 should say whether protective measures were incorporated in the construction of the property.

Further information on radon, including an indicative version of the Radon Affected Areas map, the associated health risks and common questions and answers is available from Public Health England Rador Survey Centre of Radiation website (http://ukradon.org/). Alternatively information can be requested from Public Health England on 01235 822622 or by writing to Radon Survey, Centre for Radiation, Chemical and Environmental Hazards, Chilton, Didcot, Oxon, OX11 0RQ.

Assets of Community Value

(a) Has the property been nominated as an asset of community value? If so:-	No
(i) Is it listed as an asset of community value?	No
(ii) Was it excluded and placed on the "nominated but not listed" list?	No
(iii) Has the listing expired?	No
(iv) Is the Local Authority reviewing or proposing to renew the listing?	No
(v) Are there any subsisting appeals against the listing?	No
(b) If the property is listed: (i) Has the Local Authority decided to apply to the Land Registry for an entry or cancellation of a restriction in respect of listed land affecting the property?	No
(ii) Has the Local Authority received a notice of disposal?	No
(iii) Has any community interest group requested to be treated as a bidder?	No

Service Contact Details

Bradford City Metro District Council

City Hall
Bradford
BD1 1HY

Bradford Planning Department

Bradford City Metropolitan District Council
Transportation & Planning Department 3rd Floor
Jacobs Well
Bradford
BD1 5RW
01274 754605

UK Health Security Agency

UK Health Security Agency
10 South Colonnade
London
E14 4PU

020 7654 8000

enquiries@ukhsa.gov.uk

Crossrail

8 Cavell Mews
Flitwick
Bedford
MK45 1GT

0345 602 3813

helpdesk@crossrail.co.uk

HS2

28 Larch Road
Dartford
DA1 2LF

020 7944 4908

HS2enquiries@hs2.org.u

Yorkshire Water

West Yorkshire Water
552 Halifax Road
Buttershaw
Bradford
BD6 2NA
01294 542 635

Notes

The Search Company

1. This data report was prepared and carried out by OneSearch Direct Limited, (Company number SC230285), 2nd Floor, Skypark SP1, 8 Elliot Place, Glasgow G3 8EP (referred to in these Notes as "OneSearch").

2. ONESEARCH Direct Limited is a limited company registered in Scotland.

3. OneSearch maintain contractual relationships with various persons involved in the conveyancing process in the U OneSearch will disclose on the data report any personal or business relationship which it has with any person involved in the sale of the property who is identified at the point of ordering the report. OneSearch cannot accept any liability for failing to disclose a relationship where the involvement of a person in the transaction was not made known to it at the time of ordering the report.

Terms for Preparation of Report

4. This data report does not consider whether all necessary consents have been obtained. Purchasing agents are advised to obtain the necessary documentation from the vendors.

5. The information in this data report has been prepared following a search of (a) publicly available property related information held by the relevant local authority; and (b) property related information derived from the relevant loca authority held by OneSearch. The name and address of the relevant local authority is **Bradford City Metro Distri Council at City Hall, Bradford, West Yorkshire, BD1 1HY.** The address of OneSearch is set out in paragraph 1 above in this Notes section. Copies of relevant documents held by the relevant local authority can be obtained by contacting the relevant local authority at the said address. Fees and contact information for obtaining copies of such documents are available on request by contacting OneSearch on 0800 052 0117 or by e-mailing cs@onesearchdirect.co.uk The searches from which this data report was prepared were completed on the date this report was issued (the said date of issue being the date stated on page 1 of the report.)

Scope of Area Searched

6. Local Plan policies, proposals and recommendations: only those which apply directly to the property of the report are disclosed.
7. Planning applications on the property only have been searched. The minimum search period is 10 years.

Legal Issues

8. The data report has been prepared with reasonable care and skill by staff trained and employed by OneSearch.

Queries

9. Any queries or complaints regarding the content of the data report; the manner in which the report was prepared o completed; or the service provided by staff of OneSearch should be submitted in the first instance to the Customer Services Department by telephone on 0800 052 0117 or by emailing cs@onesearchdirect.co.uk. Claims may also be made under the relevant insurance. (See also under Liability and Insurance below.)

