

GD Estates

Lettings Agency As It Should Be

THE LANDLORDS GUIDE

GD Estates

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“The Experience that counts with the personal touch that matters”

GD Estates benefits from significant experience of the local property sector, developed over several decades. Our renovated Georgian offices are located in the centre of Bury St Edmunds, in a prestigious and award winning street.

We have built a strong reputation for delivering simple yet effective service and are delighted to receive a continued level of new instructions, through recommendations from our existing Landlords and Tenants.

Landlord and Tenant relationships can be difficult, as does wading through the increasing amount of legislation governing the letting of property. GD Estates act as your professional agent to guide you through the maze of legislation and ensure that you avoid the potential pitfalls. As your agent we will take on the burden of responding to your Tenant's needs as and when they arise, to give you complete peace of mind that your property is in safe hands

As landlords ourselves, we truly understand your requirements and offer a unique, yet flexible service. We work harder to let your property and go that extra mile, by providing unique benefits to our landlords and tenants.

Some of the benefits are:

- Competitive management fees with excellent service
- Evening appointments and Saturday viewings
- We guarantee to beat any other local agents' fees

1 About GD Estates



Tracey Nunn MARLA



Lisa Betson



Louise Howe



Sophie Gidney



Klair Bauly

GD Estates is an independent property letting agency offering the complete range of services to Landlords and Tenants.

We provide the expertise required in what can be a complex business, and believe in 'keeping things simple' and offering a personal approach for both our Landlord and Tenant clients.

We have a flexible approach to lettings, where we can provide a complete property management service looking after every aspect of renting out your property to simply providing you with some basic help and support.

We appreciate that our Landlords entrust us with their valuable assets, and we take this responsibility on board very seriously and confidently, giving you the peace of mind that your property is being looked after by **professionals**. Our property team is always on hand to answer any questions or concerns you have regarding your property or Tenant.

We pride ourselves on our client relationships and are always happy to provide **recommendations** from our existing Landlords.

With client satisfaction and company efficiency as top priorities, our lettings director is a **fully qualified** and registered member of **ARLA (Association of Residential Letting Agents)**. With ARLA training and support, we can provide you with in-depth knowledge and advice to aid the lettings process and any queries you may have.

Within this guide you will find more details on each level of our services, if there are any questions that you don't find an answer to in this guide then please contact us, we are always happy to offer advice and discuss your requirements.

2 The Lettings Services We Offer - 1

Full Property Management - why choose our full management service?

When selecting our Full Management Service, we take care of every detail giving you the complete peace of mind that nothing is being forgotten, our Full Management Service includes;

- Undertaking an initial appraisal of your property and providing guidance on marketing and pricing.
- Advising you on any maintenance, health & safety and furnishing issues with your property.
- Arranging an Energy Performance Certificate (EPC) for your property.
- Marketing your property including advertising in the local press and on Rightmove, Prime Location, Find a Property and Globrix.
- Searching our database for suitable tenants.
- Accompanying prospective tenants to view your property.
- Completing robust reference and credit checks on the suitability of the proposed tenant.
- Collecting deposits and placing them with the Deposit Protection Service.
- Providing and completing a suitable tenancy agreement.
- Preparing a professional inventory and condition report for your property.
- Arranging any gas safety inspections as required by law and retaining the certificates of conformity.
- Completing meter readings for the relevant utilities and advising the appropriate utility companies.
- Notifying the local authorities regarding council tax.
- Providing Tenant move in assistance.
- Collecting the rent and sending you account details monthly by email, so you know when the money has been paid to your bank account.
- Conducting regular property inspections to ensure that any issues are identified at an early stage.
- Arranging regular maintenance and required repairs.
- Overseeing and organising any emergency repairs using our network of trusted contacts.
- Providing you with professional advice regarding landlord and tenant issues.
- Conducting end of tenancy procedures, including final inspection and the repayment of deposits (less any amounts held for dilapidation).
- Arranging tax calculations and accountancy services (fees applicable).
- Providing ongoing property management and Tenant liaison.

