



Assured Shorthold Tenancy Agreement



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THIS CONTRACT HAS NOT YET BEEN SIGNED BY ALL
REQUIRED PARTIES AND IS PROVIDED AS A SAMPLE ONLY

ALL ITEMS IN BLUE ARE EDITABLE BY THE LANDLORD UNTIL ALL PARTIES HAVE SIGNED
THIS AGREEMENT. IF AN ITEM IS CHANGED AFTER SOME PARTIES HAVE SIGNED,
ALL PARTIES WILL BE REQUIRED TO SIGN THE CONTRACT AGAIN.

You are about to sign an Assured Shorthold Tenancy for the following property:

Flat 33 Bantam House
6 Heritage Avenue
Colindale
London
NW9 5AA

It sets out the promises made by the Tenant and any Guarantors to the Landlord and vice versa, including the duration of the rental and the amounts you have agreed for Rent and Deposit. You should read this document carefully and thoroughly.

Once electronically signed and dated this agreement will be legally binding and may be enforced by a court. Make sure that it does not contain terms that you do not agree with and that it contains everything you want to form part of the agreement. Both parties are advised to obtain confirmation in writing when the Landlord gives the Tenant consent to carry out any action under this agreement.

If you are in any doubt about the content or effect of this agreement, we recommend that you seek independent legal advice before signing.

The Parties to this agreement and the Premises

The following clauses set out the basic terms of the tenancy, the main dates and the Deposit and Rent amounts which have been agreed. Below are defined terms which will have the meaning listed next to them in this agreement.

This agreement is made the day of 21 December 2020.

Premises	Flat 33 Bantam House 6 Heritage Avenue Colindale London NW9 5AA together with fixtures, furniture and effects therein as specified in the inventory
Landlord	Sukhvinder Kanuga Pradeep Kanuga Notices should be sent to 12 Imperial Way Croxley Green Hertfordshire WD3 3FL
Tenant	Alexandros Tserepi Maria Gerodimopoulou Notices should be sent to Flat 33 Bantam House 6 Heritage Avenue Colindale London NW9 5AA
Guarantor	No Guarantors are named in this agreement.
Occupancy	The maximum number of people permitted to occupy the property is 2
Term	A fixed Term of 24 months Commencing on and including 13 January 2021 To and including 12 January 2023
Rent	£1,450.00, one thousand four hundred and fifty GBP each month, payable in advance on or before the 13th day of each month.
Deposit	£1,673.07, one thousand six hundred and seventy-three GBP and seven pence

1. The Landlord lets to the Tenant the Premises for the Term at the Rent specified above.
2. The Tenant shall pay to OpenRent on the signing of this agreement the amount of the Deposit and the first payment of Rent, unless the Tenant and the Landlord have agreed in writing a later date when payment may be made.

3. The Deposit will be held under the terms of MyDeposits, of which OpenRent is a registered member. Further detail is provided in the next section of this document.
4. The first payment of Rent will be held by OpenRent up to a maximum of 14 days from the beginning of the Term, after which it will be paid to the Landlord with OpenRent's fees deducted where applicable.
5. The Tenant shall pay all future Rent when it becomes due, either to OpenRent via Rent Now rent collection, or the Landlord directly; the Tenant will be notified in writing of the correct account details for payment. Further detail is provided in subsequent sections of this document and in OpenRent's Terms of Business.
6. This agreement is conditional on the Tenant providing satisfactory documentation to allow the Landlord to verify the Tenant's identity and to satisfactorily perform the right to rent immigration checks required, if applicable.
7. This agreement is intended to create an Assured Shorthold Tenancy as defined by section 19A of the Housing Act 1988 (as amended).

The Deposit

The following clauses set out:

- what OpenRent will do with the Deposit paid by the Tenant under clause 3 above;
- what the Tenant can expect of the Landlord or OpenRent when either deals with the Deposit;
- the circumstances in which the Tenant is entitled to less than the full Deposit returned at the conclusion of the tenancy; and
- the circumstances in which other monies may be requested from the Tenant.

By signing, all parties declare that the details relating to the Deposit that are outlined in this tenancy agreement are correct to the best of their knowledge and belief.

