

Proud to be

at your side.

Our promise to you...

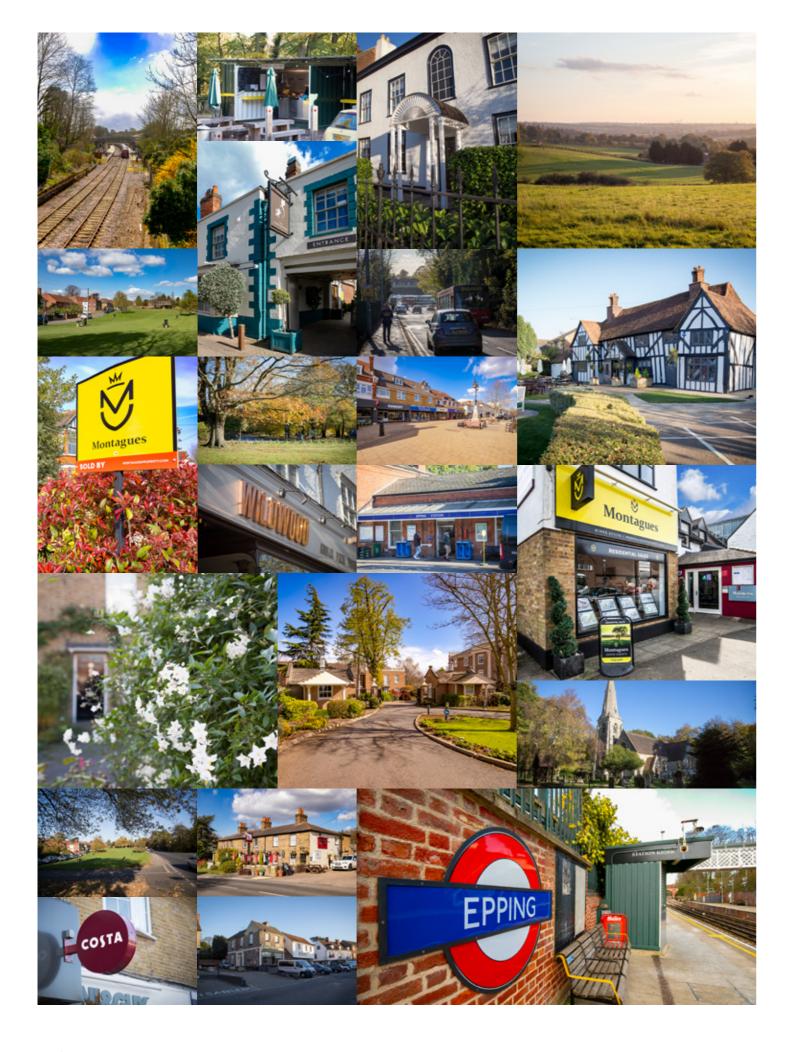
Montagues is a local company, owned and run by local people. And that's important, because it means we have over 25 years of unrivalled knowledge of the local area. We know where school catchment boundaries lie, we know how property values vary street by street, and we know precisely what kind of homes are in demand, and what's available. Which means we can offer our clients a unique and very personalized experience.

Service to make you smile

We take enormous pride in our reputation for delivering outstanding service to all our clients. And whether you're buying, selling, letting or renting, you can trust us to be at your side through the entire process. Our founder, Wayne Flegg, remains at the helm of the business, running day-to-day operations and personally carrying out the majority of valuations.

Talk to any member of the Montagues team and you'll find we take a fresh approach to property letting and sales. We believe in openness and transparency in everything we do, we communicate with clarity, and we're always ready to go the extra mile to deliver results.

To experience the unique Montagues service for yourself, get in touch today.



Relax

We'll take care of it

Why choose Montagues?

The property market in South East England has changed enormously over the past 25 years. And we've been right here through it all – offering our clients sound advice and practical support. Yet one thing that hasn't changed is our commitment to outstanding customer service.

With you every step of the way

It's often said that moving home is one of life's most stressful events – well it's our job to ensure your experience is very different. Our extensive online marketing and local advertising will quickly generate maximum interest in your property. Then our team of experts will guide you every step of the way, making the letting and sales process as simple and hassle-free as possible.

