

Your Property Concierge

Property Opportunities presented by Kelvin Kingsley



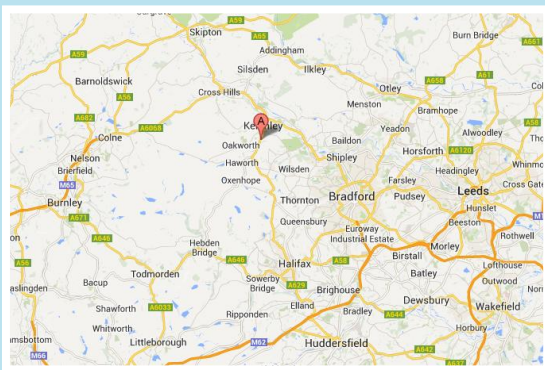
Worth Park Riverside

Redhold Drive Keighley BD21 5EG

Summary

- 🏠 Award winning development
- 🏠 Only 5 miles from Airedale General Hospital
- 🏠 Integral Garage and 2 parking spaces
- 🏠 20% Discount available to our Clients

Site information



- Well known developer
- Excellent build quality and after sales service
- 2 years defects warranty, 10 year build warranty
- South facing gardens
- Approximately 15 miles to Leeds Bradford Airport
- Within easy reach of the beautiful 'Bronte Country'
- Excellent local amenities

EXCLUSIVE OPPORTUNITY!

Discount £30,000

YIELD 6.5%

Investment information

3 Bed Mid townhouse	£119,950
List Price	£149,950
Discount %	20%
Yield (circa)	6.5%
Gross profit pcm	£275
Rent pcm	£650
Discount £	£30,000
Deposit Required	£23,990

For further information please contact me on
01603 489118 or
kelvinkingsley@yourpropertyconcierge.co.uk

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THE OPPORTUNITY

Plot No	Property Name	Type	Floor	Beds	Baths	Parking	Floor Area	Service Charge	List Price	Discount	Guide Price	Rent PCM	Yield	Required Deposit	Profit PCM	Discount £	Build Comp
150	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD	SOLD
151	SOLD	MTH	3	3	2	SG	1047	n/a	149,950	20%	119,950	650	6.5%	23,990	275	30,000	Complete
153	SOLD	MTH	3	3	2	SG	1047	n/a	149,950	20%	119,950	650	6.5%	23,990	275	30,000	Complete
154	The Elliott	MTH	3	3	2	SG	1047	n/a	149,950	20%	119,950	650	6.5%	23,990	275	30,000	Complete
155	The Elliott	MTH	3	3	2	SG	1047	n/a	149,950	20%	119,950	650	6.5%	23,990	275	30,000	Complete

NB: House mortgages based on TMW 4.69%, 80% LTV

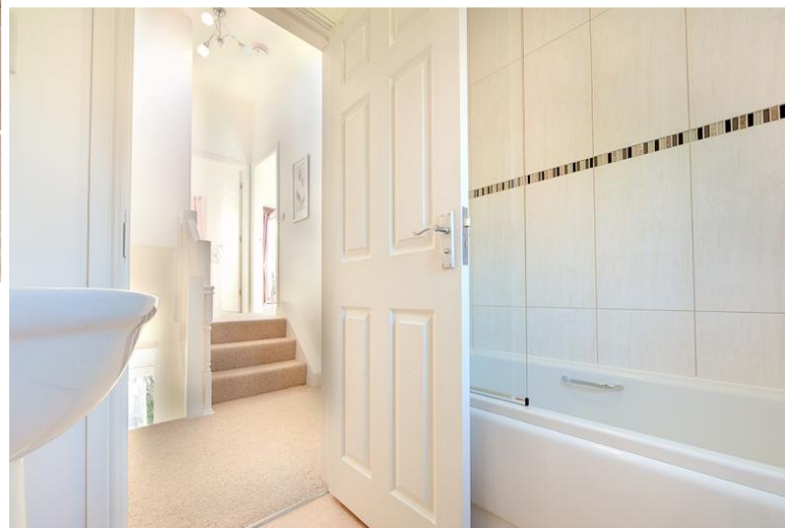


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IMAGES



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COMMERCIAL ASSESSMENT

🏠 Sales comparables for 2013

Plot 152 Worth Valley Riverside sold for £155,000 May 2013

We have spoken several local estate and lettings agents who have provided comparable information, local area information and letting information to help investors make an informed decision about the opportunity. The following are some of their comments:

Your Move: Good location, only ½ mile from Keighley and served by a range of good rail links into Leeds, Bradford and Keighley. The development is within easy reach of a good selection of schools including the new Leeds City College, Keighley campus. They would consider marketing a 3 bed townhouse in the region of £155k with rents circa £650pcm.