8.1. The Deposit will be held in a Custodial Tenancy Deposit Scheme by MyDeposits, which is the Government approved custodial scheme:

MyDeposits

1st Floor Premiere House
Elstree Way
Borehamwood
Hertfordshire
WD6 1JH

Phone: 0333 321 9401

Fax No: 0845 634 3403

Email: businessdevelopment@mydeposits.co.uk

More information can be found in the [deposit scheme guide](#) and on the [MyDeposits website](#).

8.2. Once the Deposit has been paid by the Tenant, OpenRent will transfer the Deposit to MyDeposits as soon as reasonably practicable. OpenRent will aim to do this within 1 working day of funds clearing, and always within the 30 days required under the terms of the scheme. Once funds have cleared with MyDeposits, the Deposit will be re-assigned to the Landlord's registered account with MyDeposits.

8.3. The Deposit that the Tenant has paid shall be returned without interest according to the terms of MyDeposits at the end of the tenancy, howsoever determined, upon vacant possession of the Premises and return of the keys, less such sum as the Landlord shall properly deduct in respect of:

- arrears of Rent;
- any damage to the Premises and fixtures and fittings caused by the Tenant or arising from any breach of the terms of this agreement by the Tenant;
- any damage caused or cleaning required due to pets, animals, reptiles, birds, or fish occupying the Premises (whether or not the Landlord consented to its presence as set out in clause 9.20);
- any sum repayable by the Landlord to the local authority where housing benefit has been paid direct to the Landlord by the local authority;
- any other breach by the Tenant of the terms of this agreement;
- any unpaid account or charge for water, electricity, gas, other fuels or utilities used by the Tenant in the Premises;
- any unpaid council tax, telephone charges or other monies owed by the Tenant to the Landlord;
- any reasonable cost incurred to clean the Premises to the same standard as at the beginning of the tenancy;
- the charges incurred by the Landlord's bank if any cheques or standing orders from the Tenant are not honoured by the Tenant's bank.

8.4. No deductions shall be made from the Deposit unless, or until, the reason for the nature of the deductions

along with their amounts have been notified to the Tenant. Any dispute arising from the proposed deductions will be subject to MyDeposits guidelines including use of the free and independent Alternative Dispute Resolution service where its use has been agreed by the Tenant and Landlord.

8.5. The Tenant shall not be entitled to withhold the payment of any instalment of Rent or any other monies payable under this agreement on the ground that the Landlord, or OpenRent, holds the Deposit or any part of it.

8.6. If the Deposit is insufficient the Tenant shall pay to the Landlord such additional sums as required to cover all costs, charges and expenses properly due within a period of 14 days from the end of the tenancy.

8.7. If either party is not contactable or otherwise not responsive at the end of the tenancy, the other party should notify the Deposit scheme administrator so that the Deposit may be treated in accordance with the terms of the scheme.

Obligations of the Tenant

The following clauses set out what is expected of the Tenant during the tenancy in addition to the main terms found in this agreement. If any of these terms are breached, the Landlord may be entitled to deduct monies from the Deposit, claim damages from the Tenant, and/or seek the court's permission to have the Tenant evicted from the Premises because of the breach.

The Tenant agrees:

9.1. Any obligation upon the Tenant under this agreement to do or not to do anything shall also require the Tenant not to permit or allow any licensee or visitor to do or not to do that thing.

9.2. To be responsible and liable for all the obligations under this agreement as joint and several Tenants (if applicable).

9.3. To pay the Rent as specified earlier in this agreement whether or not it has been formally demanded, and pay interest at 3% above the Bank of England base rate upon any Rent in arrears or other monies due under this agreement for more than 14 days calculated from the date upon which it became due to the date of payment. The first payment of Rent shall be paid directly to OpenRent. The first payment of Rent will be held by OpenRent up to a maximum of 14 days from the beginning of the Term, after which it will be paid to the Landlord with OpenRent's fees deducted where applicable. The Tenant shall pay all future Rent to OpenRent via Rent Now rent collection, or the Landlord directly, and will be notified in writing of the correct payment details to use.

9.4. Unless otherwise agreed in writing with the Landlord, to pay for all gas, electricity, water and sewerage services consumed on or supplied to the Premises during the Term, and for all charges made for the use of the telephone (if any), TV licence (if any), TV service (if any), and Internet service (if any) during the Term. This includes standing charges and other similar charges and VAT, as well as charges for actual consumption.

