

Assured shorthold tenancy agreement

under part 1 of the Housing Act 1988
as amended under part 3 of the Housing Act 1996

Date: 1/09/15

This agreement is between us: BJ Elliff
the landlord

and you (individually and together): Joan Elameh
the tenant or tenants

Note that each tenant has a separate agreement with the landlord. Each tenant is responsible for payment of rent for the bedroom assigned and are responsible jointly for meeting the conditions of this agreement, including all bills for the house listed under item B7.

Room assigned is: Bedroom 1

The rent is:

	Rent per week	Payment to be monthly. Due date is 10 th of the month
	£	£
Upstairs front room – bedroom 1.	55	238.33
Upstairs middle room – bedroom 2	55	238.33
Upstairs rear room – bedroom 3	44	190.66
Downstairs front room – bedroom 4	55	238.33

A We let out the property at:

1. 96 Monton Street, Mossdale, Manchester, M14 4LT

to you (individually and together if there is more than one of you) as well as the furniture, fixtures and household belongings that are on the list that you and we signed. The amount of rent is shown above and both you and we must keep to the terms below

2. You will have the property and the furniture for 52 weeks from 1/09/15 to 31/08/16. An integral part to this agreement is an inventory list.
3. This agreement is an assured shorthold tenancy (as defined in section 19A of the Housing Act 1988). The arrangements in section 21 of the Housing Act 1988 for the landlord to repossess the property apply to this agreement. This means that you cannot claim any legal rights to stay on once the tenancy has ended and a court order says you must leave. The landlord giving a section 21 notice must give at least two months' notice, in writing. For more information, you should consult a Housing Advice Centre, solicitor or Citizens' Advice Bureau who will tell you what this means.
4. We will let the property to you (individually and together) and only the tenants listed on the individual tenancy agreements will be allowed to live there.
5. No children are allowed to live in the property without our permission, in writing (which we will not unreasonably withhold).
6. No animals are allowed in the property without our permission, in writing (which we will

- not unreasonably withhold).
7. You have to pay a deposit of £200 each (you will not receive interest on it) You will get it back when this agreement ends and you leave the property, as long as you have kept to all the agreements and conditions and you have paid all the rent and bills for the property. If you do not do so, we may take from your deposit any rent legally owed to us, or other money legally owed to us, reasonable compensation if you have broken any of your agreements, or the reasonable cost of making good any damage which is not caused by fair wear and tear. We are entitled to keep the deposit until you have produced satisfactory proof that you have paid for the utility bills (electricity, gas and phone) for the property. If you fail to do so, we may pay any charges you owe from your deposit. If we cannot agree amounts for any breach, the matter will be decided by the County Court.
 8. You cannot use the deposit to pay rent under this agreement. If you owe rent or any other money legally payable to us under the agreement, you will have to pay interest on this amount from the date that it should have been paid. The interest rate is 3% above the base rate used by the Royal Bank of Scotland. This rate may apply before, as well as after, a court judgment has been made against you, depending on the terms of the court judgment.
 9. We keep keys to the property.
 10. The landlord may remove, store, sell or otherwise dispose of any furniture or goods which the tenant refuses or fails to remove from the property at the end of the tenancy. The tenant shall be responsible for all reasonable costs which the landlord may incur. The landlord shall be entitled to deduct such costs and any monies lawfully due to the landlord from any money realised from the disposal of such furniture or goods.

B You must do the following

1. Pay rent on the days and in the way we have agreed.
2. Pay our reasonable costs for sending reminder letters. These will be £10 for each reminder.
3. Pay our reasonable costs for any cheque that does not clear. These will be £25 each time a cheque does not clear.
4. Keep the inside of the property in at least as good a condition as it was when the tenancy started (fair wear and tear excepted). It is expected that the property is kept neat and tidy, regularly cleaned, with particular attention to the bathroom, toilet and kitchen. Also, at the end of the tenancy you must leave all furniture and fixtures in the rooms or places they were in at the beginning of the tenancy.
5. Use equipment in the house sensibly and perform standard maintenance jobs – e.g. cleaning filters in the dishwasher and tumble dryer. The gas fire in the living room is a living flame fire – it is not suitable for burning anything on it.
6. Repair any damage that you have done deliberately or that was caused by the neglect or carelessness of you or anyone else living in or visiting the property. This includes replacing any broken glass in windows and repairing or replacing any damaged fittings and installations. If you do not repair the damage you are responsible for, we may give you written notice asking you to repair the damage within a reasonable period of time, depending on the repairs that need to be done. If you fail to do this within the period of notice given, we may then enter the property (after giving you 24 hours' notice) and carry out the work – you will have to pay us for the reasonable cost of this work.
7. Pay for all electricity, gas and phone bills, internet, television licence and Council Tax relating to the property that apply during the period of the tenancy.
8. Take reasonable precautions to prevent frost or similar damage to the property. If the property is going to be empty overnight or for more than 12 hours when the weather is likely to be cold, you must leave enough heating on to prevent the water system freezing, or turn off the water supply at the main stopcock and open all the other water taps and valves in the property to drain the tanks of hot and cold water.
9. Whenever you leave the property unattended, you must lock all the doors and windows and put the burglar alarm on (if any). You should tell us if the property is going to be empty for more than seven days in a row. Note that the door locks for each bedroom are simple Yale-type latches. The locks are for privacy only as the doors are relatively