Liability and Insurance

10. This search is protected by Professional Indemnity Insurance arranged by Tokio Marine HCC, the limit of which is £10,000,000. This indemnity also provides cover for errors and omissions in local authority and water company data/records which are used to compile our search reports. The search further benefits from 6 years run-off.
11. If the insurance company goes out of business, compensation may be available from the Financial Services Compensation Scheme (FSCS). The Financial Ombudsman Service may also provide help in resolving disputes involving insurance companies.

NO SEARCH INDEMNITY (BLOCK) FOR USE AT AUCTION

ISSUED BY
STEWART TITLE LIMITED

NO SEARCH INDEMNITY (BLOCK) FOR USE AT AUCTION
INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Stewart Title Limited
Stewart Title Limited is a title insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 2770166. Registered office address: 11 Haymarket, London SW1Y 4BP

Complete pre-contractual and contractual information on this policy is provided in other documents

WHAT IS THIS TYPE OF INSURANCE?

No Search Indemnity (Block) for use at Auction

WHAT IS INSURED?

- ✓ The defect as described in the Defect section of the Policy Schedule which arises from the way you acquired your interest in the Property at auction and your use and ownership of the Property as described in the Policy Schedule.
- ✓ In the event the Property is affected by an adverse entry that would have been revealed on the Policy Date if a local search had been obtained on the Policy Date ("Claim") then we will, subject to your compliance with the terms and conditions of this policy, pay under this policy for those losses and costs which are set out in the Cover section of the Policy Schedule.

WHAT IS NOT INSURED?

- Any amount higher than the Limit of Indemnity under the Policy Schedule.
- All matters set out under the Exclusions section of the Policy Schedule.
- Any claim made either by you and/or a third party against you which is not set out in the Cover section of the Policy Schedule.

ARE THERE ANY RESTRICTIONS ON COVER?

- ! In deciding to accept this policy in exchange for the premium and in setting the terms and premium, we have relied on the information given by you (or anyone acting on your behalf). You must ensure that, when answering any questions asked by us, any information provided is accurate and complete.
- ! If you deliberately or recklessly provide us with false or misleading information, we may treat this policy as if it never existed and decline all claims. If you provide us with false or misleading information carelessly, we may:
    - treat this Policy as if it had never existed, and refuse to pay all claims and return the premium paid. However, we may only do so if we would not otherwise have provided you with insurance cover at all;
    - amend the terms of this policy, and apply the amended terms as if they were already in place, if a Claim has been adversely affected by your carelessness;
    - reduce the amount we will pay on a Claim in the proportion the premium you paid bears to the premium we would have charged for this policy; or
    - take a similar proportionate action.
- ! We, or anyone acting on our behalf, will write to you if we intend to treat this policy as if it had never existed, or amend the terms of this policy.
- ! If you become aware that the information given to us is inaccurate, you must inform us as soon as practicable.

WHERE AM I COVERED?

This policy covers you for the Property specified in the Policy Schedule.

WHAT ARE MY OBLIGATIONS?

- You, or anyone acting on your behalf, must not:
  - disclose the existence of this policy to any third party other than prospective purchasers, lenders, lessees and their legal advisers without our prior written consent
  - take or fail to take action which results in a Claim as this may prejudice your position and void this policy
  - take any steps to settle a Claim without our prior written consent.
- On becoming aware of any potential or actual Claim, you will:
  - provide written notice and details to us at our registered office address immediately of all known facts including all communications, correspondence and all court documents.
  - not admit any liability whatsoever or take steps to compromise or settle the Claim, without our written consent.
  - provide all information and assistance that we and/or any party professional or otherwise acting on our behalf requires at your own expense doing everything reasonably practicable with our prior written consent to minimise any loss.
- You will not make any
  - admission, promise of payment or indemnity
  - application to a court, Upper Tribunal (Land Chamber) or the Land Registry without our written consent

WHEN AND HOW DO I PAY?

You do not make any payments to us directly. Your professional advisors who arranged and recommended the cover to you will tell you how and when to pay.

WHEN DOES THE COVER START AND END?

Your cover will begin on the Policy Date which is set out in the Policy Schedule. The dates of cover are specified on the Policy Schedule.

HOW DO I CANCEL THE CONTRACT?

This policy can be cancelled by contacting us within 14 days of the Policy Date, provided all interested parties (such as lenders holding a mortgage or charge on the Property) consent to cancellation. If you wish to cancel this policy, please write (quoting your policy number) to 'The Underwriting Manager' at our registered address or email to Quotes@stewart.com.