9.5. Unless otherwise agreed in writing with the Landlord, to pay any council tax which the Tenant is obliged to pay under the Local Government Finance Act 1992 or any regulations under that Act. Also to indemnify the Landlord in respect of any council tax which (during the tenancy) the Landlord becomes obliged to pay under the Act or those regulations because the Tenant ceases to live at the Premises.

9.6. To keep the Premises and the Landlord's contents in as good and clean state of repair and condition and decoration as the Premises were in at the commencement of the Term and make good all damage and breakages to the Premises which may occur during the Term (fair wear and tear excepted).

9.7. Not to remove any of the Landlord's contents from the Premises.

9.8. To comply with all statutory requirements upon the Tenant in respect of the Premises and contents. This includes (but is not limited to) not bringing into the Premises any furniture, furnishings or personal items that do not meet the required safety standards.

9.9. Not to damage the Premises or the building or make any alteration or addition to it, nor damage or alter the electrical or plumbing system.

9.10. Not to decorate or change the style or colour of the decoration without written consent from the Landlord.

9.11. Not to damage interior walls or decorations by affixing pictures, mirrors, or any other hanging item using nails, screws, adhesive compounds or tapes without written consent from the Landlord.

9.12. Where readily accessible, and with due regard to personal safety, to keep the drains, gutters and pipes of the Premises free from obstruction and clear of any leaves or debris.

9.13. If applicable, to keep the garden, patio, paths, balcony or terrace, (if any), in a neat and tidy condition, swept where necessary and weeded. To maintain any lawns, trees and shrubs. Not to alter the layout of the garden.

- 9.14. To keep clean the windows inside and outside of the Premises, where safe access is possible. Failure by the Tenant to take adequate precautions to prevent glass panes being cracked or broken will result in the Tenant having to pay for any ensuing damage.
- 9.15. Not to use the Premises other than for the purposes of a private residence, nor carry on or permit to be carried on upon the Premises any profession trade or business whatsoever, nor use the Premises for any immoral, illegal or improper purposes.
- 9.16. Not to do or permit to be done in the Premises or elsewhere anything which may be or become a nuisance, annoyance or inconvenience to the Landlord, the owner or occupiers of any adjoining property, the neighbours, other adjoining residents or people in the immediate area.
- 9.17. Not to alter or add to the Premises or allow anyone else to do anything on the Premises which may invalidate any insurance of the Premises against fire or increase the ordinary premium for such insurance.
- 9.18. Not to fix or suffer to be fixed to the exterior or windows of the Premises any notice board, sign, advertisement poster or aerial without the prior written consent of the Landlord.
- 9.19. Not to install or change any door locks or alarm codes, and agree that the Landlord should hold a spare set of keys. In the event of the loss of a key or other security device giving access to the Premises, the Tenant agrees to pay any reasonable costs incurred by the Landlord as a result.
- 9.20. Not keep any cat, dog, bird or other pet at the Premises without the Landlord's written consent, such consent, if granted, to be revocable at will by the Landlord upon giving reasonable written notice. If consent is given, the Tenant agrees to undertake a full clean, or pay for the cleaning, of the Premises with de-infestation cleaner upon termination of the tenancy.
- 9.21. If there are common parts to the building, not to obstruct, keep or leave anything in them.
- 9.22. To keep the exterior free from rubbish.
- 9.23. To place all refuse in plastic bags in the designated dustbin(s) which should be kept in the area provided. If necessary on refuse collection day to move the dustbin(s) to the collection point as required by the local Council.
- 9.24. Not to hang clothes or other articles on any balcony or out of any window.
- 9.25. Not to erect external aerials or satellite dishes without the prior written consent of the Landlord.
- 9.26. Not to install any gas appliances unless authorised by the Landlord and installed by a registered Gas Safe fitter.
- 9.27. To routinely test the operation of all smoke alarms and replace the batteries when necessary, and to advise the Landlord immediately should any alarm cease to function or be considered non-operational.
- 9.28. To take reasonable precautions to prevent any damage to the Premises resulting from 'freezing-up'. This includes ensuring the Premises is adequately heated during periods of cold weather to ensure the water system does not freeze. Failure by the Tenant to take such precautions will result in the Tenant having to pay for any ensuing damage.
- 9.29. To take all reasonable precautions to prevent condensation and damp by keeping the property adequately ventilated and heated.
- 9.30. To replace any light bulbs, fluorescent tubes, fuses or batteries promptly and when necessary.
- 9.31. To notify the Landlord immediately regarding, and confirm in writing as soon as practical thereafter, any defect in the Premises which comes to the Tenant's attention and which is the responsibility of the Landlord to repair. Failure to do so will result in the tenant having to pay the Landlord all liabilities which may be incurred by the Landlord as a result of any such defect not having been so notified.