We have much expertise dealing with all elements of property management, with our in depth knowledge of the legal requirements of letting and long-standing relationships with trusted contractors we are perfectly placed to make your life as a Landlord as hassle free as possible.

3 The Lettings Services We Offer - 2

Find a Tenant - use our expertise and resources to find a suitable tenant.

Our Find a Tenant service is suitable for experienced Landlords who are happy to manage their own property. Acting on your behalf we will:

- Undertake an initial appraisal of your property and provide guidance on marketing and pricing.
- Advise you on any maintenance, health & safety and furnishing issues with your property.
- Advise you of your obligations in respect of gas safety.
- Arrange an Energy Performance Certificate (EPC) for your property.
- Market your property including advertising in the local press and on Rightmove, Prime Location, Find a Property, Globrix and AHRN.
- Search our database for suitable tenants.
- Accompany prospective tenants to view your property.
- Complete robust reference and credit checks on the suitability of the proposed tenant.
- Collect deposits and place them with the Deposit Protection Service.
- Provide and complete a suitable tenancy agreement. For that extra peace of mind we can:
- Complete an inventory/condition schedule.

“Full marks to Tracey and the team. I look forward to asking you to help us again when the time arises.

Many thanks!”

RB - Knettishall

4 The Lettings Services We Offer - 3

At A Glance

	Find A Tenant	Full Management
• Advertising and accompanied viewings	✓	✓
• Arranging an Energy Performance Certificate	✓	✓
• Tenant Referencing	✓	✓
• Deposit collection and placement with DPS	✓	✓
• Completion of tenancy agreements	✓	✓
• Tenant move in assistance	✗	✓
• Property management and tenant liaison	✗	✓
• Taking meter reading and notifying utilities	✗	✓
• Collection of rent and monthly statements	✗	✓
• Property inspections	✗	✓
• Co-ordination of repairs and maintenance	✗	✓
• Annual gas safety checks	✗	✓
• Completion of professional inventory	✗	✓
• Advice for landlord / tenant issues	✗	✓
• Check-out service and handling necessary works	✗	✓

5 Marketing Your Property

Our marketing services incorporate the best of both local and national advertising through tried and tested features in the local press to internet marketing through **Rightmove, Prime Location, Find a Property and the Globrix** property websites.

We advertise in the Bury Free Press Property Section and we also take advantage of featured property articles, when these are available.

With today's busy lifestyle, prospective tenants are increasingly using the internet to find rental properties that suit their requirements. With **Rightmove and the other property websites listed**, your property gains the benefit of being listed on the premier property listing sites, ensuring that your property appears in the first choice property search of prospective tenants. To increase our publicity to potential USAF tenants, we will directly advertise on the USAF property website, **AHRN**. Our investment in both traditional local and national internet marketing ensures your property receives the maximum possible exposure.

In addition, we will directly market your property to our database of registered potential tenants, advising them by email and SMS text message of properties matching their criteria as soon as they are listed. Our comprehensive property marketing has helped put us in the enviable position that on average we let a property in **only 7 days** from being listed with us.

"I was pleased with your service and would recommend you time and time again."

DL - Risby



6 The Right Tenant For You

Our service isn't just limited to finding Tenants – at GD Estates we make sure that we find the right Tenant for your property.

We match suitable Tenants to each property, this process ensures that both a Tenant's expectations of a property and your expectations of a Tenant are satisfied at the beginning of the process – this leads to a smoother Landlord / Tenant relationship and a greater respect for the rental property.

The better the condition, decoration and cleanliness of a letting property the better the Tenant is likely to be and the better the property is likely to be looked after.

We require all prospective Tenants to complete a comprehensive application form, with references and financial checks being taken in all cases.

We will liaise with you in respect of the type and status of Tenant we allow to rent your property, there are a wide range of potential Tenants looking to secure suitable rental properties, from high earning professionals to students.