With frequent updates and regular reviews, you'll always know exactly where you stand, plus you'll know the Montagues team is right there with you. So you can relax in the knowledge that everything is being managed by trusted professionals who boast a 25-year track-record of success and a long list of delighted clients.

To get the Montagues team on your side, give us a call today.

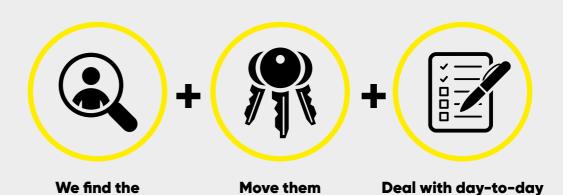


Our guide to Lettings

Giving landlords peace of mind

perfect tenant

If you own a rental property, you'll know how stressful a landlord's life can be – but it needn't be that way. Our lettings team will take care of everything for you – from valuation and vetting, through to rent collection, maintenance and strict compliance with ever-changing legislation. We have a database of people who are actively searching for a local property right now. And for complete peace of mind, we can even arrange a Rent Guarantee and Legal Cover Policy.



in on time

management

Our Two Services To Consider

To discuss the details of our services, get in touch today.

Let Only Basis

We charge a one off finder's fee of three weeks rent equivalent +VAT.

What does this service include?

Advising on achievable market rent, devising the best suited marketing strategy and advertising the property through various portals and publications including Rightmove, Onthemarket and various local publications.

Advice offered on refurbishments, guidance regarding compliance of statutory provisions and letting consents, arranging and accompanying all viewings, negotiation of offers received, advice on non-resident tax requirements (if applicable), arranging gas and electrical certificates and organising inventories. Full reference checks conducted. right to rent checks, KYC background checks, contracts raised and signed, collection and remittance of initial rent received, deduct any pre-tenancy costs, set-up of standing order for future rents.

Full Management Basis

We charge a one off finder's fee the equivalent of one weeks rent +VAT then a further 10% +VAT per calendar month.

What does this service include?

Advising on achievable market rent, devising the best suited marketing strategy and advertising the property through various portals and publications including Rightmove, Onthemarket and various local publications. Advice offered on refurbishments, guidance regarding compliance of statutory provisions and letting consents, arranging and accompanying all viewings, negotiation of offers received, advice on non-resident tax requirements (if applicable), arranging gas and electrical certificates and organising inventories. Full reference checks conducted, right to rent checks, KYC background checks, contracts raised and signed, collection and remittance of initial rent received, deduct any pre-tenancy costs, set-up of standing order for future rents.

Once the tenant(s) has taken possession, we then regularly inspect the property and produce full reports, collect the rent, arrange routine repairs, organise pre and post tenancy cleans, instruct approved contractors; hold keys throughout the tenancy and we are the point of contact for your tenants. (They will not be provided with your contact details).

The letting process



Property Appraisal & Valuation

We offer an independent assessment of your property by one of our trained and experienced members of staff. This is free of charge and with absolutely no obligation. We will also offer advice on any other actions you need to take before you let the property including necessary repairs or refurbishments.

It's important that you set a rent that is competitively priced, fair and achievable. Using our extensive knowledge of the local rental market, we will assess how much your property could fetch in the current climate. Our rental valuation will take into consideration the location, size, standard and condition of the property and whether it will be let furnished, part furnished or unfurnished.

During the assessment we will be happy to discuss the letting process with you and answer your questions. If you are a first time landlord you will have plenty of opportunity to find out more about what is involved in letting a residential property.

Effective Advertising & Marketing

We use all the major property websites including Rightmove and onthemarket.com. This gives your rental property the highest possible online

exposure, whichever device your potential tenant made available to tenants before entering into uses. Once instructed, one of the first things we do is to match a property with our list of waiting tenants and send them your property particulars by email or alerts via SMS text message. High quality photography is fundamental to presenting your rental property in the best possible way. We take the time to capture the best picture of each room and show off its best features, ensuring every picture looks professional.

