



Vipul Goel <vipulgoel.123@gmail.com>

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## Purchase of: 48 Jade Gardens Colchester CO4 5FG

11 messages

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Joanna Crosby <JCrosby@haywardmoon.co.uk>

Thu, Dec 10, 2020 at 4:33 PM

To: Vipul Goel <vipulgoel.123@gmail.com>, "aggarwal.ankita@gmail.com" <aggarwal.ankita@gmail.com>

Dear Vipul and Ankita,

I have received the pre-Contract documentation from the sellers' conveyancers and enclose a copy of the following:

1 Title plan. The title plan shows the extent of the property edged in red. Please note that Land Registry plans do not show precise boundary locations – just the general boundary position. You can only establish the actual boundary location by inspection of the property. If the title plan is not as expected, please let me know straightaway.

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3 Fittings and Contents Form. This form shows the fittings and contents included, excluded or not actually at the property. Please check through this carefully and raise any enquiries initially with the estate agents and then advise me of any matters that have been agreed between you and the seller, I will then seek confirmation of this from the seller's conveyancers. This form will be attached to, and form part of, the Contract for the purchase of the property.

4 Energy Performance Certificate. This will help you assess the energy efficiency of the building. It will also disclose if the sellers have financed any energy efficiency installations at the property under the Green Deal scheme – if the sellers have done this then you may find yourself having higher energy bills to cover the financing. The energy performance rating can also have an effect on the ability of a homeowner to let the property out. With effect from 1 April 2018 a landlord is not permitted to let out a property which has a band rating lower than E. With effect from 1 April 2020 a landlord will not be permitted to continue an existing letting of a property band rating lower than E.

I will now be reviewing the documents attached, and any other title documents received, and will be raising with the sellers' conveyancers any issues that arise. In the meantime, if you have any questions on the enclosed documents or have any points you wish me to raise please do let me know straightway, so I can address these with the sellers' conveyancers when I raise enquiries.

Yours sincerely



**Joanna Crosby**

**Director**

**T:** 01473 295803

**E:** [jcrosby@haywardmoon.co.uk](mailto:jcrosby@haywardmoon.co.uk)

Please note this is our new address and should be used in all future correspondence.

Connexions

159 Princes Street

Ipswich

Suffolk

IP1 1QJ



[www.haywardmoon.co.uk](http://www.haywardmoon.co.uk)

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### 4 attachments



**G017900001 S034940001 Official Copy Title Plan - EX925002.pdf.pdf**  
177K



**G017900001 S034940001 Property Information Form.pdf.pdf**  
5626K



**G017900001 S034940001 Fittings and Contents Form.pdf.pdf**  
2487K



**G017900001 https find-energy-certificate.digital.communities.gov.pdf.pdf**  
111K

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**Vipul Goel** <vipulgoel.123@gmail.com>  
To: GOEL Vipul <vipul.goel@axa-insurance.co.uk>

Thu, Dec 10, 2020 at 6:01 PM

[Quoted text hidden]

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### 4 attachments



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177K



**G017900001 S034940001 Property Information Form.pdf.pdf**  
5626K



**G017900001 S034940001 Fittings and Contents Form.pdf.pdf**  
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**G017900001 https find-energy-certificate.digital.communities.gov.pdf.pdf**  
111K

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**GOEL Vipul** <vipul.goel@axa-insurance.co.uk>  
To: Vipul Goel <vipulgoel.123@gmail.com>

Thu, Dec 10, 2020 at 9:14 PM

Dear Joanna

Thanks for the documents. My overall comments are in trail mail:

Regards

Vipul

**From:** Vipul Goel <vipulgoel.123@gmail.com>  
**Sent:** 10 December 2020 18:02  
**To:** GOEL Vipul <vipul.goel@axa-insurance.co.uk>  
**Subject:** [EXTERNAL] Fwd: Purchase of: 48 Jade Gardens Colchester CO4 5FG

----- Forwarded message -----

**From:** Joanna Crosby <JCrosby@haywardmoon.co.uk>  
**Date:** Thu, 10 Dec 2020 at 16:33  
**Subject:** Purchase of: 48 Jade Gardens Colchester CO4 5FG  
**To:** Vipul Goel <vipulgoel.123@gmail.com>, aggarwal.ankita@gmail.com <aggarwal.ankita@gmail.com>

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<Vipul> To me title plan seems as we had seen earlier. South Side of the property is not in a straight line, I don't seem to remember that (I could be wrong as it has been sometime since I saw property). It is not a big problem though but I would request a property visit just in case

