



Vipul Goel <vipulgoel.123@gmail.com>

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

**Joanna Crosby** <JCrosby@haywardmoon.co.uk>

Thu, Jan 14, 2021 at 6:51 PM

To: Vipul Goel <vipulgoel.123@gmail.com>

Cc: Teylor Newman <TNewman@haywardmoon.co.uk>, "aggarwal.ankita@gmail.com" <aggarwal.ankita@gmail.com>

Dear Vipul,

Thank you for your email, my response are in red below.

Regards,

-

My details  
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 **Joanna Crosby**

**Director**

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**From:** Vipul Goel <[vipulgoel.123@gmail.com](mailto:vipulgoel.123@gmail.com)>  
**Sent:** 13 January 2021 04:25  
**To:** Joanna Crosby <[JCrosby@haywardmoon.co.uk](mailto:JCrosby@haywardmoon.co.uk)>  
**Cc:** Taylor Newman <[TNewman@haywardmoon.co.uk](mailto:TNewman@haywardmoon.co.uk)>; [aggarwal.ankita@gmail.com](mailto:aggarwal.ankita@gmail.com)  
**Subject:** Re: Purchase of: 48 Jade Gardens Colchester CO4 5FG

Dear Joanna

Thanks for looking into this.

I have looked at comments and there are few queries.

i) Is there any advantage to buy property in Trust than in joint names ? I see seller has done that We have provided you with information as to how to hold the property and it is for you to decide what best suits your personal circumstances. We will record as joint tenants following completion of the purchase unless you provide a change in instruction in the meantime

ii) Is it a Freehold property? That's what had been conveyed to me during the meeting. Yes it is freehold – this is recorded at A:1 of the Register.

iii) Am I allowed to give property on rental later ( assuming no challenge from lender) The mortgage offer that has been issued is a residential one so if you wished to rent the property out at a later stage then you would need to obtain the lender's consent before doing so otherwise you would be in breach of mortgage conditions

iv) Is there a plan when Estate roads to be transferred to Local Authority? Any implications of that ? **We will report further on this once the Local Authority search has been issued**

v) If neighbours access my property for repair, who takes care of cost if something breaks or needs to be broken to repair their side ? **The Transfer provides that any persons exercising this right does so causing as little damage as possible and is required to make good any damage done**

vi) Is building of conservatory allowed or permission is required ? You would need to obtain consent from the original developer for a conservatory in accordance with clause 14 of Part 1 of the Third Schedule.

Vii) Will kitchen remain fitted ? Seller told me verbally yes to that, however hasn't written that in form sent. **The kitchen is fitted so the seller is required to leave this in situ on completion but we can ask them to specifically confirm this is you wish**

Viii) Paying rent charge on time is not a major issue. However, what is meaning if statutory lease and how can it affect me ? **We will report to you in more depth regarding this once the seller's lawyers have responded to our initial enquiry.**

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