9.32. Not to assign sublet or part with or share possession of the Premises or any part of it nor allow the Premises to be occupied by anyone other than the Tenant (and the Permitted Occupier) and no more than the maximum number of permitted persons (the Occupancy).

9.33. Not to grant any licensees, take in any lodger, paying guest or person staying on either a permanent or semi-permanent basis.

9.34. To permit the Landlord, and any superior landlord, or the Landlord's employees/agents at all reasonable times by giving the Tenant 24 hours notice (except in an emergency):

- to enter the Premises to inspect the same and the Landlord's furniture and effects therein (if any) and to carry out any works of maintenance or repair to the Premises or elsewhere which the Landlord may consider necessary. If the Tenant fails to allow access and such failure causes the Landlord to incur costs, the Tenant shall be liable for all reasonable losses resulting as a consequence.
- to enter and view the Premises with any prospective future Tenants or purchasers during the last 60 days of the tenancy.

9.35. To notify the Landlord if the Tenant is to be absent from the Premises for a period exceeding 14 days. Such notification shall be made at least 5 days prior to the commencement of the period of absence and shall state the actual dates over which the Premises will be unoccupied.

9.36. To forward any notice, order or proposal affecting the Premises or its boundaries to the Landlord within 5 days of receiving it.

9.37. At the end of the Term to vacate the Premises and give vacant possession. The Premises and its content must at the end of the Term be in the same good and clean state of repair and decoration as the Premises was in at the commencement of the Term (fair wear and tear excepted). The tenant must pay for the repair or replacement of any items of the fixtures, fittings and appliances which have been damaged, destroyed or lost.

9.38. To return the keys of the Premises to the Landlord by 2pm on the day of vacating the Premises, otherwise all costs of gaining entry to the Premises and resealing the Premises will be borne by the Tenant.

9.39. To co-operate in the checking of any inventory and/or schedule of condition. The Landlord will bear the costs of preparing the inventory and/or schedule of condition and associated check-in or check-out report. The Tenant agrees to take all reasonable steps to ensure that such a report can be completed, and that they will be liable for any additional costs arising as a result of the Tenant's actions. Those are including but not limited to call-out fees from missed appointments, or any other losses or costs.

9.40. Not to smoke inside the Premises, or permit others to smoke inside the Premises, without the Landlord's written consent. Such consent, if granted, to be revocable at will by the Landlord upon giving reasonable written notice.

Furniture

If the letting includes the use of furniture and effects:

10.1 Where requested by the Landlord, the furniture and effects shall be as specified in an inventory signed by the Tenant.

10.2 The Tenant will:

- Not damage or remove from the Premises any furniture or effects.
- Make good all damage (except fair wear and tear) and breakages to the furniture and effects which may occur during the Term.
- Leave the furniture and effects at the end of the tenancy in the same position as they were at the commencement of the Term.
- Clean or pay for the cleaning of all carpets, curtains and any other parts of the Premises or contents included in the letting which may have been soiled during the tenancy.

Obligations of the Landlord

The following clauses set out what can be expected from the Landlord during the tenancy. If any of these terms are broken, the Tenant may be entitled to claim damages from the Landlord, or ask a court to make the Landlord fulfil their obligations.

The Landlord agrees:

Quiet Enjoyment

11.1. To allow the Tenant to quietly hold and enjoy the Premises during the tenancy without any unlawful interruption by the Landlord or any person rightfully claiming on behalf of the Landlord.

Consents

11.2. To confirm that all necessary consents have been obtained to enable the Landlord to enter this agreement (whether from superior landlords, lenders, mortgagees, insurers, or others).