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<Vipul>

- i) 8.1 - Maintenance charge paid to Trinity -> It wasn't mentioned earlier. Would it be possible to get details around the same please ?
- ii) 5.1.a - Would NHBC guarantee be applicable for myself also ?
- iii) 6.5 – Is it possible to know what kind of damage was there and what was repair work carried out ?
- iv) 9.1 – For Guest Parking is there a charge or is it just a free parking (as in no permit required)

v) Are all Windows/ Glass doors Double Glazed ? Apologies, I don't remember that. I think yes, but wanted to check

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<Vipul>

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ii) Kitchen – I revisited pics and there is a curtain/ blind on kitchen door to garden ? Is it left behind ?

iii) Bathroom – Would bath curtain(s)/ blind be left ? Saw there is no question about that

iv) It says no fitted units in kitchen (shelves etc) ? Can this be confirmed please.

v) Also are there fitted units in any other room (except Bedroom 1). I remembered these were in 2 rooms (but could be wrong, hence rechecking)

vi) Is there any warranty/ guarantee on any of the electricals (boiler, washing machine, fridge-freezer etc)

vii) Bathroom mirror if fitted/ left behind ?

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<Vipul> Its energy rating B. No concerns from this perspective.

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<Vipul> Thanks. I have written some questions which came to my mind when looking at these documents. These are more of naïve eye queries which I could think of.

Yours sincerely



**Joanna Crosby**

**Director**

**T: 01473 295803**

**E: [jcrosby@haywardmoon.co.uk](mailto:jcrosby@haywardmoon.co.uk)**

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Vipul Goel <[vipulgoel.123@gmail.com](mailto:vipulgoel.123@gmail.com)>

Thu, Dec 10, 2020 at 9:26 PM

To: Ankita Aggarwal <[aggarwal.ankita@gmail.com](mailto:aggarwal.ankita@gmail.com)>, Joanna Crosby <[JCrosby@haywardmoon.co.uk](mailto:JCrosby@haywardmoon.co.uk)>

Dear Joanna

Thanks for the documents. My overall comments are in trail mail:

Regards

Vipul

----- Forwarded message -----

[Quoted text hidden]

[Quoted text hidden]

*<Vipul> Thanks. I have written some questions which came to my mind when looking at these documents. These are more of naïve eye queries which I could think of. Would await your views.*

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

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**Taylor Newman** <TNewman@haywardmoon.co.uk>

Fri, Dec 11, 2020 at 12:51 PM

To: "vipulgoel.123@gmail.com" <vipulgoel.123@gmail.com>, "aggarwal.ankita@gmail.com" <aggarwal.ankita@gmail.com>

Dear Vipul,

Thank you for your emails of 10<sup>th</sup> December 2020. In respect of the HomeBuyer Search, I confirm that we will arrange for this to be requested and will forward you the results as soon as they are received.

In respect of a HomeBuyer Survey, I would suggest that you speak to a surveyor in this respect as they would be best placed to advise you if this is necessary.

In respect of your comments in relation to the contract papers, I have responded to your email below in bold.

If you have any questions or queries, please do not hesitate to contact Joanna or myself.

Kind Regards,

*My details*



**Taylor Newman**

**Conveyancing Assistant**

**T: 01473 358 171**

F: 01473 213578

E: [tnewman@haywardmoon.co.uk](mailto:tnewman@haywardmoon.co.uk)

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**From:** Vipul Goel  
**Sent:** 10 December 2020 21:26  
**To:** Ankita Aggarwal ; Joanna Crosby  
**Subject:** Fwd: [EXTERNAL] Fwd: Purchase of: 48 Jade Gardens Colchester CO4 5FG

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*To me title plan seems as we had seen earlier. South Side of the property is not in a straight line, I don't seem to remember that (I could be wrong as it has been sometime since I saw property). It is not a big problem though but I would request a property visit just in case*

**Please let me know whether you feel the title plan is accurate or not as this would be an issue if the same needs to be rectified by the Land Registry and it is better to know this sooner rather than later.**

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*i) 8.1 - Maintenance charge paid to Trinity -> It wasn't mentioned earlier. Would it be possible to get details around the same please ?*

**We will report to you on the same in due course.**

*ii) 5.1.a - Would NHBC guarantee be applicable for myself also ?*

The NHBC Warranty should run with the property so yes but please note that Guarantees can sometimes be hard to enforce. You should not assume that they are valid. If you have any concerns, you should contact NHBC to ensure they still exist and continue to accept liability. A Guarantee should not be viewed as a substitute for having the property inspected by your own surveyor.