We may at our discretion charge you for the time that you have been on cover including Insurance Premium Tax.

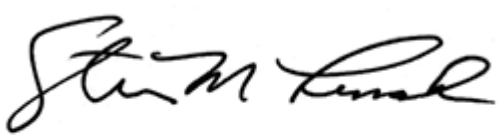
Any refund of premium will be made to the party who paid the premium.

BASIS OF COVER

The Insured has paid or agreed to pay the Premium for this indemnity cover.

The Insured agrees to comply with the terms and conditions of the policy. Failure by the Insured to comply can lead to invalidation of the policy in whole or in part or reduce the amount of any Claim subsequently made.

Signed for and on behalf of Stewart Title Limited



Steven Lessack
CEO, Stewart Title Limited

Authorised Signatory

POLICY SCHEDULE

POLICY NUMBER 401811	PROPERTY Each property which is noted on the bordereau
POLICY DATE As referred to on the bordereau per Property	LIMIT OF INDEMNITY See Additional Policy Clause(s) section below
POLICY TERM In Perpetuity from the Policy Date	PREMIUM See Additional Policy Clause(s) section below

THE INSURED

The successful bidder purchasing the Property by Public Auction at the Policy Date and any bank, building society or other similar lending institution holding a mortgage or charge on the Property after the Policy Date

THE INSURER

STEWART TITLE LIMITED - (Company Reg 2770166), 11 Haymarket, London SW1Y 4BP

THE DEFECT

Up to date searches namely:

1. a search of the local land charges register of the relevant local authority under Form LLC1 and/or
2. an enquiry of the local authority under Form CON29 part (O) and/or part (R) and/or
3. an enquiry of the water and/or sewerage undertaker for the area in which the Property is situated, under Form CON29(DW) and/or
4. a Cheshire Salt Search or other mining/minerals report suitable to the area where the Property is located and/or

5. a local highway search

6. a search of the Record of Ascertainments and/or any other chancel repair liability search

have not been requested on or before the Policy Date ("Searches"). The Property may be subject to matter(s) that materially affect the market value of the Property or to a potential liability to contribute towards the cost of repair to a church chancel which would have been revealed in the results of the Searches had they been requested on or before the Policy Date ("Adverse Entry")

INSURED USE

Continued use of the Property as a single owner occupied or a single investment residential dwelling or flat as in existence at the Policy Date

EXCLUSION(S)

Any Claim arising from or relating to:

1. any Adverse Entry revealed in any searches made available to the Insured or anyone acting on the Insured's behalf prior to the Policy Date
2. consequential loss
3. environmental or contamination matters (including but not limited to the Environmental Protection Act 1990)
4. subsidence

5. the Insured or any other party has made an application to the Land Registry for the registration of a Chancel Repair Liability under the Land Registration Act 2002.

6. the costs of repair to any area of a church other than the Chancel or the costs of any improvements to a church

7. any loss or damage to the chancel recoverable under a material damage buildings insurance policy held by the relevant Parochial Church Council or the Representative Body of the Church of Wales

Any Claim arising from any information directly or indirectly supplied to the Insured and/or relied upon by the Insured in any Data Search provided by Onesearch Direct Limited simultaneously with the coverage commencing under this policy.

Any Claim arising where the Property is known on the Policy Date to be subject to a definite liability to contribute towards the cost of repair to a church chancel

ADDITIONAL POLICY CLAUSE(S)

WARRANTY

It is warranted by the Insured that as at the Policy Date neither the Insured nor their legal representative has actual knowledge of any matter which may give rise to a Claim.

ASSUMPTIONS

The Property has been used as a single residential dwelling or flat for at least the last 12 months and this use will continue

The Insured and/or those acting on behalf of the Insured are not aware of anything relating to the Property (including any information provided by third parties involved in the purchase of the Property), that may give rise to an adverse entry appearing in a search

Property Information Forms and/or Enquiries before contract will be completed prior to the Auction and/or completion.

No material adverse statements were made by any third party at the Public Auction itself where the Insured was the successful bidder for the Property.