Green Partnership: Good location, close to local amenities and less than 4 miles from the village of Haworth which is situated at the edge of the Pennine Moors. Within easy reach of rail and road links to Leeds, Bradford and Keighley. They would market a 3 bed townhouse for £140k gaining rents in the region of £600pcm.

McManus & Poole: Just a few minutes from Keighley in a good location the development is served by excellent primary schools and local amenities. Leeds/Bradford Airport approximately 30 minutes away and the Airedale General Hospital is within walking distance of the development. Would be happy to market a 3 bed townhouse for £160k and rent out for £625pcm.

Hayfield Robinson: Feel the development is situated in a good rental location. Close to excellent local amenities including a selection of good schools and it is only a short walk to the centre of Keighley from the development. They would market a 3 bed at £155k gaining rents of £650pcm.

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SITE AND AREA INFORMATION

🏠 Worth Park Riverside is the third phase of this award winning development located in the town of Keighley, West Yorkshire. *Keighley*

🏠 Each of the homes in this phase are built from natural stone and feature a single integral garage and off road parking for two cars, as well as a south facing garden to the rear. Built over three floors, the ground floor features a laundry room and bathroom. On the first floor there is a large landing leading into an open plan kitchen and living area with French doors onto the garden. On the second floor there are three bedrooms, one with an en-suite and main house bathroom. These houses are particularly spacious and would be ideal for a growing family.



🏠 Keighley offers the best of both worlds, a town centre large enough to offer a wide range of shops with a pleasant mix of small independent traders alongside major retailers as well as the Airedale Shopping Centre and supermarkets. The surrounding countryside offers a wealth of leisure opportunities and is a popular international visitor attract *Bronte House* walkers and Bronte fans. The development is well located for rail and road access to Leeds and Bradford and regular bus services into Keighley.

🏠 Worth Park Riverside is well located for rail and road access to Leeds and Bradford and regular bus services into Keighley. It is approximately 5 miles from the Airedale



Airedale General Hospital

General Hospital and 15 miles from Leeds Bradford Airport. There is a choice



Leeds City College Campus

of good schools and in the area. The new Leeds City College in Keighley offers a range of specialist facilities including industry standard workshops for

Welding and Fabrication, Carpentry and Joinery, Motor Vehicle, Electrical Installation, Plumbing and Gas safety and Construction and Brickwork as well as, IT/Mac suites, Childcare training and Hair and Beauty Therapy salons.

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GENERAL INFORMATION

Development Address

Worth Park Riverside, Red Hold Drive, Keighley
BD21 5EG

Viewing arrangements:

By appointment only

**PLEASE ADVISE OF ANY VIEWINGS TO
SECURE THIS EXCLUSIVE DEAL.**

Developer/Vendor

Skipton Properties Ltd

Reservation Fee £1000 made payable to

Skipton Properties Ltd

Warranty

10 year LABC

Deposit

10%

Properties on the development

175

Percentage of site sold

85%

Site completion date

Approximately June 2014

Tenure

Freehold

Developers Solicitor

Savage Crangle, 15 The High Street, Skipton,
North Yorkshire BD23 1AJ

Extras included in price

None

Kitchen bedroom and bathroom choices

None

Completion procedure

A home demo will be arranged up to 1 week prior to legal completion. Any items needing attention will then be rectified prior to completion.

- All of the above particulars are intended to give a fair and substantially correct overall description for the guidance of intending purchasers and do not constitute an offer or part of a contract. Prospective purchasers and/or lessees ought to seek their own professional advice.
- All descriptions, dimensions, areas, references to condition and necessary permissions for use and occupation and other details are given in good faith and are believed to be correct, but any intending purchasers should not rely on them as statements or representations of fact, but must satisfy themselves by inspection or otherwise as to the correctness of each of them.
- All measurements are approximate.