*iii) 6.5 – Is it possible to know what kind of damage was there and what was repair work carried out ?*

**We will raise this with the seller's solicitors.**

*iv) 9.1 – For Guest Parking is there a charge or is it just a free parking (as in no permit required)*

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*v) Are all Windows/ Glass doors Double Glazed ? Apologies, I don't remember that. I think yes, but wanted to check*

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*Its energy rating B. No concerns from this perspective.*

**Noted.**

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[Quoted text hidden]  
[Quoted text hidden]  
[Quoted text hidden]  
[Quoted text hidden]

**Vipul Goel** <vipulgoel.123@gmail.com>  
To: Teylor Newman <TNewman@haywardmoon.co.uk>  
Cc: "aggarwal.ankita@gmail.com" <aggarwal.ankita@gmail.com>

Mon, Dec 14, 2020 at 6:13 AM

Hi Teylor

Thanks for your email. My comments are below:

[Quoted text hidden]

<Vipul> I have checked and fine with boundary

2 Property Information Form. This is a general information form completed by the sellers. Please read through the form carefully and let me know if there are any issues you would like me to raise with the sellers' conveyancer. You are entitled to rely on the information in this form, and other information which the sellers supply in writing through their conveyancers (except to the extent that you might know or reasonably should know that the information is incorrect or that you could have verified by your own inspection or survey). You should not rely on information given to you verbally by the sellers.

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<Vipul> Thanks. Its not a problem, I would check in due course but eitherways we can proceed. I will book a survey anyways.

[Quoted text hidden]

**Vipul Goel** <vipulgoel.123@gmail.com>  
To: Teylor Newman <TNewman@haywardmoon.co.uk>

Fri, Dec 18, 2020 at 10:34 AM

Hi Teylor

Hope you are well. Just wanted to check has there been any response from seller on queries below. It has now been a week and queries were generally straight forward.

Thanks  
Vipul

On Fri, 11 Dec 2020 at 12:52, Teylor Newman <TNewman@haywardmoon.co.uk> wrote:

[Quoted text hidden]

**Teylor Newman** <TNewman@haywardmoon.co.uk>  
To: Vipul Goel <vipulgoel.123@gmail.com>

Fri, Dec 18, 2020 at 10:55 AM

Dear Vipul,

We are in the process of raising our enquiries with the seller's solicitors at the moment and will revert back to you in this respect as soon as we are able.

[Quoted text hidden]

[Quoted text hidden]

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**Vipul Goel** <vipulgoel.123@gmail.com>  
To: Teylor Newman <TNewman@haywardmoon.co.uk>

Tue, Dec 22, 2020 at 9:20 AM

Morning Teylor

Thanks for your reply. I think there is slight confusion. When I visited seller last weekend (13 Dec) he informed that he had already received queries. I have found him to be quite proactive in replies as he understands my challenge around dates.

I am not sure which ones you are referring to (probably those you have identified). I was mainly asking around my queries 2 weeks back.

Thanks

Vipul

[Quoted text hidden]

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**Teylor Newman** <TNewman@haywardmoon.co.uk>  
To: Vipul Goel <vipulgoel.123@gmail.com>

Tue, Dec 22, 2020 at 10:06 AM

Dear Vipul,

I think there is some confusion with the seller but I am unsure what questions he is talking about as we have not yet been able to raise our enquiries at this stage.

I note you raised some questions on the 11<sup>th</sup> December 2020, which we will incorporate into our enquiries.

As explained previously, we are experiencing extremely high levels of work as a sector and pre-Christmas completions have had to take priority, hence the slight delay in raising the enquiries and reporting to you on the title, which we hope to be able to finalise shortly although this is likely to be within the first week of January as our offices are due to close for the Christmas period tomorrow.

[Quoted text hidden]

[Quoted text hidden]

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**Vipul Goel** <vipulgoel.123@gmail.com>  
To: Teylor Newman <TNewman@haywardmoon.co.uk>

Tue, Dec 22, 2020 at 11:24 AM

Hi Teylor

Thanks. I am also not sure of confusion. Eitherways since your offices are closed from tomorrow, first week of January seems appropriate.

Wish you a Merry Christmas and a Happy New Year.

Vipul

[Quoted text hidden]