

# UK FINANCE DISCLOSURE FORM Version 1

This form must be completed by the seller(s) of any property that is to be occupied or purchased for the first time, or for the first time in its current form, i.e. a new build, renovated or converted property. The completed form must be supplied to the solicitor/conveyancer acting on behalf of the lender providing the mortgage finance for the property. The form must be supplied to the valuer acting on behalf of the lender upon request.

The form is designed to ensure full disclosure of the financial aspects of the sale. It is not meant to be used to provide a valuation.

To be completed by reference to the UK Finance FAQ.

## 1. BUYER DETAILS

Name(s) of Buyer(s) Dr Omar Oubied Mutlak

## 2. NEW PROPERTY DETAILS

Plot Number 277

Dwelling type 1 Bedroom Apartment  
(house, flat, maisonette etc)

Development Name and Address Hayes Village, Nestles Avenue, Hayes, Middlesex, UB3 4QF

Property Postal Address FLAT 3 Forastero House, 24 Farine Avenue, Hayes  
(if allocated)

Postcode UB3 4GE  
(if allocated)

### 2.a. GARAGE AND PARKING

Is an allocated garage, car port or parking space included in the transaction? YES ☒ NO ☐

If you have ticked Yes, is it, or will it be following first registration of the property:

Included in the same title as the property ☐ In a separate title but owned by the buyer ☐

A right to use a parking facility ☒

Physically adjoining the plot/property YES ☐ NO ☒

### 2.b. PRICE AND DISCOUNTS

Please provide the list price, any discounts and the agreed sales price  
(this should not include any incentives as these will be detailed in question 10 below)

Gross list price £417,000.00 Discount £47,000.00

Reason for Discount

Agreed sales price £370,000.00 Date sales price agreed 14/06/23

### 2.c. TYPE OF CONSTRUCTION

Clearly specify the primary construction materials and method of construction used  
(e.g. traditional brick/block/timber frame, MMC, off-site, volumetric, pods, panelised, etc.)

Concrete frame/Trad

Energy Performance Rating (EPC) (if known)

## 2.d. NEW HOME WARRANTY PROVIDER/PROFESSIONAL CONSULTANT AND ACCREDITATION SYSTEM

Name of Warranty provider/Professional consultant (if Professional Consultant Certificate being accepted)

NHBC

Company registration number with the warranty provider

72635

e.g. NHBC registration number

Accreditation system if non-traditional (brick/block/timber framed construction)

## 3. SITE / DEVELOPMENT LAYOUT

Please provide the following details for the whole site / development:

### 3.a. NUMBER OF UNITS

Please complete (i) and, where appropriate, (ii)

i) State the approximate number of constructed units on the seller's site

Units constructed in

the last 12 months

214

Units planned to be constructed

in the next 12 months

2

(ii) If the property is being sold by, or on behalf of, an investor/investment company or you have identified an investor/investment company in question 5 below, please state the total number of units on site in which the investor/investment company has ownership rights/an interest in the sale

0

### 3.b. FLATS/APARTMENTS

Number of storeys

10

Subject property on

0

Total number of units

113

Lift Provided

YES ☒

NO ☐

### 3.c. TENURE MIX

Please provide details of the Affordable Housing requirement (S106/S75) on this site/development.

Type of Affordable Homes / Number of Units of each (if known)

(Shared Ownership, Resale Covenant, Public Rented, etc.)

## 3.d. SHARED AMENITIES

List full details of any shared amenities included in this transaction, e.g. access to gym facilities

(this should not include access to open spaces or use of communal stairwells, lifts or access points)

Fitness suite

## 4. ASSISTED PURCHASE DETAILS

Please provide full details of any assisted purchase scheme utilised in this transaction

(e.g. shared equity, shared ownership, loan from seller or other indemnity/guarantee scheme)

### 4a. SHARED EQUITY/ EQUITY LOAN

Percentage of any equity held by third party  
(usually in the legal form of a second charge)

0 % (percent)

Name of party or parties holding equity

Scheme name

### 4b. SHARED OWNERSHIP

Share of ownership purchased by the buyer

0.00 % (percent)

Share of ownership retained by seller or  
purchased by third party

0.00 % (percent)

Name of third party or parties

retaining/purchasing a share of ownership

#### 4c. LOAN FROM SELLER

#### 4d. OTHER PURCHASE SCHEMES

(e.g. guarantee schemes sale/resale restrictions, Government subsidies, grants, guarantees)

Name of scheme

Please provide details of any resale  
restrictions included in the title

#### 5. NAME(S) AND ADDRESS(ES) OF THE SELLER(S)

List details of all organisations/individuals who will receive all or part of the sale consideration as a result of this transaction, including under any contract or agreement to sub-sell, assign contract, or through an option or agreement to purchase e.g. where a secondary buyer has entered into a sub-contract with the original buyer(s).