Statutory Repairing Obligations

11.3. To comply with the obligations to repair the Premises as set out in sections 11 to 16 of the Landlord and Tenant Act 1985 (as amended by the Housing Act 1988). These sections impose on the Landlord obligations to repair and keep in good order:

- the structure of the Premises and exterior (including drains, gutters and pipes);
- certain installations for the supply of water, electricity and gas;
- sanitary appliances including basins, sinks, baths and sanitary conveniences;
- space heating and water heating;

but not other fixtures, fittings, and appliances for making use of the supply of water and electricity. This obligation arises only after notice has been given to the Landlord by the Tenant as set out in clause 9.31.

11.4. To repay to the Tenant any reasonable costs incurred by the Tenant to remedy the failure of the Landlord to comply with his statutory obligations as stated in clause 11.3 above.

Insurance

11.5. To insure the building of the Premises under a general household policy with a reputable insurer.

11.6. To provide a copy of the relevant insurance certificate and policy to the Tenant at the start of the tenancy or as soon as possible thereafter.

Other Repairs

11.7. To keep in repair and proper working order all mechanical and electrical items belonging to the Landlord and forming part of the fixtures and fittings, unless the lack of repair is due to the negligence or misuse of the Tenant, his family, or visitors.

Safety Regulations

11.8. To ensure that all the furniture and equipment within the Premises complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended in 1993).

11.9. To ensure that all gas appliances comply with the Gas Safety (Installation and Use) Regulations 1998 and that a copy of the safety check record is given to the Tenant at the start of the tenancy.

11.10. To ensure that all electrical appliances comply with the Electrical Equipment (Safety) Regulations 1994, and the Plugs and Sockets, etc. (Safety) Regulations 1994.

11.11. To ensure that any electrician carrying out electrical work at the Premises is a competent person registered with a scheme approved by The Department for Communities and Local Government (DCLG).

Possessions and Refuse

11.12. To remove or pay for the removal of all the possessions of the Landlord and any rubbish prior to the start of the tenancy.

Interrupting or Ending this Agreement

The following clauses set out the ways in which this agreement may be brought to an end by either party. In addition, these clauses set out the procedures which the Tenant or Landlord shall use when the tenancy is brought to an end.

12.1 If the tenancy is within the fixed Term, the Landlord may serve on the Tenant the appropriate notice under Section 21(1)(b) of the Housing Act 1988 (as amended) given during the fixed Term to expire on any day after the last day of the Term.

12.2 If the tenancy has lapsed into a periodic tenancy it may be terminated by:

- the Landlord serving the Tenant at least two months notice in writing under Section 21(4)(a) of the Housing Act 1988 (as amended).
- the Tenant giving written notice of at least one month and expiring on the last day of a period of the tenancy.

12.3 If there is a breach of any of the terms of this agreement by the Tenant then the Landlord may serve notice in accordance with any relevant Grounds under Section 8 of the Housing Act 1988 (as amended).

12.4 If the Rent or any part thereof shall be in arrears for at least 14 days after the same shall have become due (whether legally demanded or not) or if there shall be a breach of any of the obligations on the part of the Tenant, the Landlord may re-enter the Property (subject to the Landlord obtaining a Court Order for Possession) and immediately thereon the tenancy shall terminate without prejudice to any other rights and remedies of the Landlord.

Mutual Break Clause

12.5. Any time after 4 months from the start of the Tenancy Agreement either party can exercise the break clause by giving two months notice in writing to the other party. This means that the earliest time that the tenancy can be ended by this clause is after the expiry of 6 months from the commencement of the Term.

Notices & Miscellaneous

Notices

13.1 The Landlord gives notice to the Tenant that pursuant to Section 48(1) of the Landlord and Tenant Act 1987 that notices (including notices in proceedings) may be served on the Landlord at the address specified at the beginning of this agreement.

13.2 Any notice served upon the Tenant by the Landlord pursuant to this agreement or any statute or regulation then the same may be served properly addressed to the Tenant either at the Premises or by sending the same by either recorded delivery post, or prepaid first class post to the Premises or at the Tenant's last known address and the same shall be deemed to have been properly served and received by the Tenant 24 hours after posting the same.