Cover is required where no application for a Chancel “screening” search or full search of the Records of Ascertainment has been carried out which may have revealed a potential chancel liability affecting the Property

The Title to the Property contains no reference to a chancel repair liability applying and the current owner is not aware of a chancel repair liability applying

There have been no chancel repair demands received or made and no enquiries exchanged with the church authorities relating to the chancel repair liability

LIMIT OF INDEMNITY (Up to £ per Property)	PREMIUM (£ inclusive of I.P.T)
£1,500,000.00	£54.00

This policy document and the bordereau form the basis of the Insured's policy, and the contract between the Insured and the Insurer. Please read the documents and keep them safe.

COVER

In the event there is an Adverse Entry affecting the Property on the Policy Date directly arising from the Searches not having been requested on the Policy Date which materially affects the market value of the Property as detailed in the Defect ("Claim") the Insurer will indemnify the Insured against:

a. The cost of remedying the Adverse Entry (including but not limited to the provision of a further indemnity policy to cover the specific risk(s) revealed by the Adverse Entry) and/or any sums paid pursuant to any voluntary settlement or compromise of a Claim with the prior written consent of the Insurer or any final order, decision, judgment or permanent injunction awarded against the Insured to free the Property from the Claim
b. Reduction in the market value of the Property used in accordance with the Insured Use the market value being the average of the estimates of two independent Valuers of the market value of the Property as defined from time to time in the guidelines issued by the Royal Institution of Chartered Surveyors at the date of a final order, decision, judgment or permanent injunction awarded against the Insured, or where the Insurer otherwise accepts liability, and being the difference between the market value of the Property as at the Policy Date on the assumption the Adverse Entry is unenforceable and the market value of the Property as at the Policy Date to the extent the Adverse Entry is held to be enforceable
c. Any shortfall in the amount required to discharge the outstanding debt under the mortgage or charge where the Insured is a mortgagee and exercises its rights under the mortgage or charge, or where the Insurer otherwise accepts liability.
d. Any damages or compensation (including costs and expenses) awarded against the Insured in any proceedings brought against the Insured or agreed in any voluntary settlement or compromise of a Claim with the prior written consent of the Insurer
e. All other costs and expenses incurred by the Insured with the prior written consent of the Insurer including the costs of the Insurer in defending or settling the Claim on the Insured's behalf

GENERAL PROVISIONS

a. Any act or omission by the Insured, or anyone acting on the Insured's behalf, which in whole or in part induces a Claim under the policy may prejudice the Insured's position and could invalidate the policy in whole or in part or reduce the amount of any Claim.
b. The Insurers liability under this policy will not exceed the Limit of Indemnity (as increased by the Inflation Provision if applicable).
c. This policy shall be governed by and construed in accordance with the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales.
d. The policy and any endorsement issued in respect of it are one contract and shall be read together.
e. The insured will not be entitled to abandon the Property to the Insurer.
f. Your information may be used for the purposes of insurance administration by the Insurer, its associated companies, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/codes.
g. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
h. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.
i. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

NON INVALIDATION

The interest in this policy of any Insured will not be invalidated by a breach of the policy terms or conditions by any other party, unless

a. Such party acted on the Insured's behalf or with the Insured's knowledge and consent
b. Where the Insured is a successor in title, they had knowledge of a breach of the policy terms or conditions or of previous non-disclosure or misrepresentation to the Insurer.

IMPORTANT CONDITIONS

In respect of each Property:-

a. In deciding to accept this policy in exchange for the Premium and in setting the terms and premium, the Insurer has relied on the assumptions made being correct and any information given by the Insured (or anyone acting on the Insured's behalf). The Insured must ensure that, when answering any questions asked by the Insurer, any information provided is accurate and complete and the Insurer is informed of any assumptions which cannot be met.
b. If the Insured deliberately or recklessly provides the Insurer with false or misleading information, the Insurer may treat this policy as if it never existed and decline all claims.
c. If the Insured provides the Insurer with false or misleading information carelessly, the Insurer may:

a. treat this policy as if it had never existed, and refuse to pay all claims and return the premium paid. However, the Insurer may only do so if it would not otherwise have provided the Insured with insurance cover at all;
b. amend the terms of this insurance, and apply the amended terms as if they were already in place, if a claim has been adversely affected by the Insured's carelessness;
c. reduce the amount the Insurer will pay on a claim in the proportion the premium the Insured has paid bears to the premium the Insurer would have charged for the policy; or
d. take a similar proportionate action.