A pragmatic approach should be adopted towards individual applicants, based on the type and condition of your property and the status checks taken on individual applicants prior to a decision to let your property being made.

7 Rents

Bury St Edmunds and the surrounding areas have a buoyant economy, with professional and skilled workers in demand by local businesses. The demand for rental properties is high and good quality properties attract premium rents.

We will assess the potential and condition of your property and recommend a realistically achievable rent that reflects current market conditions and the type of Tenant that the property is likely to attract.

We use our experience of the local market to recommend the most appropriate rent level, reflecting our aim of ensuring that your property is let to the most suitable Tenant as quickly as possible and remains let and earning income continually.

As market conditions change constantly, we review rents on an annual basis adjusting the levels in consultation with you as appropriate.

Rent Collection

GD Estates have an excellent record in rent collection with bad debts arising from non-payment of rents being very rare.

All property rents are collected monthly directly from the Tenant's bank account. We provide a professional and rigid system of rent collection to ensure minimal rent arrears for you. Our credit control processes ensure that any late rent payments are pursued vigorously; including personal collection visits.

Should Court action be required to recover outstanding rents, GD Estates will advise you and work with your chosen Solicitors to make sure the process runs as smoothly as possible. We can recommend suitable Solicitors experienced in this area should this be required.

Net payments due from collected rents are paid direct into your bank account along with the issue of monthly statements by email. We will credit all rents collected to your bank account and email your account details, within 3 business days of receipt from the Tenant.

"Genuinely a very good service – excellent from first telephone call to end accounts."

CC - Larling

8 Tenancy Agreements

Private lettings

The general tenancy agreement used in private lettings is an **Assured Shorthold Tenancy**. As with all legal documents it is important that the Tenancy Agreement is correctly worded to provide the required level of protection to both you and your Tenant.

Usually an Assured Shorthold Tenancy is agreed between both parties for an initial 6 or 12 month period, with provision made for termination, should the Tenant not abide by the terms of the agreement.

The Tenancy can be automatically extended at the end of the period if you are happy to continue the letting, or if not, the Tenancy can be terminated by giving the Tenant the legal requirement of two month's notice. A Tenant has a legal obligation to provide one month's notice to terminate the Agreement. If the Tenancy continues after this initial period, it will be on a month-by-month tenancy subject to the statutory notice periods of two clear months by you or one month by the Tenant.

At the end of the first year, and annually thereafter, the rent level is reviewed in line with market conditions.

Mortgage lenders

You will need to get approval to let your property from your bank or building society, however many banks and building societies require certain clauses to be included within a Tenancy Agreement, to protect their mortgaged asset. GD Estates are fully aware of these requirements; with our standard Tenancy Agreements generally being suitable for most lenders. We will liaise directly with your lender to facilitate any specific agreement amendments they may request.

Protection

All of our tenancy agreements provide you and your property with the protection you require and all allow for termination in cases of excessive noise or nuisance, non-payment of rent and other breaches of the Agreement.

9 Condition

Tenants will expect certain furnishings and equipment within an unfurnished property; we would recommend that the property is rented with the following in place;

- Oven and hob
- Floor coverings in good condition
- Bathroom fittings – toilet roll holders etc

With curtain poles and curtains or blinds being provided to all windows at your discretion.

Clean and well kept properties will always rent quicker than tired uncared for ones. High quality Tenants demand the same high standard of a property as you would for your own home. To achieve maximum rent potential and ensure that your property is let quickly, it is worth considering updating dated kitchens and bathrooms and freshly decorating the property prior to renting.

The following are absolutes when presenting a property for rental;

- Carpets cleaned
- Outstanding maintenance completed
- Oven and hob cleaned
- Bathrooms clean and de-scaled
- Gardens tidied and grass cut
- Windows, light fittings, curtains and blinds clean
- Provide instruction manuals for appliances

If your property has a garden it should be presented in the same neat and tidy condition that you expect the Tenant to maintain it in.

The condition of the property will be reflected in the inventory and Tenants will be expected to leave the property in the same clean condition when vacating the property.

