



*The A To Z of Investments
process.*

(Deal Sourcing & Project Management & Letting)

We offer a comprehensive service package, where you, as an Investor, will not have to worry about anything.



DOWBUSZ
P R O P E R T Y

Deal Sourcing

Project Management

Letting Agency

Accountant

Solicitor

Mortgage advisor

Dear Investor!

Since you're interested in our services (finding the right investment property, renovation, and rental management), we've created an e-book for you that compiles all the key information about the investment process from A to Z.

The investment process consists of the following 5 steps:

1. Searching for property
2. Signing contracts
3. Purchasing process
4. Project Management
5. Letting Management

Additionally – Information for Investors from outside the UK

1. SEARCHING FOR PROPERTY

Properties is obtained from the secondary market, operated by real estate agencies, and also "Off Market", emphasizing the achievement of a situation in which the price of the property is agreed with the seller in compliance with all legal rules and professional ethics.

After finding the property, we send a PDF presentation "Proposal Deal", in which you will find information such as:

- Location
- Local amenities for residents
- Investment profitability calculations - The numbers and coefficients presented in the document correspond to the current market condition and are objectively detailed, supported by local statistical data and information provided by local real estate market experts
- The potential for increased value through a renovation project (for a given time)
- Photos of the property in its actual condition
- Floor plan – If available
- Statistical data obtained from sources included on local websites.

The property is checked for:

- Location and neighborhood
- Rental demand
- The actual situation at the current moment
- Hazards related to flood areas, mining collapses, etc.,
- 'Japanese knotweed' (house foreclosure plant)
- The seller's current situation
- Increase in value over time (average calculated over the last 30 years)
- Immediate increase in value after a potential renovation

2. CONTRACTS AND DEPOSIT



After you accept the offer, we prepare contracts and send invoices for a deposit for Sourcing (£1,000) and, optionally, Project Management (£1,000), in the case of renovation.

The set of contracts consists of:

- Sourcing Agreement
- Terms and Conditions (Conditions of cooperation)
- GDPR Data Protection (Authorization to store personal data)
- Compliant Policy

Agreements are sent in electronic form for signature on the day the offer is accepted by e-mail.

Our company is regulated by compliance authorities and has the "Fully Compliance" status:

- ICO Data Protection
- Anti-Money Laundering
- The Property Redress Scheme

3. PURCHASE PROCESS (CONVEYANCING)



We assist in the purchasing process until the transaction is finalized. The purchasing process may last from 3-6 months (in the case of a cash purchase, up to 1 month), depending on the progress of cooperation between Seller's Solicitor & Buyer's Solicitor, as well as the level of difficulty of the transaction.

The purchasing process (Conveyancing) is conducted by a Solicitor (Lawyer-Notary). The process begins after receiving the "Memorandum of Sale" from the seller. The Solicitor then performs legal activities, including ordering "Searches", checking the property for potential threats. The next step is to obtain "Enquiries", i.e. answers and explanations about the aspects found in "Searches".

In the case of a cash purchase, we recommend carrying out a Survey, i.e. an inspection of the property, carried out by an independent specialist "Surveyor" to ensure that the house will be loanable in the future. The cost of the inspection is approximately £350.

The purchasing process ends with the solicitor sending the contracts, signing them and sending the money for the purchase of the property to the designated bank account indicated by the lawyer.

Our company cooperates with English and Polish-speaking lawyers, whose contact details we can provide on request.

After completing the purchasing process, invoices will be issued for Sourcing Fee and Project Management. The total commission is between £4,000 and £6,000 and £4,000 for Project Management in the case of a renovation commissioned to us.

We can collect the keys on behalf of the Investor, upon request. In such a case, the Investor must inform the Agency or Solicitor about this fact, providing the name and surname of the person receiving the keys.

The next stage is to forward the contact to the Project Manager, who will deal with the renovation plan.

4. PROJECT MANAGEMENT

(RENOVATION AND PREPARATION OF THE PROPERTY FOR RENT)



If you are ordered to manage a renovation project, we undertake to take all necessary actions to bring the property to the best possible condition (keeping to the assumptions established in cooperation with subcontractors such as Electricians, Gas Workers, EPC Specialists, Building Inspectors, Architects and General Contractors), completing the project on time and within the agreed budget.

The activities that a Project Manager will perform when managing a property renovation project include:

- Renovation valuation and signing of the contract
- Providing access to the property during renovation to the main contractor and subcontractors such as electricians, plumbers, roofers, etc.
- Issuing invoices for renovation costs
- Routine inspection of renovation progress
- Reception of stages
- Fixing imperfections in the current tense
- Renovation acceptance – The last stage
- Collection of certificates (EICR, Gas Safety, EPC)
- Preparing a project acceptance report
- Cleaning, Home Staging
- Photos, in cooperation with a photographer.

5. PROPERTY LETTING MANAGEMENT



The final stage of the project is letting the property.

Property management consists of the following stages:

- Signing a contract with the Investor
- Creating an advertisement and placing it on online platforms
- Searching for tenants
- Viewings
- Check potential tenants for employment, solvency, references from the previous landlord, ID compatibility, etc.
- Signing a contract with the tenant
- Letting property
- Periodic visits to the property for inspection purposes
- Maintenance
- Contact with tenants
- Reports for the Investor

Signature

FOR INVESTORS OUTSIDE THE UK



If you are buying a property while living in another country and you do not have tax residency in the UK, you will need to complete a few additional steps.

Company registration

Establishing a company in the UK takes no longer than 48 hours. It is best to do this with the help of an accountant. If you need help or contact an accounting company, we will give you the contact details of a proven and reliable office with which we cooperate.

Company bank account

If you do not have an address or tax residency in the UK, there will be additional challenges in opening an account. In this case, it will be difficult to open an account in local banks, so we recommend choosing one of the following online banking options:

- Starling Bank
- Tide Business
- Revolut Business

Certified identity document (at the Notary)

Estate agencies may ask for proof of identity and/or residential address by presenting a certified ID and/or address scan. Therefore, it is worth preparing such documents so that the purchase of real estate goes smoothly from the very beginning.

If you have any additional questions, please contact me

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