The Insurer, or anyone acting on the Insurer's behalf, will write to the Insured if the Insurer intends to treat this policy as if it had never existed, or amend the terms of the policy.

d. If the Insured becomes aware that the information given to the Insurer is inaccurate, the Insured must inform the Insurer as soon as practicable.
e. The Insured (or anyone acting on the Insured's behalf) shall not at any time disclose the existence of this policy to any third party other than their lenders, lessees and respective legal advisers without the Insurers written consent
f. The Insured shall not discuss the Defect with any party without the Insurer's written consent, who, it is reasonable to believe can as a result of the discussion make a Claim.
g. A bordereau is provided to the Insurer by the Policyholder in Excel format setting out the address of the Property, the Limit of Indemnity (being the purchase price of the Property) and the Policy Date (being the date of exchange of contracts for the purchase of the Property by the Insured) and that the bordereau is sent to the Insurer at the Insurer's Address within 14 days of the month end following the Policy Date and payment for all properties listed on the bordereau paid either by cheque payable to Stewart Title Limited or by BACS to HSBC Bank Plc, 60 Queen Victoria Street, London EC4N 4TR Account Name: Stewart Title Premium Collection Account, Sort Code 40-05-30, Account Number: 94573269 Reference: 401811

In respect of Conditions e, f and g above where the Insured fails to comply with these conditions the Insurer's liability under this policy may be limited to the extent the Insurer is compromised by any breach of these conditions

COMPLAINTS PROCEDURE

Any complaint should be raised in the first instance with our General Counsel by

- Writing to the General Counsel at the Insurer's Address
- Telephoning 0207 010 7820

Details of our complaints handling procedure are available by contacting our General Counsel.

If we are unable to resolve your complaint to your satisfaction, you may have the right to refer your complaint to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. The Financial Ombudsman Service website is http://www.financial-ombudsman.org.uk/.

The existence, and your use of, this complaints process is without prejudice to your other rights under this policy and your rights in law.

RIGHT TO CANCEL POLICY

This Policy can be cancelled by contacting us within 14 days of the policy date, provided all interested parties (such as lenders holding a mortgage or charge on the Property) consent to cancellation. If you wish to cancel this policy, please write (quoting your policy number) to 'The Underwriting Manager' at the Insurer's Address.

We may at our discretion charge you for the time that you have been on cover including Insurance Premium Tax.

Any refund of premium will be made to the party who paid the premium.

CLAIMS CONDITIONS

On becoming aware of any potential or actual Claim, the Insured will:

a. provide written notice and details to the Insurer at the Insurer's Address immediately of all known facts including all communications, correspondence and all court documents.
b. not admit any liability whatsoever or take steps to compromise or settle the Claim, without the written consent of the Insurer.
c. provide all information and assistance that the Insurer and/or any party professional or otherwise acting on the Insurer's behalf require at the Insured's own expense doing everything reasonably practicable with the Insurer's prior written consent to minimise any loss.

The Insured will not make any

a. admission, promise of payment or indemnity
b. application to a court, Upper Tribunal (Land Chamber) or the Land Registry without the written consent of the Insurer

DEALING WITH THE CLAIM

a. In dealing with the Claim the Insurer will at its discretion and cost be entitled to (whether or not the Insurer is liable under this policy):-

i. take or defend proceedings in any court or tribunal in the name of the Insured in any proceedings including the right to abandon or submit to judgment
ii. exercise, in the name of the Insured, any rights or remedies available to the Insured in any proceedings including the right to abandon or submit to judgment
iii. compromise, settle or compound the Claim and deal in such manner as it thinks fit
iv. pay at any time to the Insured the amount of the Limit of Indemnity (as increased by the Inflation Provision if applicable) or any lesser amount for which the Claim can be settled and then relinquish control of and have no further involvement with the Claim.