“Highly efficient and very pleasant to deal with.”

ET & JT – Bury St Edmunds

10 Inventory

Having a comprehensive Inventory taken of the contents of your property, is an invaluable tool in resolving any issues relating to damage and dilapidation that may arise at a later point in the Tenancy. The GD Estates Full Management service includes our **Inventory Service**, providing a detailed report on the condition of the fabric of the property and contents, so you can have confidence that any damage to your property will be identified and resolved correctly. We review the inventory with the Tenant, secure their signature as agreement and provide them with a signed copy after they move into the property.

Unfurnished property

Unfurnished properties generally contain certain 'contents' that require identifying within the Inventory such as carpets, curtains and pictures. If you include electrical white goods within a rental property, to make the property more desirable to potential Tenants, it should be remembered that you will be responsible for the maintenance and repair of any such items. It is imperative that the Inventory identifies these items and their condition, along with the general condition, decoration and colour-scheme throughout the property.

Check out report

With our **Full Management Service**, when a Tenant vacates your property, we will check both the condition of the property and the full Inventory, identifying any required maintenance and damaged or missing items. We will use our experience of what constitutes any dilapidation through misuse, and general wear and tear, to make an assessment that is fair and equitable to both you and the Tenant. The fair costs of rectifying any dilapidation, replacing any breakages and any required cleaning will be deducted from the dilapidation deposit prior to returning the balance to the Tenant. **GD Estates** conduct regular inspections of your property throughout the period of the Tenancy, so significant problems at the end of a Tenancy are rare. This prudent approach to monitoring the condition of your property is very important and provides further comfort as there is little that can be done when some Tenants withhold their last month's rent to reduce their deposit.

With our **Full Management Service**, the Inventory goes hand in hand with the **Dilapidation Deposit** and is designed to discourage abuse of the property and contents by Tenants. It is important that you take time to review the Inventory against the contents of your property, as many Tenants bring their own household items and occasionally items are exchanged on leaving a property.

"I was impressed with the efficiency and your judgement in finding a tenant."

CJ – Stowmarket

11 Keys

To facilitate accompanied viewings of your property and the smooth commencement of the Tenancy, you should provide two full sets of keys to all door and window locks within the Property, including any outbuildings included within the Let. If the property is vacant, keys should be provided at the commencement of the marketing process. In all events the keys must be provided at least one working day prior to the commencement of the tenancy agreement.

12 Deposits

Dilapidation deposit

A dilapidation deposit is taken from all Tenants at the commencement of every letting, which is usually equal to 1.5 times the monthly rental figure, to cover any minor losses or dilapidation. You should be aware however, that some wear and tear is inevitable. With this in mind you should always remove any items of particular value, intrinsic or sentimental.

Deposit Protection Service

With effect from 6 April 2012 it became law, under the Housing Act 2004, that all tenancy deposits have to be protected and must be deposited with a protection service within 30 days of receipt from the Tenants.

For your protection and peace of mind we are full members of the authorised UK Government Deposit Protection Service (DPS) scheme. Standard with our **Full Management Service**, we place all tenant deposits with the DPS to be held in a safe and secure environment. The deposit will remain with the DPS until any apportionment to cover dilapidation costs is agreed between you and your Tenants. Should the parties fail to agree apportionment of the deposit, it will be referred to the Dispute Resolution Service for determination. This requirement for deposits to be protected is also applicable to Landlords managing their own property, with penalties being fairly severe for non-compliance.

We will arrange for deposits to be held by the DPS on behalf of private Landlords as part of our **Find A Tenant** service, in the absence of other arrangements being made by the Landlord.

13 Inspections

The GD Estates Full Management Service includes the regular **inspection** of your property making sure that it is being looked after by the Tenants and to assess if any repairs or maintenance are required.

We encourage Tenants to inform us of any problems, as soon as they become apparent as it is important that any repairs are carried out quickly. If repairs or problems remain outstanding Tenants may have a legal right to reduced rental payments.

