

## Key information about the home

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should ensure you take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

It does not form part of the lease. You should carefully consider the information and the accompanying lease, and discuss any issues with your solicitor before signing the lease.

Failure to pay your rent or service charge or your mortgage could mean your house is at risk of repossession.

Examples and figures provided in this key information document are correct at the time of issue but will change over time in accordance with changes in house prices and the terms of the shared ownership lease.

## Property Details

| <b>Address</b>                         | L&Q At Kidbrooke Village, Plot E3.00.04, Flat G04, Petter House, SE3 9DN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------------|----------------|---------|---------------|--------|---------------------|--------|----------------|--------|----------------------|--------|------------------------------|----------------|-----|-----|
| <b>Property type</b>                   | 1 Bedroom Flat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Scheme</b>                          | Shared Ownership                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Full market value</b>               | £375,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Share purchase price</b>            | £93,750 (25% share)<br><br>The share purchase price offered to you will be based on an assessment of what you can afford.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Rent</b>                            | <p>If you buy a 25% share, the rent will be £281 a month.</p> <p>If you buy a larger share, you'll pay less rent.</p> <table border="1"> <thead> <tr> <th>Share</th><th>Monthly rent</th></tr> </thead> <tbody> <tr> <td>25%</td><td>£281</td></tr> <tr> <td>30%</td><td>£263</td></tr> <tr> <td>40%</td><td>£225</td></tr> <tr> <td>50%</td><td>£188</td></tr> <tr> <td>60%</td><td>£150</td></tr> <tr> <td>70%</td><td>£113</td></tr> <tr> <td>75%</td><td>£94</td></tr> </tbody> </table> <p>The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.</p> <p>Your annual rent is calculated as 1.20% of the remaining share of the full market value owned by the landlord.</p> | Share | Monthly rent | 25%            | £281    | 30%           | £263   | 40%                 | £225   | 50%            | £188   | 60%                  | £150   | 70%                          | £113           | 75% | £94 |
| Share                                  | Monthly rent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 25%                                    | £281                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 30%                                    | £263                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 40%                                    | £225                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 50%                                    | £188                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 60%                                    | £150                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 70%                                    | £113                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| 75%                                    | £94                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Monthly payment to the landlord</b> | <p>The monthly payment to the landlord includes:</p> <table> <tbody> <tr> <td>Rent</td><td>£281</td></tr> <tr> <td>Service charge</td><td>£160.14</td></tr> <tr> <td>Estate charge</td><td>£40.17</td></tr> <tr> <td>Buildings insurance</td><td>£35.82</td></tr> <tr> <td>Management fee</td><td>£24.17</td></tr> <tr> <td>Reserve fund payment</td><td>£20.84</td></tr> <tr> <td><b>Total monthly payment</b></td><td><b>£562.39</b></td></tr> </tbody> </table>                                                                                                                                                                                                                                                                                                               | Rent  | £281         | Service charge | £160.14 | Estate charge | £40.17 | Buildings insurance | £35.82 | Management fee | £24.17 | Reserve fund payment | £20.84 | <b>Total monthly payment</b> | <b>£562.39</b> |     |     |
| Rent                                   | £281                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| Service charge                         | £160.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| Estate charge                          | £40.17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| Buildings insurance                    | £35.82                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| Management fee                         | £24.17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| Reserve fund payment                   | £20.84                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Total monthly payment</b>           | <b>£562.39</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |
| <b>Reservation fee</b>                 | £500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |     |

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|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                  | <p>You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home.</p> <p>The reservation fee secures the home <u>for 42 days</u>. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Eligibility</b>               | <p>To assess your eligibility, you'll need to register with a Help to Buy agent.</p> <p>You can apply to buy the home if both of the following apply:</p> <ul style="list-style-type: none"> <li>• your household income is £90,000 or less</li> <li>• you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs</li> </ul> <p>One of the following must also be true:</p> <ul style="list-style-type: none"> <li>• you're a first-time buyer</li> <li>• you used to own a home but cannot afford to buy one now</li> <li>• you're forming a new household - for example, after a relationship breakdown</li> <li>• you're an existing shared owner, and you want to move</li> <li>• you own a home and want to move but cannot afford to buy a new home for your needs</li> </ul> <p>If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.</p> <p>You must have a good credit record. Your application will involve an assessment of your finances</p> |
| <b>Tenure</b>                    | Leasehold                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Lease type</b>                | Shared Ownership Flat Lease                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Lease term</b>                | 994 Years From 1st January 2025 Less 5 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Maximum share you can own</b> | You can buy up to 100% of your home.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Transfer of freehold</b>      | At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Landlord</b>                       | <p>London &amp; Quadrant, 29-35 West Ham Lane, Stratford, London, E15 4PH</p> <p>Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord, and agree to pay rent to the landlord on the remaining share.</p> <p>London &amp; Quadrant hold a headlease to the building. The Freeholder is: Berkeley Homes (East Thames), Berkeley House, 19 Portsmouth Road, Cobham, Surrey, KT11 1JG</p>                                                                                    |
| <b>Landlord's first option to buy</b> | <p>When you give the landlord notice that you intend to sell your share in your home, the landlord has 8 weeks to find a buyer. (The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available.) If they do not find a buyer within 8 weeks, you can sell your share yourself on the open market. For example, through an estate agent.</p>                                                                                                                                                                  |
| <b>Pets</b>                           | <p>You can keep pets at the home subject to written consent.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Subletting</b>                     | <p>You can rent out a room in the home at any time, but you must live there at the same time.</p> <p>You cannot sublet (rent out) your entire home unless either:</p> <ul style="list-style-type: none"> <li>• you own a 100% share</li> <li>• you have your landlord's permission, which they will only give in exceptional circumstances</li> </ul> <p>If you're a serving member of the armed forces, and you're required to serve away from the area where you live for a fixed period, you may sublet the entire home subject to the landlord's permission.</p> |