Securing The Most Suitable Tenant(s)

As a landlord, you will need peace of mind that the right tenants will be living in your property. All potential tenants are qualified by us before they apply to rent the property to ensure that they will be suitable. All property viewings are accompanied and conducted by a fully trained member of our team and we provide prompt and honest feedback.

We will keep you up-to-date on progress and will let you know as soon as someone applies to rent your property. We take up tenant references and credit checks on your behalf using a specialist referencing agency. This vetting process is a critical step in securing a reliable tenant for you.

Energy Performance Certificate

All properties for rent must have an Energy Performance Certificate (EPC) rating a score of E or above before any marketing or viewings can take place (listed buildings may be exempt). An EPC rates energy efficiency and its environmental impact and is valid for ten years for rental properties. A copy of the EPC must be

a tenancy agreement. If you do not have an EPC for your property, Montagues can arrange an inspection for you.

Gas Safety Certificate

Under the Gas Safety (Installation and Use) Regulations 1998, landlords have a legal obligation to make sure all gas pipework, appliances, fittings and flues are safe to use and maintained in a safe condition. Every gas appliance and flue must be tested for gas safety every 12 months. A Gas Safety record must be provided to existing tenants within 28 days of the annual safety check, or to new tenants before they move in, and you must keep copies yourself for two years. All installation, maintenance and safety checks must be carried out by a Gas Safe registered engineer. We can arrange this for you.

Electrical installation certificate. New government legislation states that landlords must ensure every fixed electrical installation is inspected and tested at least every five years by a qualified person. The Regulations also state that a landlord is required to obtain a report of the results of the inspection and test, and supply it to each tenant within 28 days retaining a copy until the next inspection for themselves. Montagues can arrange this for you.

Furniture and Furnishings Fire Safety Regulations 2010

Upholstered furniture and soft furnishings supplied in a rented property must comply with current regulations. This includes, but is not limited to, bed frames, mattresses, headboards, sofabeds, pillows, cushions, seat pads and any garden furniture that may be used indoors. Items which comply will have a suitable permanent label attached. All non-compliant items must be removed before a tenant moves in. Bedding, carpets, curtains and any furniture made before 1950 are exempt.

Smoke and carbon monoxide detectors

New regulations introduced in October 2015 require landlords to install smoke alarms on every floor of their rental property and test them at the start of every tenancy. And to install carbon monoxide alarms in high risk rooms such as those where a solid fuel heating system is installed.

Housing Health and Safety Rating System (HHSRS)

If you own a property and rent it out, your local council may decide to do an HHSRS inspection. Inspectors look at 29 health and safety areas.

Consent to Let

If your property is mortgaged, you must obtain written consent to let from your mortgage lender. If it is leasehold, your lease may require written consent from your landlord before you can sub-let.

Houses in Multiple Occupation (HMO)

If your property is let to at least three tenants who share toilet, bathroom or kitchen facilities but are not from one household or family sometimes called a "house share" - it is a House in Multiple Occupation' (HMO). Depending on the size of the property, the number of tenants and the area, you are likely to need an HMO licence from your local council plus an HHSRS inspection. We can advise you on this.

Buildings Insurance

Landlords are required by law to take out buildings insurance for rental properties. We advise our clients to also consider contents insurance and policies to cover rent guarantee and legal expenses.



2. Moving Your Tenant(s) In

Tenancy Agreement

This is a legally binding agreement, setting out the rights and obligations of both Landlord and Tenant. Most residential property is let on an Assured Shorthold Tenancy (AST) for an initial fixed term of 6 or 12 months. We can advise on all options available to help you make an informed decision on areas of responsibility, conditions of tenancy, how and when the rent will be reviewed and notice terms. We will prepare all the paperwork and draw up a comprehensive legal document for signing. If we are fully managing your tenancy and rental property for you, then the tenancy agreement will include those activities we will be responsible for on your behalf.

Inventory / Schedule of Condition

All of the inventories produced for Montagues clients contain a full written description of the property, its contents and schedule of condition inside and out including the walls, flooring and all fixtures, fittings and furnishings provided with photographic evidence. This provides a crucial legal reference in case of any discrepancy or claim against a tenant's deposit at the end of a tenancy.