As part of our **Full Management Service** we conduct an **initial 6 week inspection** to assess and remedy any potential problems, with inspections taking place **every 6 months** thereafter. We will either notify you of any work to be done, or proceed with arrangements for the work, dependent on the specific instructions agreed with you.

14 Property Maintenance

We will hold a £200 maintenance float and where we have been instructed to proceed with any maintenance or repairs; we will deduct the cost from this float, to be replenished from the rent collected, with all such costs detailed on the monthly statement.

We will of course take any actions required in the event of an emergency, to resolve any safety issues and protect the fabric of the property.

The ongoing maintenance of your property forms an integral part of our Full Management Service and GD Estates have built up a network of **trusted contractors**, who are able to undertake any maintenance or repair works that may be required.

We will co-ordinate any works undertaken while keeping you fully informed of progress and the likely costs of the work required.

15 Safety Checks

Landlord's Gas Safety Certificate

By law, a Landlord has to ensure that any gas appliances, within a rental property, are tested on an annual basis and a Gas Safety Certificate issued. This Certificate, issued by a qualified gas engineer must be in place before a Tenancy commences.

As part of our **Full Management Service**, GD Estates will arrange and co-ordinate the required inspections with a CORGI registered gas installer, ensuring that the required safety certificates are held for inspection, with copies being provided to the Tenants. We will maintain complete records of all inspections undertaken ensuring that annual inspections are completed as required. In addition, if you would like your system serviced, to coincide with the safety certificate inspection, this can also be arranged.

Energy Performance Certificates

It is a legal requirement that an Energy Performance report is now completed, that provides details on the energy efficiency of your property. We can organise this for you through our affiliates, who are independent and qualified Domestic Energy Assessors. An Energy Performance Certificate (EPC) is produced which lasts for a period of 10 years. An EPC is required by law for all newly let properties, before they are formally marketed and at the changeover of existing tenancies.

Smoke Alarms and Electrics

We require the installation of smoke alarms throughout your rental property, if these are connected to the mains electrical system, you have a legal obligation to ensure that these are maintained and operational. For this, and general safety reasons, we recommend that the electrical installation within rental properties is safety tested every ten years and can arrange for one of our recommended contractors to undertake this process for you. However, if battery operated smoke alarms are fitted, it will be the responsibility of the Tenant to ensure that these are checked and batteries replaced.

"A very quick turnover of tenants, with no problems. A very neat and efficient piece of work."

RLG – Bury St Edmunds

16 Utility Charges

Generally, with private lets, the responsibility for payment of utility bills including water, gas electricity and telephone charges, is the responsibility of the Tenant. All utility supplies should be transferred into the Tenant's name upon commencement of the Tenancy, to ensure that liability for payment does not attach to you, the property owner.

As part of our **Full Management Service**, we suggest that you do not ask for final accounts as this can result in supplies being cut off. We will take readings of all supply meters and inform the appropriate authorities of the Tenant's details prior to commencement of the Tenancy. Certain utility companies (British Telecom being an example) do not allow third parties to advise of amended billing details, where this is the case we will inform you to contact the company directly and make the arrangements to finalise the account. It will then be down to the Tenant to contact the company and set up any new account for supply in their own name.

Many Tenants request that satellite or cable television be installed at rental properties, we advise that you agree to this as it improves the 'marketability' of your property and generally causes few problems, as we ensure that any installations are conducted by professional installers. Liability for any installation or ongoing costs will be borne by the Tenant.

The exception to the above rule is 'all inclusive' lettings, traditionally bedsits and shared houses – termed as 'houses in multiple occupation' (HMOs), where the utility services (generally excluding telephone) are provided inclusive within the rent. HMOs, flats and apartments often have **service charges**, which are also traditionally paid by Landlords.

17 Council Tax

Once a property is let to a Tenant, there is no liability on you, the property owner, to pay council tax, with the liability for payment, transferring to the Tenant. You will be liable however, for all periods when the property is vacant. The council tax charging policy for vacant properties differs between local councils, with most councils offering discounts for vacant properties.