Name/s of organisation/individuals BDW Trading Ltd

Address Barratt House, Cartwright Way, Forest Business Park, Bardonia Hill, Coalville, Leicestershire, LE67 1UF  
(incl. postcode if known)

Telephone number

Amount to be received £370,000.00 and/or 100 %

Name/s of organisation/individuals

Address  
(incl. postcode if known)

Telephone number

Amount to be received £.00 and/or 0 %

#### 6. INTRODUCTORY/FINDERS FEES

List the details of any introductory/finders fees, however described, that have been agreed

Name of recipient(s)

Address  
(incl. postcode if known)

Fee agreed £.00 and/or 0.00 %

Name of recipient(s)

Address  
(incl. postcode if known)

Fee agreed £.00 and/or 0.00 %

#### 7. INCENTIVES

List the details of any incentives to be received by the purchaser either before or after completing the transaction  
(continue on separate sheet if necessary)

List full details of the value of all financial incentives to be received by the buyer(s);

Deposit £.00

Guaranteed rental income £.00 Total( £.00 per month for 0 months)

Mortgage subsidies £.00 Total( £.00 per month for 0 months)

(including payment of mortgage interest, subsidies of interest rate and mortgage payment subsidies)

Stamp Duty Land Tax payment	<u>£.00</u>	Cashbacks	<u>£.00</u>
Valuer fees	<u>£.00</u>	Legal fees	<u>£.00</u>
		Other financial incentives not listed* (give details below)	<u>£.00</u>

\* Please provide full details of other financial incentives

Provide a list of all non-financial/in-kind incentives to be received by the buyer(s)

For example: white goods/kitchen appliances; furniture/furnishing; electrical equipment; garden furniture/landscaping; holidays; vehicles; buy-back guarantees; car-parking season tickets etc. This is not meant to be an exhaustive list.)

Do not include any items provided as part of the standard specification of the property

## 8. PART EXCHANGE - ASSISTANCE WITH MOVING/SELLING COSTS

If you have offered to purchase the buyer's property, please list the agreed price. If the property is being purchased by a third party agent/property management company then please provide details of the fee paid. Please detail any price paid above/below the market valuation for the part exchanged property.

Full postal address of property/ies being Part Exchanged or Assisted with moving/selling costs:

### 8.a. PART EXCHANGE

Price agreed	<u>£.00</u>		
Amount above/below market valuation (if below express as a negative)	<u>£.00</u>		
Fee paid to seller's agent (if any) or % of price paid for part exchange property	<u>£.00</u>	/	<u>0.00</u> %
Fee paid to third party agent / property management company (if any) or % of price paid for part exchange property	<u>£.00</u>	/	<u>0.00</u> %

### 8.b. ASSISTED SELLING COSTS

(e.g Agent's sales fees, advertising, removal costs, storage, etc)

£.00

Provide a breakdown of costs / partial costs paid:

## 9. TENURE AND CHARGES

### 9a. TENURE TYPE

(e.g. Freehold, Leasehold, Heritable, Commonhold, etc)

Leasehold

### 9b. LEASEHOLD

Length of Lease

999

Date of commencement of Lease

01/10/18

Initial Ground Rent (amount)

0.00

Review of terms of Ground Rent:

Frequency of review

NO REVIEWS

Methodology

(e.g. Index, multiplier, etc)

à1 peppercorn if the landlord demands

**NB if there are separate Lease/Ground Rent terms for Parking Spaces/Garages etc, provide details**

Name and Address of Freeholder

### 9c. COMMONHOLD

Details of arrangement and any charges

### 9d. SERVICE CHARGES (if applicable)

Initial Amount

1609.00

Frequency of payment

Annually

### 9e. ESTATE CHARGES (if applicable)

Initial Amount

0.00

Frequency of payment

## IMPORTANT INFORMATION ABOUT THIS FORM

The information provided in this form is a material consideration taken into account by any valuer valuing the property and any lender deciding how much to lend on the security of the property. The solicitor/conveyancer acting on behalf of the lender will assume that the information is accurate and complete to the best of the seller's belief and that there are no off-contract arrangements to this transaction.

After submitting this form, the seller must inform the solicitor/conveyancer acting for the lender of any changes to the information provided as soon as is practicable, but in any event prior to exchange of contracts/missives. If the seller does not have the contact details for the lender's solicitor/conveyancer they must ensure that their solicitor/conveyancer passes this information on.

## 10. DETAILS OF PERSON COMPLETING THE FORM

Signature on behalf of the seller(s)



Print Name

JOSEPH ANTONIAZZI

Organisation

BDW Trading Ltd

Position

HEAD OF SALES

Date signed

15/06/23