Utilities & Council Tax

Usually, it is the tenant's responsibility to pay utility bills and council tax. We can organise all meter readings and arrange the transfer of water rates, gas, electricity, telephone, TV licence and Council Tax accounts to the tenant.

Deposit Schemes

A deposit is paid by the tenant at the start of a tenancy to safeguard against damage. Since April 2007, all new Assured Shorthold Tenancies must be registered with a government backed tenancy deposit protection (TDP) scheme within 30 days of receipt of the deposit. If we are not providing our Fully Managed Letting Service to you, then you would need to register the deposit with a TDP scheme yourself. Landlords should be aware that there are significant penalties for falling to comply with deposit protection requirements.

You should provide at least one set of keys for each tenant. Where we will be managing the property for you, we will also require a full set which will be coded for security purposes. We can arrange to have duplicates cut.



3. Deal with day-to-day management

Collecting Rent

We collect rent monthly unless the Tenancy Agreement specifies otherwise. Occasionally, tenants may experience financial difficulties and our rent collection service includes chasing any late payments. We will notify you at the earliest opportunity of any rent arrears. We employ a reference agency to protect against loss of rental income. We pay the rent to landlords monthly by BACS (net of our fees and any disbursements, bills and income tax if appropriate) and provide monthly income and expenditure records.

Rental Income & Taxation

As a landlord, you are responsible for assessing your own tax for rent received. Below is some basic guidance on taxation matters relevant to landlords: however we would always recommend you seek independent financial advice from an accountant on tax matters.

Income Tax

Rental income is liable to tax, although a number of expenditure items can be offset against rental profit. You would also need to pay Class 2 National Insurance if the work you do counts as running a property business.

Overseas Landlords

Under the Non-resident Landlord (NRL) Scheme, your lettings agent will need to deduct tax from therental income and pay the tax directly to HM Revenue & Customs. If you choose not to use a lettings agent to collect rent, then your tenant will be legally responsible for collecting and paying thetax to HMRC. Alternatively, landlords living overseas can apply for approval to receive rental income with no tax deducted. Full details of the NRL Scheme are available from HMRC.

Inspections, Maintenance & Repairs

The practicalities of being a landlord can be very time-consuming. With our Fully Managed Letting Service we take care of all the day to day management and upkeep of your rental property so you don't need to worry about it. We will carry out regular routine inspections usually quarterly – at a mutually convenient time gareed with the tenant. This will involve visual inspections, assessing any wear and tear, and organising maintenance and compliance checks. If we identify any problems we will advise you and, depending on our agreement with you, we can arrange for repairs and any work to be done on the property and pay for this out of the rent received. We have a network of reliable and trustworthy contractors we can call on to deal with routine repairs or emergencies at very competitive rates.

Tenancy renewals, reviews and notices

We will handle all tenancy renewals, including rental reviews, for you. If you decide to increase the rent we will issue the relevant notice informing your tenants. If you wish to end a tenancy, we will serve notice to your tenants in line with all legal process and timing requirements and manage all the end of tenancy administration

End of Tenancy Checks & Deposit Returns

At the end of a tenancy the landlord should ensure the property is in a good, clean condition before the tenant checks out, take back the kevs and formally take possession of the property. Assuming there are no issues and all paper work is completed, utility companies notified and you have a forwarding address for the tenant, the landlord should return the tenant's deposit. This is all included as part of our Fully Managed Letting Service.



Our guide to Sales

A professional end-to-end service

Using an experienced estate agent can make the difference between selling and not selling your property. Montagues' high-profile local and online presence is backed up by our pro-active marketing, with professional photography and floor plans included as standard. We'll arrange accompanied viewings, and once we've found a buyer, we'll guide you through every step of the sales process. It's a comprehensive service that doesn't finish until you've handed over the keys.





Our Service

To discuss the details of our service, get in touch today.

Sales

Our standard sole agency commission is 1% of the sale price +VAT.

How long is our sole agency contract?