As part of our **Full Management Service** we advise the local council of the new Tenant details and ensure that your liability transfers over to the Tenant upon their occupation.

Again the exception to this rule is for HMOs where you retain full liability for the property, which is taken account of within the rent.

"We were very pleased with your services and will definitely use you again – faultless on your part, stress free on ours!"

JS - Worlington

18 When Things Go Wrong

Occasionally Tenants can be late when paying their rent, at GD Estates we have a very rigid policy on rent collections, which ensures that **late payments are chased up immediately**, with direct contact and personal visits where necessary, to ensure that wherever possible late payments do not turn into serious rent arrears.

Fortunately tenancies rarely go so badly wrong that taking **repossession** of a property is required, however it is important that as a Landlord, you understand the legal rights that private Tenants command in occupying your property.

The Housing Acts stipulate that when possession of a property has been claimed, Tenants have a legal right to remain in occupation of a property, after a formal notice period to vacate has been served, until a Court Order has been obtained in favour of the owner.

Although any application for legal possession will always be granted by a Court, there will be a time period for the formalities to be processed. Even after a Court Order for eviction has been granted, Tenants retain the right of possession until a bailiff can undertake the removal process, potentially taking the repossession process up to 4 months to resolve, which can result in a significant loss of rental income.

19 The Property Ombudsman

GD Estates are members of **The Property Ombudsman (TPO)** scheme which provides a free, fair and independent service for dealing with unresolved disputes between member agents and tenants and landlords of property in the UK.

20 Landlord & Tenants Insurance

It is critical to ensure that your property is adequately insured for letting. However, many insurers either refuse to cover, or impose special terms on policies for rental properties, restricting cover in certain circumstances, such as extended vacant periods and serious damage by Tenants. This is an important consideration for Landlords, in protecting their assets.

We have teamed up with experienced insurance brokers to provide you with cover that is geared specifically to property lettings.

Rent Guarantee Cover

This attractive option for Landlords is designed to protect you in the event your Tenant fails to pay the rent. We can arrange to cover your due rent up to certain limits, in the event of non-payment by Tenants, along with **your legal costs** to pursue legal cases for damages or injunctions against Tenants who breach the terms and conditions of their Tenancy Agreement.

21 Tax

Income from rental properties will create a potential tax liability for UK resident owners. The level of tax liability will depend on the individual owner's circumstances, but will generally be the amount of income received, less allowable expenses (mortgage interest, repairs, maintenance and managements costs, insurance premiums, council tax and water charges, as well as allowances for wear and tear) the remainder being taxable at the individual's highest rate. This income must be declared on your year-end self-assessment tax return, within the appropriate section.

For overseas property owners, the calculation of income is the same as for UK owners, however the Finance Act 1995 introduced new rules for rental income of 'Non-Resident Landlords'. These rules state that income received must be assessed as Schedule D income as with other business profits. The Act imposes a requirement on the agent (GD Estates) to deduct withholding tax from the gross rental income received, before remitting the remaining income to the Non Resident Landlord to be paid over to Her Majesty's Revenue and Customs.

However, overseas owners can make an application to HMRC to receive rental income gross without any deduction, by completing form NRL1, and making an undertaking to comply with the self-assessment rules and submitting UK tax returns on time.

GD Estates offer a service to assist overseas landlords with this process; additionally, for an extra cost, we can provide a full financial statement at each tax year end showing all income and expenditure relating to your rental property, designed to minimise your tax liability.

"Our experience has been very positive. Everyone has been helpful, punctual and have kept us fully informed throughout the lettings process."

KB - Thurston

22 Fees

We base our fees on the level of service that we provide, however it is our aim to always be competitive within our local marketplace and offer a **price promise** to all of our clients that we will reduce our charges to match any local competitor, should their fees be lower than ours.