b. The Insurer shall be under no obligation to pay the proceeds of any Claim paid under this Policy to any party other than the Insured and that the proceeds of any Claim shall be incapable of assignment.
c. If, at the time of the Claim, there is other insurance (whether incepted by the Insured or any other party) under which the Insured may be entitled to make a Claim, either wholly or partly in respect of the same interest or risk covered by this policy, the Insurer will not be liable to pay or contribute more than their rateable proportion of the Claim.
d. If the Insured shall make any Claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and the Claim shall be forfeited.
e. The Insurer will be entitled to all rights and defences it may have in respect of a Claim notified by any Insured against any successor to that Insured.
f. Where the Insurer and the Insured cannot agree to the amount to be paid under this policy the matter shall be referred to an arbitrator to be appointed by the parties (or in default of agreement, in accordance with the law in force at the time). The making of an award by the arbitrator shall be a condition precedent to any right of action against the Insurer. The Insured will afford to the Insurer every reasonable assistance in this respect.
g. If the Insurer agrees or is obliged to make any payment to or on behalf of an Insured because of the risk insured by this policy the Insurer will immediately be subrogated to any rights which the Insured may have in relation to that risk.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the Claim.

Further information about the compensation scheme arrangements is available from the FSCS who can be contacted at Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, EC3A 7QU. The FSCS website may be viewed at www.fscs.org.uk.

Stewart Title Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No: 2770166. Registered office address: 11 Haymarket, London SW1Y 4BP.

Privacy Notice

Last Revised: *August, 2018*

Our Commitment to Protect Your Privacy

Your privacy is important to us. In Europe and the United Kingdom, we abide by the General Data Protection Regulation and the Data Protection Act, respectively. By (i) browsing our websites, (ii) making inquiries about our products and services, or (iii) ordering a product or service from us (including filing a claim under a policy), you consent to your personal information being collected, held, managed and used in accordance with our privacy practices. You are not required to provide your personal information to us; however, in most cases, without it, we may not be able to provide you with our products and services.

We primarily rely upon the following bases for collecting your personal information: legitimate interest, contract performance, legal obligation or by express consent. You can learn more about these bases for collection and how we handle and process personal information in our Privacy Policy, a copy of which is posted on our website at www.stewartsolution.com/Documents/PrivacyPolicy.pdf or can be made available upon request.

Personal information relates to any information about an individual whose identity can, directly or indirectly, be reasonably determined from it. We will never collect any unnecessary personal information from you and we do not process your information other than as specified in our Privacy Policy. In certain instances, we may share your personal information where we are required or permitted to do so by law.

When you visit our websites, use our products or services, or contact us to make general inquiries, the personal information you submit is stored and transferred to our affiliated companies in Canada and the United States. We may also utilise certain products or services hosted in countries outside of the European Economic Area ("EEA"). By submitting your personal information, you are agreeing to this transfer, storage and/or processing to allow us to provide you with our products and services. Such transfers are on the basis of a variety of legal mechanisms and we ensure (i) the necessary level of protections are in place for your personal information, (ii) strict agreements and measures set out by our company to protect your data are being complied with and (iii) relevant data protection laws are being complied with. Regulatory authorities and enforcement agencies in these other countries may access your personal information in accordance with their laws.

You have several rights regarding the personal information we collect: the right of access, the right to rectification, the right to erasure, the right to restricted processing, and the right to portability. A request to exercise any of these rights must be made in writing and to verify your identity, we will require appropriate identification (for example, a certified copy of your passport) before we will act on any request. Please make your written request to:

By email: Europe: PrivacyEU@stewart.com
UK: PrivacyUK@stewart.com

By post: Stewart Title Limited
Privacy Office – Europe & United Kingdom
11 Haymarket
London SW1Y 4BP

If you have any questions or concerns about your privacy and our privacy practices, it is our hope that you will contact us first to address these issues; however, if you feel we have not adequately dealt with your concerns, you may also contact your local data protection authority.

Energy performance certificate (EPC)

42 Frizley Gardens BRADFORD BD9 4LZ	Energy rating **E**	Valid until:	**12 February 2036**
		Certificate number:	**0880-3058-8202-3166-8200**

Property type	Top-floor flat
Total floor area	52 square metres

Rules on letting this property

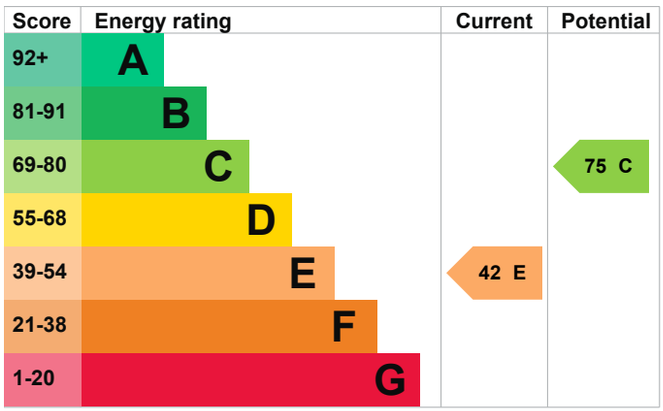
Properties can be let if they have an energy rating from A to E.

