# Homebuyer Information

## Who is the Seller of this product?

Persimmon and Charles Church new homes are developed and sold by Persimmon Homes Limited (a company incorporated in England and Wales with company number 04108747) (or a company within the same group at Persimmon Homes Limited). The registered office of Persimmon Homes Limited is Persimmon House Fulford York YO19 4FE.

## What does the product comprise of?

The new home comprises a 4 bed 4 bedroom detached house Persimmon new home situated on Persimmon's estate known as Charles Church @ Jubilee Gardens. Floor plans and other construction drawings as well as further details about the estate can be obtained from jubileegardenscc.wess@charleschurch.com.

## What is the Total Price of the product?

In addition to the advertised sale price of the relevant new home the buyer(s) will be required to pay certain additional sums which form part of the Total Price for this Property. These are detailed at paragraphs (i) to (iv) below:

(i) a legal administration fee of £180.00 (inclusive of VAT) on completion of purchase

(ii) a fee of £9.00 (inclusive of VAT) per customer for identity checks on completion of purchase

*(iii) an annual service charge for the maintenance and upkeep of the common areas, facilities and structures on the estate on which the new home is situated and in the case of flats the block in which the flat is situated. The service charge will be a fair and reasonable proportion of the management fees for the estate. For this specific property, the annual estimated service charge for the first service charge year is £206.49. This is an estimated sum and the service charge budget in the sales office will contain details of the breakdown of this sum. The transaction documents will say what will happen if the actual annual expenditure on delivering estate services is higher than or lower than the annual estimate (a top-up payment may be required or a credit given, respectively). In terms of timing, Persimmon will, on completion, usually charge customers 12 months in advance for houses, and 6 months in advance for flats (except for flat leaseholders who would need to pay for the entire year 12 months in advance). The annual service costs will vary from year to year depending on the amount and cost of services delivered.*

*(iv) stamp duty land tax or regional equivalent for each of Wales and Scotland. The amount that you will have to pay will depend on the finally agreed purchase price and your personal circumstances. Please note that the rates vary over time and what you will be required to pay will depend on the date you buy your new home. Calculators for each region are listed below.*

**England — Stamp Duty Land Tax**
https://www.gov.uk/stamp-duty-land-tax

**Wales — Land Transaction Tax**
https://www.gov.wales/land-transaction-tax-calculator

**Scotland — Land and Buildings Transaction Tax**
https://revenue.scot/calculate-tax/calculate-property-transactions

In addition to the above, the customer will also be required to pay a £500 reservation deposit if and when the customer decides to enter into a reservation agreement. This sum is accounted for in the purchase price when a customer completes their purchase of a Persimmon new home. The reservation deposit is fully refundable if the customer cancels the reservation agreement within 14 days of entering into it. Thereafter, if

Persimmon or the customer terminates the reservation agreement Persimmon will retain £250 of the reservation deposit as an administration fee. Entering into a reservation agreement offers the customer a period of exclusivity during which Persimmon cannot market the new home to anyone else.

Persimmon also has a range of finishing touches available for a new home and a customer is free to choose what they would like to be installed/fitted in their new home; a price list for these is available from a Persimmon sales office. For avoidance of doubt, the prices for these finishing touches are not included in the advertised sale price advertised for this plot.

## Tenure (b)

For England and Wales this will either be Freehold or Leasehold.
For Scottish plots it will be Heritable.

## Management Services (i)

The common areas on an estate (for example public open space) will usually be maintainable by a resident's management company (RMC). For leasehold plots, the RMC will also usually be responsible for maintaining and insuring the structure of the block in which the plot is located. In Scotland the common areas (such as public open space) on an estate will usually be maintainable by a property management company (also known as a manager or factor), which will also usually be responsible for maintaining and insuring the structure of any flatted block in which the plot is located. If the plot is part of a large development with many phases or different developers, there may be more than one management company (one for within the phase and one for the wider development) and more than one management fee.

## Agreements or restrictions affecting future sale (l)

If the plot is sold on, the buyer will need to enter into a deed of covenant with the resident management company (if any). A fee of £75 is payable (this rises by reference to increases in the RPI each ten years). If a plot is leasehold a notice of assignment must also be given (again the fee is £75, rising by reference to RPI increases each 10 years). Any buyer will need to become a member of the resident management company. The management company (via its managing agent) may charge for a pack of documents (for example estate service charge accounts and insurance details). In Scotland, if the plot is sold on, the factor or manager will usually charge a fee for providing information on the plot to the new buyer, and for apportioning the common charges bill at the date of completion of the sale. The amount to be paid depends on the company and may be more if the information is required quickly. The buyer will also be required to pay a "factor's float". When the new buyer pays the float to the factor/management company, the float paid by the original plot purchaser will be refundable. The new owner will be obliged to pay any factoring or management charges after the date of sale by virtue of being the owner of the property.

| Item | Detail |
|---|---|
| **Number of beds** | 4 |
| **Property type** | 4 bedroom detached house |
| **Development name** | Charles Church @ Jubilee Gardens |
| **Construction drawings** | Floor plans and other construction drawings as well as further details about the estate can be obtained from jubileegardenscc.wess@charleschurch.com. |
| **Estimated Estate/Service Charge** | £206.49 annually |

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|---|---|
| **Plot name** | The Cullen - Plot 67 |
| **PEA rating** | A |
| **Tenure** | Freehold |
| **Council tax band** | TBC |
| **Document signing fee** | £180 (inc VAT) |
| **AML check fee per customer** | £9.00 (inc VAT) |
| **Warranty provider** | Not available |
| **First time buyer stamp duty land tax** | Use the mortgage calculator on the plot page |
| **Second time buyer stamp duty land tax** | Use the mortgage calculator on the plot page |
| **Total area [sq. ft]** | Not available |
| **Estimated Build Complete date** | TBC |
| **Future phases** | At the time of first release, details about future phases of a development may not always be available. As plans are confirmed, information about upcoming phases and site layouts will be shared as soon as possible. |