We review our fees on a regular basis; please **contact us** for our latest schedule of fees covering the full range of services that we provide, or to discuss your specific requirements.

We would welcome the opportunity to meet with you and provide you with a **free of charge** no obligation market appraisal of your property, and to discuss how we may help you make the most out of letting your property.

To keep your finances as straightforward as possible, where able we will deduct our fees from the first month's rent, remitting the remainder to you via bank transfer within 3 working days.

By appointing GD Estates as your letting agent we will provide you **free of charge** with:

- a **no obligation** appraisal of your property and the likely rent it will realise;
- preparation of **full colour** particulars of your property for display and handouts;
- marketing of your property in the local media and on the **Rightmove, Prime Location, Find a Property, Globrix** and **AHRN** websites;
- **accompanied** viewings of all prospective Tenants; and
- completion of **all requirements** up to Tenant occupation of your property.

23 Thinking Of Buy To Let?

With our knowledge and experience of the local area we are perfectly placed to provide you with the impartial advice on market conditions and the rental prospects of individual properties you need to move successfully into the buy to let market.

Combined with the expertise of our sister company **Duttons Estate Agents**, we are able to monitor the market for suitable opportunities for you to acquire properties matching your exact requirements.

We can extend this service to include viewing properties on your behalf, negotiating the purchase, and arranging the conveyance through a trusted solicitor.

With our network of professional contacts we can advise on any refurbishment or maintenance works required to enable you to quickly take your investment property to the lettings market and secure income generating Tenants in the shortest possible time.



Come and talk to us to find out more.

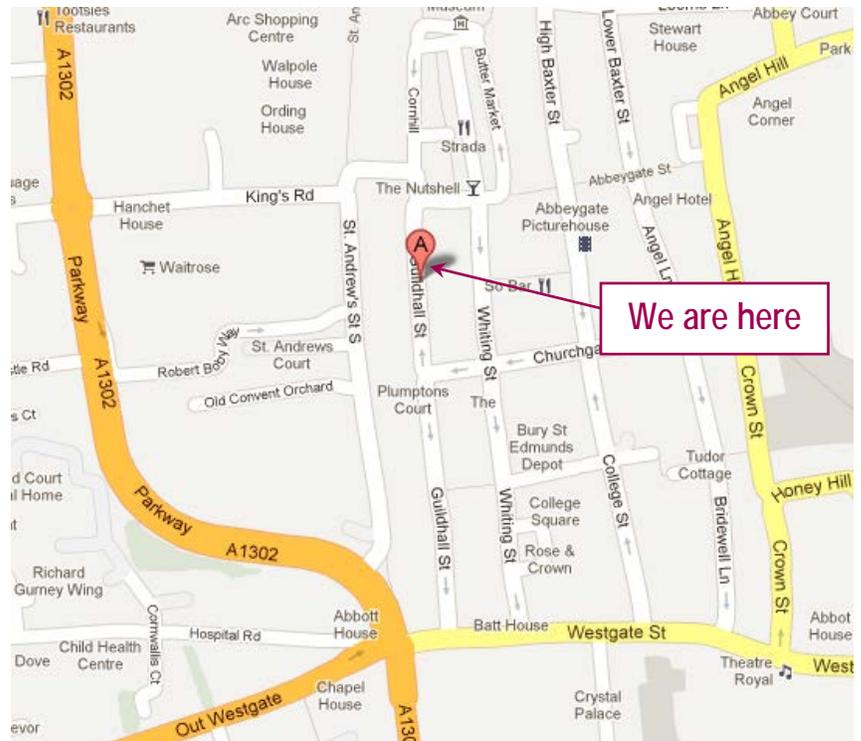
24 Contact Details

You can contact GD Estates directly;

- by telephone on: **01284 750891**
- by email: **lettings@gdestates.co.uk**
- visit our website at: **www.gdestates.co.uk**
- or call into: **85a Guildhall Street
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"We have been very happy working with you all at GD Estates – now the third set of tenants you have found for us!"

RB – Knettishall



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