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FLOOR PLANS

The Elliott

1. Ground Floor

Garage	7.15 x 2.8 (23'5" x 9'2")
Laundry	3.10 x 1.90 (10'2" x 6'2")
Cloakroom	1.90 x 1.00 (6'2" x 3'3")

2. First Floor

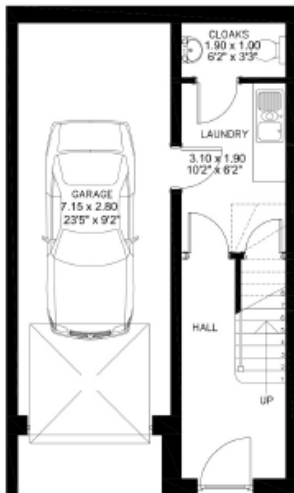
Kitchen	3.00 x 2.70 (9'8" x 8'9")
Dining	2.70 x 2.10 (8'9" x 6'9")
Living	4.90 x 3.20 (16'1" x 10'5")

3. Second Floor

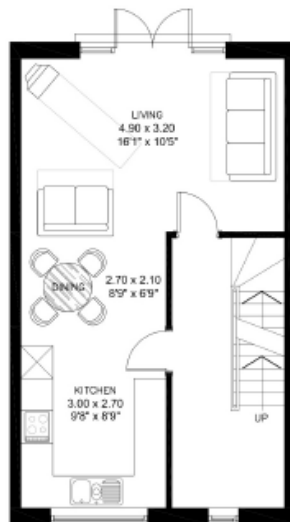
Bed One	3.90 x 3.20 (12'8" x 10'5")
En-suite	1.70 x 1.60 (5'6" x 5'3")
Bedroom Two	3.20 x 2.90 (10'5" x 9'5")
Bedroom Three	3.20 x 1.90 (10'5" x 6'2")
House Bathroom	1.90 x 1.80 (6'2" x 5'10")

Total living area: 1047 ft²

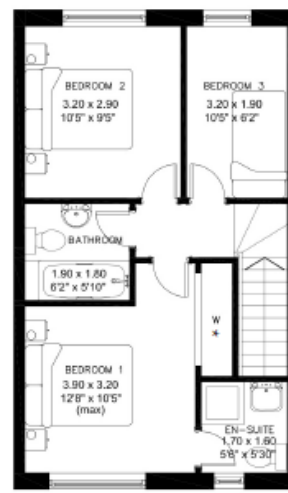
 Space for fridge/freezer



Ground Floor



First Floor



Second Floor



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LETTING

Letting Supermarket are the recommended Letting Agents of Mark Alexander at Property118.com. They are members of ARLA and The Property Ombudsman (Lettings). They carry Professional Indemnity Insurance and Client Money Protection Insurance and use only professionally qualified Inventory Clerks.

They offer a full management service for £34.99 per month plus VAT which includes:-

- Visiting your property, taking particulars and floor plans.
- Setting up an online account to store your documentation so it can be accessed at any time
- Advertising your property on the major property portals
- Accompanied viewings
- Referencing tenants and guarantors
- Inventory and schedule of condition prepared by an AIIC qualified inventory professional
- Organising Gas Safety Certificate as required (additionally charged)
- Tenancy and Guarantor Agreements
- Taking meter readings on check in and check out and informing utility companies of tenancy change over
- Deposit registration (This is an additional cost of £25 + VAT annually)
- Periodic property checks
- Organising maintenance management
- Rent Collection with payment forwarded to your account by BACS and monthly rental statement
- Rent guarantee insurance with legal protection insurance.
- Check Out at the end of the tenancy

The rental guarantee policy, which is underwritten by a fully FSA accredited insurance company, pays out if the tenants fall more than a month in arrears and thereafter for any further missed payments until vacant possession of the property is recovered. The legal protection insurance covers all costs associated with eviction.

Please let me know if you would like me to arrange an introduction.

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SALE TERMS AND PROCEDURES

Viewing

Please advise us should you intend to view the property. The developer has requested all viewings are announced. Please note this opportunity is NOT available on site and is exclusive to us, confirmation of which can be provided if required. Please note that the Site Sales Negotiator has not been authorised to sell at this price.

Reservations

To reserve, please contact us to request a reservation form. Thereafter print off, sign and forward to the developer with your reservation fee as stated on the reservation form.

Legal info

See General Information page.

Valuations

Please note either the development sales office or developer head office telephone number for valuations.

After Sales Service

I will be your main point of contact up to the point of exchange of contracts. Thereafter the developer will provide full after sales service, details of which can be attained either via the site sales office or head office.

Exchange/ completion

A deposit of 10% must be paid on exchange of contracts in the event the property is unfinished. If however the property is ready for occupation the sale generally exchanges and legally completes simultaneously.

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RECOMMENDED PARTNERS



Howard Reuben,
Principal and Whole of Market Adviser
H D Consultants 01206 577266



As our name suggests we are a Whole of Market brokerage providing a comprehensive mortgage and financial advice service. H D Consultants is an FSA authorised Firm, this means that we deal with all aspects of Home Finance, providing qualified, experienced and tailored advice from mortgages to all the relevant related property and personal insurances. Our team of Advisers have whole of market access to all types of residential, BTL and commercial mortgages and this ensures that our customers receive the best mortgage product to meet their circumstances and needs.