insubstantial.

10. If you give us notice that you are going to leave the property before this agreement has ended, you must pay our reasonable costs for reletting the property as well as paying the rent until a new tenant moves in.
11. Allow us or our agents to come into the property at all reasonable hours of the day to inspect the condition of the property, to carry out repairs or to do other work which we must carry out by law. We will give you at least 24 hours' notice if we are going to enter the property. You must let us enter the property immediately if there is an emergency.
12. Tell us about any repairs or faults that we are responsible for in the structure or outside of the property, in any installation or in the shared areas.
13. Pay the reasonable costs for replacing locks if you fail to return any key.
14. Pay any reasonable cost for getting replacement keys.
15. Allow possible new tenants and prospective purchasers to look at the property on at least 24 hours' written notice during the last month of the tenancy.
16. Be individually responsible for paying all the rent you have to pay under this agreement and keep to all the terms of this agreement.
17. Defrost the freezer & fridge when necessary. You will be responsible for the reasonable cost of making good any damage that is caused because you have not done this.
18. Be responsible for looking after the front garden and rear yard
19. At the end of the tenancy, leave the property and our fixtures and fittings in as good a condition as at the start of the tenancy (fair wear and tear excepted) and free from rubbish.

C You must not do the following:

1. Alter or add anything to the outside or structure of the property, or the furniture, fixtures and household belongings that are on the list that you and we signed. You must not bring into the property any furniture, fixtures or household belongings which do not meet the Furniture and Furnishings (Fire) (Safety) Regulations. You can get information about these regulations from your local Trading Standards Office.
2. Anything which may be a nuisance or annoy neighbours. You must not play any radio, CD, record player, television or musical instrument in a way that will cause a nuisance, annoy the neighbours or be heard outside your home between 11 pm and 7.30 am.
3. Bring bicycles, motor cycles, and prams into the property without our permission, in writing (which we will not unreasonably withhold).
4. Bring any furniture into the house without our permission, in writing (which we will not unreasonably withhold).
5. Tamper with any fire precautions.
6. Use Blu-tack or any similar type of adhesive on the walls in the kitchen & living room.
7. Sublet the property or any part of it, or give up the property or any part of it to someone else.
8. Transfer the tenancy to someone else without our permission, in writing (which we will not unreasonably withhold).
9. Carry on any profession, trade or business in the property.
10. Display any permanent notice on the property.
11. Use the property as anything other than a home.
12. Block, or allow guests to obstruct, any of the shared areas.
13. Dry washing inside the property, except in a ventilated room suitable for such purposes.
14. Use any paraffin or portable gas heater.

D We agree to do the following

1. Keep the property insured against fire and other usual comprehensive risks as long as insurance cover is available.
2. Let you have free access to the steps, entrance hall, stairs and all shared areas and keep those areas clean, light and in good condition.
3. Pay for the supply of water to and disposal of water from the property.
4. Be responsible for servicing and maintaining any gas heating system and making sure that all gas appliances within the property are checked by a British Gas or Corgi-

registered technician every year, in line with the Gas Safety (Installation and Use) Regulations 1994.

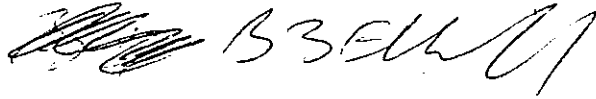
- 5 Give you back any part of the rent that you have paid for any period that the property could not be lived in because of fire or any other danger that we are insured for.
- 6 Keep the structure and outside of the property in good repair.
- 7 Keep the gas, water, electricity, space-heating and water-heating installations in good repair and proper working order.
- 8 If we need to serve any notice on you, we will deliver it by hand or send it to you by first-class post to the property address. This means that notices are served on you once they are put through your letterbox even if you do not receive them because you have moved **If you give us another address to send notices to, any notice will be validly served at that address, if it is posted by first-class post or left at that address.** If you need to serve any notice on us, they must be delivered by hand or sent by post to the following address.