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When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

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## Property Details

| <b>Address</b>                         | L&Q At Kidbrooke Village, Plot E3-12-01, Flat 1201, Rocket House, SE3 9JR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------------|----------------|---------|---------------|--------|---------------------|--------|----------------|--------|----------------------|--------|------------------------------|----------------|-----|------|
| <b>Property type</b>                   | 1 Bedroom Flat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Scheme</b>                          | Shared Ownership                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Full market value</b>               | £400,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Share purchase price</b>            | <p>£100,000 (25% share)</p> <p>The share purchase price offered to you will be based on an assessment of what you can afford.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Rent</b>                            | <p>If you buy a 25% share, the rent will be £300 a month.</p> <p>If you buy a larger share, you'll pay less rent.</p> <table border="1"> <thead> <tr> <th>Share</th><th>Monthly rent</th></tr> </thead> <tbody> <tr> <td>25%</td><td>£300</td></tr> <tr> <td>30%</td><td>£280</td></tr> <tr> <td>40%</td><td>£240</td></tr> <tr> <td>50%</td><td>£200</td></tr> <tr> <td>60%</td><td>£160</td></tr> <tr> <td>70%</td><td>£120</td></tr> <tr> <td>75%</td><td>£100</td></tr> </tbody> </table> <p>The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.</p> <p>Your annual rent is calculated as 1.20% of the remaining share of the full market value owned by the landlord.</p> | Share | Monthly rent | 25%            | £300    | 30%           | £280   | 40%                 | £240   | 50%            | £200   | 60%                  | £160   | 70%                          | £120           | 75% | £100 |
| Share                                  | Monthly rent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 25%                                    | £300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 30%                                    | £280                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 40%                                    | £240                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 50%                                    | £200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 60%                                    | £160                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 70%                                    | £120                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| 75%                                    | £100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Monthly payment to the landlord</b> | <p>The monthly payment to the landlord includes:</p> <table> <tbody> <tr> <td>Rent</td><td>£300</td></tr> <tr> <td>Service charge</td><td>£160.83</td></tr> <tr> <td>Estate charge</td><td>£36.20</td></tr> <tr> <td>Buildings insurance</td><td>£18.71</td></tr> <tr> <td>Management fee</td><td>£24.17</td></tr> <tr> <td>Reserve fund payment</td><td>£20.33</td></tr> <tr> <td><b>Total monthly payment</b></td><td><b>£560.24</b></td></tr> </tbody> </table>                                                                                                                                                                                                                                                                                                                | Rent  | £300         | Service charge | £160.83 | Estate charge | £36.20 | Buildings insurance | £18.71 | Management fee | £24.17 | Reserve fund payment | £20.33 | <b>Total monthly payment</b> | <b>£560.24</b> |     |      |
| Rent                                   | £300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| Service charge                         | £160.83                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| Estate charge                          | £36.20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| Buildings insurance                    | £18.71                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| Management fee                         | £24.17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| Reserve fund payment                   | £20.33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Total monthly payment</b>           | <b>£560.24</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |
| <b>Reservation fee</b>                 | £500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |              |                |         |               |        |                     |        |                |        |                      |        |                              |                |     |      |

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| <b>Tenure</b>                    | Leasehold                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Lease type</b>                | Shared Ownership Flat Lease                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Lease term</b>                | 999 Years From 1st January 2020 Less 5 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Maximum share you can own</b> | You can buy up to 100% of your home.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Transfer of freehold</b>      | At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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| <b>Landlord</b>                       | <p>London &amp; Quadrant, 29-35 West Ham Lane, Stratford, London, E15 4PH</p> <p>Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord, and agree to pay rent to the landlord on the remaining share.</p> <p>London &amp; Quadrant hold a headlease to the building. The Freeholder is: Berkeley Homes (East Thames), Berkeley House, 19 Portsmouth Road, Cobham, Surrey, KT11 1JG</p>                                                                                    |
| <b>Landlord's first option to buy</b> | <p>When you give the landlord notice that you intend to sell your share in your home, the landlord has 8 weeks to find a buyer. (The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available.) If they do not find a buyer within 8 weeks, you can sell your share yourself on the open market. For example, through an estate agent.</p>                                                                                                                                                                  |
| <b>Pets</b>                           | <p>You can keep pets at the home subject to written consent.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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