We are confident in our ability to sell or let your home. We will not tie you into a sole agency agreement of any more than eight weeks.

Can we recommend solicitors or financial advisors?

Yes - Please speak to a member of our team.

The selling process



1. Free market appraisal

Market Appraisal

If you're thinking of selling your home, this FREE service will help you understand your home's current market position. We provide you with up to date information with regards to recent sales of comparable properties in your area so you can make an informed decision. An accurate market price of your property's worth creates competition and intense buyer interest

Web Advertising

Your property will be instantly available on our cutting edge website montaguesproperty.com and loaded onto onthemarket.com and rightmove.co.uk, two of the leading online property portals.

Open 6 Days A Week

Happy to assist early morning, evening or weekend viewing to suit your schedule.

Impressive Full Colour Details

Your property will have its own sales details, designed to be eye catching and aesthetically pleasing. This comes complete with floor plans and the high quality photography that showcases your property and truly does it justice.

2. Photography & advertising

Window Displays

The benefit of good window displays in busy locations should not be underestimated in their ability to catch the eye of potential buyers and draw them in. Our office is located in the heart of Epping and have eye-catching window displays that advertise your property around the clock.

Photograph

First impressions count and the first thing potential buyers see before they even pass the front door is the photographs of your property. We employ a professional photographer to capture the best pictures that will ensure that your home sells quickly.

Distinctive "For Sale Boards"

These are an invaluable marketing tool clearly identifying your property and frequently generating interest from would be buyers that had not previously considered a move.

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3. Regular updates

Feedback & Contact

As a customer focused business our number one priority is to keep you constantly updated on the marketing progress of your home. We endeavour to give feedback 24 hours after every viewing.

Prominent Office Location

Our well located office can be found in prime locations in the heart of Epping. Visit us today!

Accompanied Viewings

Accompanied viewings are offered six days a week if required to all of our clients whether the property is vacant or occupied.

Sales Progression

Once we have Sold your property, our service doesn't stop there. We employ a sales progressor who will regularly progress your sale and keep you informed of events as they occur, thereby eliminating any problems that may arise at an early stage. Our job is not done until the keys are handed over.

"Activity and marketing does not stop until we sell your property"

Wayne Flegg - Director

montaguesproperty.com

13 🖔



De-stress the purchasing process

Whether you're searching for your first home, your next home, or perhaps a new investment opportunity, our experienced team will help you find precisely what you're looking for.

We'll take the time to understand what your ideal property looks like, and we'll accompany you on all viewings until you find it. Then we'll guide you through the buying process, while our dedicated sales progressor liaises with solicitors and surveyors to ensure a hassle-free purchase.

The buying process

1. Finding a property you can afford

Before you start hunting for your dream home, it's a good idea to calculate the amount you can realistically afford to spend on buying a property and for your future mortagae payments.

Consider how you would cope if your situation changes or if interest rates rise. It is important not to overstretch yourself. It is important to remember that your savings need to cover not just your deposit but expenses such as mortgage fees and stamp duty

Stamp Duty Land Tax (SDLT)

Rates for a single property Up to £125,000 0% The next £125,000 2% (the portion from £125,001 to £250,000) The next £575,000 5% (the portion from £925,001 to £1.5 million) The remaining amount 12% (the portion above £1.5 million)

If you're buying your first home

buying with are first-time buyers.

From £300,001 to £500,000 You're eligible if you and anyone else you're

New leasehold sales and transfers

When you buy a new residential leasehold property you pay SDLT on the purchase price of the lease (the 'lease premium') using the rates above

If the total rent over the life of the lease (known as the 'net present value') is more than the SDLT threshold (currently £125,000), you'll pay SDLT at 1% on the portion over £125,000.

This does not apply to existing ('assigned') leases.

Higher rates for additional properties

You'll usually have to pay 3% on top of SDLT rates if buying a new residential property means you'll own more than one. For further info: www.gov.uk/stamp-duty-land-tax/residential-property-rates

It's never too early to start thinking about arranging a mortgage as this can be time-consuming. You can get a mortgage from an Independent Financial Adviser (IFA), mortgage broker or lender. Once you've found a mortgage, agree a 'mortgage in principle' which tells you how much money the lender is likely to offer and the interest rate you will pay. We will ask to see this once you make an offer on a property.

