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REPORT ON TITLE

PROPERTY: { MERGEFIELD fssm RC Property }

{ DATE \@ "dd MMMM yyyy" * MERGEFORMAT }

The purpose of this report is to highlight important information about the property you are purchasing, before you are legally committed to buy it.

It is important that if you have any queries regarding the condition/structure of the property that you discuss these with a surveyor or other specialist prior to exchange of contracts. I will of course be happy to discuss any legal questions you may have.

Title to the Property

The property you are buying is { MERGEFIELD RC_PROPDETAIL_FW_FHLH }. It is registered at the Land Registry under Title Number { MERGEFIELD RC_PROPDETAIL_FW_TITLE_NO }. A copy of the Title Document and Plan has already been provided to you.

The property is edged red on the Land Registry plan provided. The Title Document contains details of the covenants ("restrictions") which you must abide by, together with any easements ("rights") you may have.

The rights which benefit the property are set out in the Title Register/Schedule of the Conveyance/Transfer.

The Charges Register/Schedule X to the Conveyance/Transfer shows any rights adjoining properties may have over this property.

I wish to highlight the following important covenants and easements:

The Seller has noted the boundaries they have maintained in the Property Information Form. However, the title to the property states you should maintain X boundaries.{ IF { MERGEFIELD RC_PROPDETAIL_FW_FHLH } = "Leasehold" "

The Lease

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The lease is for a term of X years. The property is described in the X Schedule to the Lease and is edged red on the plan attached.

The Ground Rent is £X and is payable [insert how often to be paid]

The Service Charge is £X and is payable [insert how often to be paid]

The Management Company will collect these payments from you.

The rights benefiting the property are set out in Clause/Schedule X of the lease.

The rights in favour of adjoining owners are set out in Clause/Schedule X of the lease.

Covenants for the benefit of the Landlord/Managing Company and which you must abide by are contained within Clause/Schedule X of the lease.

The duties of the Management Company are set out in Clause/Schedule X of the lease. They usually include things such as cleaning exterior windows and general maintenance of communal areas.

I wish to draw your attention to the following important points:

" "" }

Seller's Information Forms

I have already provided you with copies of these forms. You should read through the forms carefully and ensure you are happy with the replies given. I am happy to raise further enquiries with the Seller's Solicitor should you require further clarification of any answers within the forms. Please note that it is important that any queries you have are raised and dealt with satisfactorily before exchange of contracts. Once you have exchanged, you will be committed to buy the property, or face losing your 10% deposit.

You should also note that the Seller cannot guarantee the structure of the property. It is down to your investigation to satisfy yourself as to the structure. If you have any doubts, you should instruct a surveyor or other professional.

It is often the case that where a Guarantee for works to the property has been provided, the trading body has ceased trading. This will often result in the Guarantee being worthless. I have not made any enquiries in this regard, however if you would like me to check they are still trading, I would be happy to discuss the additional costs of doing so. Alternatively, you may make your own enquiries.

Buildings Insurance

{ IF { MERGEFIELD RC_PROPDETAIL_FW_FHLH } = "Freehold" "Please be aware that it is your responsibility (and usually a condition of any mortgage you take) to insure the property from the date of exchange. You should take out contents insurance (if you wish) from the date of completion, or date you move your furniture into the property of this is before completion.

I should be grateful if you would please provide me with a copy of the buildings insurance policy you have taken out.

" "It is the responsibility of the Landlord/Managing Company to insure the building. You and the other tenants will pay a proportion of the annual costs of buildings insurance. I enclose a copy of this year's insurance policy for your records.

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