We may repossess the property if:

- you fail to pay us rent 14 days after it is due, whether you have been asked for it or not;
- you (or any of you) become bankrupt
- any of the grounds listed in Schedule 2 of the Housing Act 1988 as amended under the Housing Act 1996 apply (these include not paying rent, breaking the tenancy term and causing a nuisance or annoyance);
- the arrangements for us to repossess the property in section 21 of the Housing Act 1988 apply.

We need a court order to repossess the property. You should contact a solicitor, Citizens' Advice Bureau or Legal Advice Centre who will tell you what this means

Our signature:



Your signature
(or signatures)



Assured shorthold tenancy agreement

under part 1 of the Housing Act 1988
as amended under part 3 of the Housing Act 1996

Date: 1/09/15

This agreement is between us: BJ Elliff
the landlord

and you (individually and together): Ray White
the tenant or tenants

Note that each tenant has a separate agreement with the landlord. Each tenant is responsible for payment of rent for the bedroom assigned and are responsible jointly for meeting the conditions of this agreement, including all bills for the house listed under item B7.

Room assigned is: Bedroom 2

The rent is:

	Rent per week	Payment to be monthly. Due date is 10 th of the month
	£	£
Upstairs front room – bedroom 1	55	238.33
Upstairs middle room – bedroom 2	55	238.33
Upstairs rear room – bedroom 3	44	190.66
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5. No children are allowed to live in the property without our permission, in writing (which we will not unreasonably withhold).
6. No animals are allowed in the property without our permission, in writing (which we will not unreasonably withhold).

7. You have to pay a deposit of £200 each (you will not receive interest on it) You will get it back when this agreement ends and you leave the property, as long as you have kept to all the agreements and conditions and you have paid all the rent and bills for the property. If you do not do so, we may take from your deposit any rent legally owed to us, or other money legally owed to us, reasonable compensation if you have broken any of your agreements, or the reasonable cost of making good any damage which is not caused by fair wear and tear. We are entitled to keep the deposit until you have produced satisfactory proof that you have paid for the utility bills (electricity, gas and phone) for the property. If you fail to do so, we may pay any charges you owe from your deposit. If we cannot agree amounts for any breach, the matter will be decided by the County Court.
8. You cannot use the deposit to pay rent under this agreement. If you owe rent or any other money legally payable to us under the agreement, you will have to pay interest on this amount from the date that it should have been paid. The interest rate is 3% above the base rate used by the Royal Bank of Scotland. This rate may apply before, as well as after, a court judgment has been made against you, depending on the terms of the court judgment.
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3. Be responsible for servicing and maintaining any gas heating system and making sure that all gas appliances within the property are checked by a British Gas or Corgi-

4 Give you back any part of the rent that you have paid for any period that the property
could not be lived in because of fire or any other danger that we are insured for.

5 Keep the structure and outside of the property in good repair.

6 Keep the gas, water, electricity, space-heating and water-heating installations in good
repair and proper working order.

7 If we need to serve any notice on you, we will deliver it by hand or send it to you by first-
class post to the property address. This means that notices are served on you once they
are put through your letterbox even if you do not receive them because you have moved
**If you give us another address to send notices to, any notice will be validly served
at that address, if it is posted by first-class post or left at that address.** If you need
to serve any notice on us, they must be delivered by hand or sent by post to the
following address.

- you fail to pay us rent 14 days after it is due, whether you have been asked for it or not;
- you (or any of you) become bankrupt
- any of the grounds listed in Schedule 2 of the Housing Act 1988 as amended under the Housing Act 1996 apply (these include not paying rent, breaking the tenancy term and causing a nuisance or annoyance);
- the arrangements for us to repossess the property in section 21 of the Housing Act 1988 apply.

Our signature:

BEER

Rick



Leaving the keys and chat

From: Duncan Goudie (duncan [REDACTED].com)

To: [REDACTED]

Date: Sunday, 28 August 2016 at 11:58 BST

Hi Brian,

I'm about to go into the house and do a final clean up of my room to leave it in a good state. Then I'm going to leave the keys somewhere in it, probably on the desk or in the desk drawer.

I do want to have a phone call chat with you at some point to fully explain why I moved out at short notice. I can tell you that this was a really bad time for me to move out given my looming academic paper deadline, but events that unfolded were, which ultimately led to me feeling very anxious and not being able to sleep or eat properly, were enough to force me to move out. I want to have a phone conversation with you to explain what happened; I am away 1st Sep - 17th Sep, so any evening outside of those dates should be good for me. What are your thoughts on this?

I want to stress that I really liked your house and that it was fantastic.