13.3 The Landlord and the Tenant agree that notice may be served on the other party by email. The email addresses for notice are:

Landlord: (Notice email visible once signed)

Tenants: (Notice emails visible once all tenants have signed)

13.4 The Landlord gives the Tenant notice under the Housing Act 1988 that possession may be recovered on the following grounds:

- Ground 2: The Premises is subject to a mortgage granted before the beginning of the tenancy, and the mortgagee is entitled to exercise a power of sale conferred on them by the mortgage or by section 101 of the Law of Property Act 1925 and the mortgagee requires possession of the Premises for the purpose of disposing of it with vacant possession.

Miscellaneous

14.1 If the Premises comprises part only of a building the letting shall include the use (in common with others) of access ways to and from the Premises inside the building.

14.2 Where two or more persons are named on the tenancy agreement, their obligations shall be joint and several.

14.3 References to masculine gender include the feminine; to the singular include the plural; and to the 'month' mean calendar month.

14.4 Tenant is responsible for insuring their own belongings, furniture and furnishings in the Premises, and the Landlord will not accept liability for any loss or damage that may occur as a result of use within the Premises.

14.5 The Landlord and the Tenant confirm their agreement with the OpenRent Terms & Conditions and Privacy Policy which they made when creating their account.

14.6 Where the Landlord's own title to the Premises is leasehold and not freehold, the Landlord may themselves be a tenant under a superior lease. The Tenant agrees to perform and observe at all times during the Term the conditions and stipulations contained in the superior lease that were notified to the Tenant prior to the commencement of the tenancy.

Custom Clause Notice

The clauses defined under Custom Clauses below, have been written by the Landlord in agreement with the Tenant. The clauses have not been vetted by OpenRent, are not endorsed by OpenRent, and have been added against the explicit recommendation of OpenRent. OpenRent can not offer advice on the contents of this section and recommends independent legal advice is sought before agreeing to any clauses outlined in this section.

Note that individual terms and conditions in earlier sections of this agreement may be replaced or modified by the Custom Clauses set out below, with the exception of clause 2, clause 3 and clause 4 which are essential to the Rent Now process and cannot be modified or replaced.

Custom Clauses

Custom Clause 1. The property includes one car parking space. The Tenant must register the vehicle for use of the car park. The Landlord has no responsibility to do the same. The tenant must adhere to all the rules and regulations of the car park. The Landlord accepts no responsibility of the vehicle or use of the car park during the tenancy whatsoever; this includes but not exhaustive to any loss of contents, damage to vehicle, accident or injuries to person.

Custom Clause 2. Upon vacating the property all car park entry fobs and all property keys must be returned to the Landlord promptly.

Custom Clause 3. The check out and end of tenancy -this list does not replace those obligations mentioned above but are in addition to the obligations of vacating the premises. -to clean and pay for professional cleaning of the Property and Fixtures and Fittings together with any curtains, carpets, linen and any other items that may have been soiled to the same standard as the detailed inventory at the commencement of this tenancy. - the Tenant must remove all their belongings, food, personal effects and equipment from the property on or prior to the last day of the Tenancy. - The Tenant must remove all rubbish and refuse.

Custom Clause 4. The Tenant confirms they have received the Energy Performance Certificate (EPC) prior to signing this agreement, which satisfies the requirements of the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Order 2007.

Custom Clause 5. This Tenancy is intended to create an Assured Shorthold Tenancy as defined by section 19A of the Housing Act 1988 (as amended) Prior to this agreement the Tenant has also been provided a full copy of Schedule 2 Grounds for Possession of Dwelling - Houses Let on Assured Tenancies as per the Housing Act 1988

Custom Clause 6. The Tenant has been provided with latest the How to Rent Booklet from www.gov.uk

Custom Clause 7. The additional clauses in this section do not replace any part of the Contract but are in addition to the same.

Custom Clause 8. The Tenant has confirmed they have registered and have been approved for the EU residency for Stay as per the brexit transition rules.

Contract Digitally Signed By

Here is a list of people set out to sign the contract, and signatures where they have been collected.

Where signatures have been collected dates and times are displayed in Coordinated Universal Time (UTC).

The Tenants

Signature	Printed Name	Date Signed	Email (verified)	IP Address
	Alexandros Tserepi	27/12/2020 16:05:54	alextserep@gmail.com	188.211.162.236
—	Maria Gerodimopoulou		Visible once signed	

The Landlords

Signature	Printed Name	Date Signed	Email (verified)	IP Address
—	Sukhvinder Kanuga		Visible once signed	
—	Pradeep Kanuga		Visible once signed	