You can read guidance for landlords on the regulations and exemptions (https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance).

Energy rating and score

This property's energy rating is E. It has the potential to be C.

See how to improve this property's energy efficiency.



The graph shows this property's current and potential energy rating.

Properties get a rating from A (best) to G (worst) and a score. The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

the average energy rating is D
the average energy score is 60

Breakdown of property’s energy performance

Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property’s age and type. They are used for features the assessor could not inspect.

Feature	Description	Rating
Wall	Cavity wall, as built, no insulation (assumed)	Poor
Roof	Pitched, 150 mm loft insulation	Good
Window	Fully double glazed	Poor
Main heating	Room heaters, electric	Very poor
Main heating control	Programmer and appliance thermostats	Good
Hot water	Electric immersion, standard tariff	Very poor
Lighting	Good lighting efficiency	Good
Floor	(another dwelling below)	N/A
Air tightness	(not tested)	N/A
Secondary heating	None	N/A

Primary energy use

The primary energy use for this property per year is 223 kilowatt hours per square metre (kWh/m2).

Additional information

Additional information about this property:

- Cavity fill is recommended

Smart meters

This property had **a smart meter for electricity** when it was assessed.

Smart meters help you understand your energy use and how you could save money. They may help you access better energy deals.

Find out about using your smart meter (https://www.smartenergygb.org/using-your-smart-meter)

How this affects your energy bills

An average household would need to spend **£2,121 per year on heating, hot water and lighting** in this property. These costs usually make up the majority of your energy bills.

You could **save £1,072 per year** if you complete the suggested steps for improving this property's energy rating.

This is **based on average costs in 2026** when this EPC was created. People living at the property may use different amounts of energy for heating, hot water and lighting.

Heating this property

Estimated energy needed in this property is:

- 5,791 kWh per year for heating
- 1,521 kWh per year for hot water

Impact on the environment

This property's environmental impact rating is B. It has the potential to be B.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO2) they produce each year.

Carbon emissions

An average household produces	6 tonnes of CO2
This property produces	1.1 tonnes of CO2
This property's potential production	0.7 tonnes of CO2

You could improve this property's CO2 emissions by making the suggested changes. This will help to protect the environment.

These ratings are based on assumptions about average occupancy and energy use. People living at the property may use different amounts of energy.

Steps you could take to save energy

Step	Typical installation cost	Typical yearly saving
1. Increase loft insulation to 270 mm	£900 - £1,200	£94
2. Cavity wall insulation	£900 - £1,500	£582
3. High heat retention storage heaters	£800 - £1,600	£395

Advice on making energy saving improvements

Get detailed recommendations and cost estimates (www.gov.uk/improve-energy-efficiency)

Help paying for energy saving improvements

You may be eligible for help with the cost of improvements:

- Free energy saving improvements: Warm Homes Local Grant (www.gov.uk/apply-warm-homes-local-grant)
- Heat pumps and biomass boilers: Boiler Upgrade Scheme (www.gov.uk/apply-boiler-upgrade-scheme)
- Help from your energy supplier: Energy Company Obligation (www.gov.uk/energy-company-obligation)

Who to contact about this certificate

Contacting the assessor

If you're unhappy about your property's energy assessment or certificate, you can complain to the assessor who created it.

Assessor's name	Mohammad Wasim
Telephone	07701033645
Email	info@theepcguy.com

Contacting the accreditation scheme

If you're still unhappy after contacting the assessor, you should contact the assessor's accreditation scheme.

Accreditation scheme	Elmhurst Energy Systems Ltd
Assessor's ID	EES/023611
Telephone	01455 883 250
Email	enquiries@elmhurstenergy.co.uk

About this assessment

Assessor's declaration	No related party
Date of assessment	8 February 2026
Date of certificate	13 February 2026
Type of assessment	RdSAP