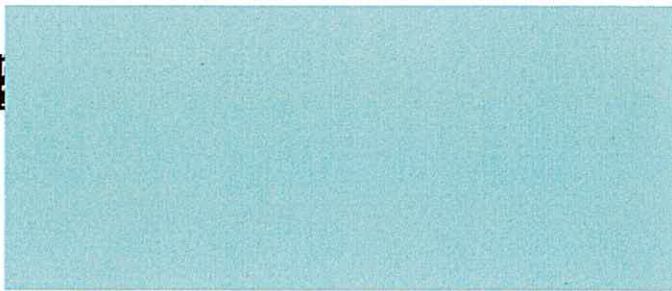
Thanks,

Duncan

Current Account Statement



On your side



Your FlexAccount transactions

Statement date 1 October 2015
Statement no 105

Sort code

Account no

Start balance

End balance

Average credit balance

Average debit balance

Receiving an International Payment?

BIC

IBAN

Swift Intermediary Bank

MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2015	Balance from statement 104 dated 01/09/2015			
15 Sep	Transfer from WHITE		238.33	
28 Sep				
30 Sep	Bank Credit ELAMAH J Effective Date 29 Sep 2015		476.66	
01 Oct	Bank Credit GOUDIE MR DG		238.33	

We're here to help

We're happy to help however you choose to contact us.

Online nationwide.co.uk

Phone 0800 30 20 11

Visit us in branch

If you change your details, such as your correspondence name or address please advise us in writing straight away.

Most of the mail you receive from us concerns your money so help us make sure that it's secure.

Current Account Statement



Your FlexAccount transactions

Statement date 1 January 2016
Statement no 108

Sort code
Account no
Start balance
End balance
Average credit balance
Average debit balance
Receiving an International Payment
BIC
IBAN
Swift Intermediary Bank MIDLG822

Date	Description	£ Out	£ In	£ Balance
2015	Balance from statement 107 dated 01/12/2015			
15 Dec	Transfer from WHITE		238.33	
29 Dec				
2016				
01 Jan	Bank Credit GOUDIE MR DG		238.33	

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Visit us in branch

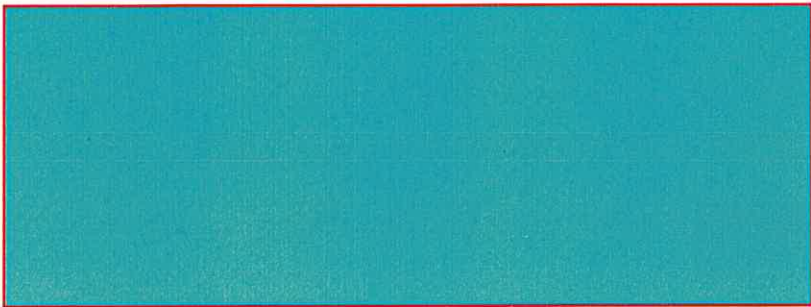
If you change your details, such as your correspondence name or address please advise us in writing straight away.

Most of the mail you receive from us concerns your money so help us make sure that it's secure.

Current Account Statement



On your side



Your FlexAccount transactions

Statement date 1 April 2016
Statement no 111

Sort code
Account no
Start balance
End balance
Average credit balance
Average debit balance £0.00
Receiving an International Payment?
BIC
IBAN
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2016	Balance from statement 110 dated 01/03/2016			
15 Mar	Transfer from WHITE		238.33	
16 Mar				
29 Mar				
31 Mar	Bank Credit ELAMAH J		238.33	
	Effective Date 30 Mar 2016			
01 Apr	Bank Credit GOUDIE MR DG		238.33	

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If you change your details, such as your correspondence name or address please advise us in writing straight away.

Most of the mail you receive from us concerns your money so help us make sure that it's secure.

Current Account Statement



Your FlexAccount transactions

Statement date 1 August 2016
Statement no 115

Sort code
Account no
Start balance
End balance
Average credit balance
Average debit balance
Receiving an International Payment?

BIC
IBAN
Swift Intermediary Bank MIDLGB22

Date	Description	£ Out	£ In	£ Balance
2016	Balance from statement 114 dated 01/07/2016			
06 Jul				
15 Jul	Transfer from WHITE		238.33	
26 Jul				
30 Jul				
	Effective Date 29 Jul 2016			
	Bank Credit ELAMAH J		238.33	
01 Aug	Bank Credit GOUDIE MR DG		238.33	

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however you choose
to contact us.

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Visit us in branch

Important information with your statement:

- Your annual Financial Services Compensation Scheme (FSCS) information sheet.**
The FSCS pays compensation to customers if their financial provider is unable to meet its financial obligations.
The money you hold with us is covered by this protection. The protection covers up to £75,000 for each customer.
- Important changes to your terms and conditions.**