2. Making an offer

Once you've found a home you want to buy, the next step is to make an offer in writing. We will put this forward to the vendor without delay and advise of their reply.

3. Organise a solicitor and surveyor

The solicitor handles the legal work around the property. The valuation surveyor will attend on the lenders behalf to check that the property is worth the price that you are paying and (if required) the building surveyor will visit to check for problems which might impact on the cost of the home.

Your solicitor will tell you how much you can expect to pay and may ask for a deposit upfront – this is typically 10% of their fee. Typical costs can vary between £500 – £1,500 (+VAT).

Your solicitor submits searches to the local council to check whether there are any planning or local issues that might affect the property's value. Typical costs are between £250 – £300.

4. Exchanging contracts

Before signing the contract, go through it with your solicitor to check that all the details are correct. Make sure that you are happy with what the sellers have agreed to leave in the property and that all queries have been answered.

Once you've exchanged contracts you'll need buildings insurance in place to cover the structure of the property. At this stage, you and the seller are committed to the sale.

5. Completion and final steps

There is typically a four week deadline between exchange of contracts and completion of the sale but both the buyer and seller can agree to a different time-frame. Once the sale is completed you will have to pay a number of charges:

The remaining money owed to buy the property is now transferred from your solicitor's account to the seller's solicitor's account. Since some of the money comes from the mortgage provider there will be a Telegraphic Transfer Fee with a typical cost of around £25-£50.

You may also have to pay a mortgage account fee. This fee is charged by the lender for setting up, maintaining and closing down your mortgage account. It is often added to the mortgage, which means you'll pay interest on it, so consider paying it up front instead. Typical cost around £100-£300.

You'll now need to pay your solicitor's bill (minus the deposit and local searches if you've already paid them). Typical cost: £500-£1,500 plus 20% VAT. Your solicitor will register the sale with the Land Registry for properties in England and Wales. Buyers of homes costing over £125,000 have 30 days from the completion date to pay Stamp Duty. Your solicitor will arrange this for you.



High-quality properties & round-the-clock support

Montagues has earned a reputation as the leading letting agent in the area – offering renters a great choice of high-quality properties, and providing tenants with round-the-clock support.

If you're currently searching for a rental property, tell us what's on your wish-list and we'll quickly put together a shortlist of suitable homes. And if you register your details with us, we'll notify you as soon as a new property becomes available.

The renting process

1. On Finding A Property

You will be required to pay a holding deposit of the equivalent of one weeks rent (offset against the first-months rent). Should the move in date be more than one calendar month from security date or the rent be in excess of £1995.00 PCM, Montagues reserve the right to request a higher holding deposit. All holding deposits MUST be paid by bank transfer, cash, bankers draft or credit/debit card. Personal cheques will NOT be accepted at any time, under any circumstances.

Please be advised that we require 1x form of photographic identification (passport or drivers licence) plus 1x proof of residency (utility bill dated within the last 3 months) from all members of the letting party over the age of 18. Identification MUST be received before we can issue the reference forms.

Once both the fees and documentation has been received, the property will be withdrawn from the market and we will send reference forms to you for completion. Please be advised that all references MUST be submitted within 48 hours of payment. References not submitted within this time frame may result in the property being re-advertised.

Subject to all references being satisfactory, occupation can take place.

The holding deposit and documentation fee are NON-REFUNDABLE should the let not proceed due to unsatisfactory references or should you decide to withdraw from the let for any reason. In the event of the landlord withdrawing from the let, a full refund of both the holding deposit and administration fee will be made.

All Credit Card payments will incur a handling charge per transaction at 3% & Debit Cards will incur a small handling fee per transaction of 75 pence. These are charges issued by Lloyds TSB.

2. On Signing The Agreements

Signing agreements will take place on or before the day of occupation at a pre-arranged time/date. We will require one months rent in advance and a deposit equivalent to five weeks rent (this may differ at the landlords discretion). The total amount MUST be paid by bank transfer, bankers draft (made payable to 'Montagues') or credit/debit card (subject to handling fees as detailed above).