Because our Mortgage Advisers do not work within a restricted panel, we are able to take advantage of the whole of the mortgage market, including exclusive deals only available via our network and professional affiliations, when sourcing a deal for you. From initial contact through to completion you will be looked after by one of our team of qualified professionals who will help you throughout the entire process. We actively review the market for the best deals, on a daily basis, and we are able to review your requirements to establish if we can find a better mortgage throughout the term of the mortgage.

We look forward to working with clients of Your Property Concierge.

Mortgage Availability

Howard Reuben of HD Consultants is the recommended mortgage and insurance broker for Your Property Concierge. You are, of course, free to use and broker you choose. The figures below are for guidance only and you should note that I am not a mortgage broker myself and that I am not authorised to provide financial advice. I am unaware of your personal financial circumstances and this will, of course, be part of any mortgage lenders decision making process. However, "in principle" the following terms are available:-

- 1. Barclays Bank (trading as Woolwich) – 70% of the purchase price, interest only up to 25 years. Buy to let 2 Years Tracker 3.89% then Tracker 4.99% thereafter, £1,999 fees can be added to the loan.**
2. Abbey, a brand of Santander UK – 70% of the purchase price, interest only up to 25 years. Buy to let 2 Years Tracker 3.55% then Tracker 4.74% thereafter, £1,495 fees can be added to the loan.
3. Leeds Building Society – 80% of the purchase price, capital repayment up to 25 years. Buy to let mortgage, Interest rate variable 2.84% for two years thereafter variable rate currently 5.69%, fee £300.

I recommend that you speak to Howard to obtain a personalised quotation. Please let me know if you would like an introduction?

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QUESTIONS AND ANSWERS

Q - Does the Your Property Concierge cover the whole of the UK?

A – Yes and No. We mainly focus on the North of England; where we are most experienced and have the greatest number of contacts, but from time to time we have property opportunities in the South and further North also.

Q - What types of properties are available through Your Property Concierge?

A - We offer residential properties primarily new build houses and apartments and some Repossession Properties

Q - Do I have to buy a property if I register with Your Property Concierge?

A - No. By registering you make absolutely no commitment to buy.

Q - How do I buy a residential property through Your Property Concierge?

A - It's as easy as 123, and we will help you every step of the way.

- **Step 1:** Contact Your Property Concierge to make an offer on a selected property. We then negotiate directly with the developer to obtain the very best price for you.
- **Step 2:** Complete the reservation form sent to you by email, then send it back with a non-refundable reservation cheque for £1,000 made payable to the developer name as stated. Note this amount comes off the purchase price.
- **Step 3:** Liaise with the solicitor you nominate to ensure that exchange or completion takes place within 28 days of receipt of purchase contracts.

Q - Does Your Property Concierge charge buyers an arrangement fee?

A – No, there's no charge for our services, developers pay us. Fees may apply on other properties.

Q - If I make a purchase through Your Property Concierge, who do I pay?

A - As a buyer, you'll never pass any money to the Your Property Concierge. You pay a reservation fee to the developer and the deposit to the solicitor you nominate.

Q - What discounts can I expect to achieve with Your Property Concierge?

A - We negotiate with developers to secure the best possible discounts, which we then pass on in full to the buyer. Discounts typically range from 20% to 30% and sometimes more!

Q - Why do developers offer such large discounts via Your Property Concierge?

A - Developers still need to hit their sales targets even in today's tough economic times. They use our services to help them meet their sales targets. Also, developers need to release capital tied up in current developments to put into new developments.

Q - Why don't I just go direct to the developer?

A - Developers offer exceptional discounts through us because we'll sell properties in greater numbers. An investor buying one or two properties outside of Your Property Concierge simply couldn't secure the same level of discount.

Q - Are the discounts real through Your Property Concierge?

A - Yes. Discounts are not artificially inflated. We assess the Market Value of each opportunity with comparable sold data, local surveyors and estate agents, but Market Value is never quantifiable to an exact figure or guaranteed.

Q - If the property deals are so good why doesn't the Your Property Concierge buy them?

A – We do and have done in the past, but for now we have enough properties, almost 90, so the concentration is now on helping others to benefit from these great opportunities.

Q - Do I have to use a particular broker, solicitor or financial advisor?

A - No. You can make your own decision on which companies to use; you can use your tried-and-tested ones, or we can direct you to companies that can offer you introductory discounts.

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