ALL future rental payments must be paid by STANDING ORDER (details supplied upon move in). Cash, cheque or card payments will NOT be accepted for rental payments at any time. Exchange of contracts and keys will not take place until the full monies have been paid and checked and contracts have been signed by all members of the letting party.

The Deposit is held against possible breakages and/ or damages and overall cleanliness of the property and will be returned subject to the property being left in satisfactory order, once the tenancy expires. The deposit will be returned to your new address that you leave with our representative. All deposits are returned in the form of a company cheque or by online transfer (no exceptions made). Some landlords may wish to hold the deposit, in which case Montagues cannot take legal responsibility for the return of this.

Please Note: Deposits held by Montagues are held in a 'Client Trust Account' and are protected by 'MY DEPOSITS' – www.mydeposits. co.uk Deposits held by Montagues, will be returned within 10 working days once any deductions (should this be necessary) have been agreed unless a dispute is logged by either party.

VERY IMPORTANT NOTICES

You should at NO time at all, be under the impression that the Deposit can be used as payment for the final or any rent.

Property Inspections will be carried out quarterly and we request your co-operation in allowing a member of staff to carry out this task with sufficient notice. Should you encounter any maintenance problems regarding the property, please contact this office immediately and we will arrange for a maintenance contractor to attend.

Montagues have a company policy of contacting the landlord to authorise repairs, which may cause a slight delay in getting the problem fixed, and we appreciate your patience, but should we feel the problem is an emergency, Montagues are authorised to carry out emergency repairs immediately.

Should you (the tenant) agree maintenance works to go ahead without the landlord/ landlords agents consent, you may be required to pay the full bill yourself.

3. Once Your Tenancy Has Commenced

If the property that you are renting has been cleaned by a professional cleaning contractor, upon vacation of the property, you (the tenant) will be required to pay for the property to be professionally cleaned (if necessary). Please Note: This is at the discretion of the member of staff who carries out the final inspection and the inventory clerk.

Approximately two months prior to the tenancy expiring, notice will be served advising you of your vacation date. Should you require an extension or renewal, subject to both parties agreeing the terms (terms may differ from original agreement) you will be required to sign the new tenancy agreements in THIS office only. Should you wish to terminate your tenancy before the end of the contract, subject to the landlord agreeing, you will be responsible for the rent until new tenants take possession. You will also be responsible to cover any extra charges relating to the re-let, eg: reproduction of Inventory and re-protection of deposit. (further details available upon request) plus an administration fee at £50.00 +VAT. These fees are non-negotiable. Tenants are responsible to insure their own contents.

Once you intend to vacate the property, a final inspection appointment will be made for you to meet with the appointed inventory clerk. The cost of this check out is chargeable to yourself and will be payable upon vacation. Full price list available upon request. Should the property be left in an unsatisfactory condition or any breakages or damages be noted against the inventory (excluding fair wear and tear), a fair contribution towards the cleaning and/or replacement of items will be deducted from the deposit

Don't forget to advise all utility companies including the local Council Tax office of your move out. Please also remember to advise the Royal Mail, as we will not accept responsibility for forwarding or re-directing any mail.



At the heart of your

Community.

Proud to support local projects

Montagues has been an integral part of the local community since 1995, and it's no surprise that we love Epping, Ongar, North Weald and the surrounding areas. We think we're very lucky to live and work in such a special place – a wonderful region that still enjoys a strong sense of community. Which is why we play such an active role in preserving it.

The Montagues team supports a variety of local projects. We work with Ivy Chimneys Primary School in Epping – lending a hand at Christmas and summer fairs. And we're currently reaching out to offer support to other schools in the region.

We've funded promotional materials to help Ongar United Reformed Church advertise daily events and activities.

So yes, we love our local region. And if you're new to the area, we're sure you'll love it too!

Talk to us on **01992 571175**, or for further information email **info@montaguesproperty.com**

montaguesproperty.com



Residential Sales & Lettings

84A High Street, Epping, Essex, CM16 4AE