



Always exceeding expectations

www.kings-group.net

Always exceeding expectations

Kings Lettings was founded in 1991 by friends Karl Knipe and Thomas Paine. They simply wanted an Estate and Lettings Agency built on great customer service. Today, with 14 offices in North London, East London, Hertfordshire and Essex, Kings Lettings is one of the UK's biggest independent estate and lettings agents.

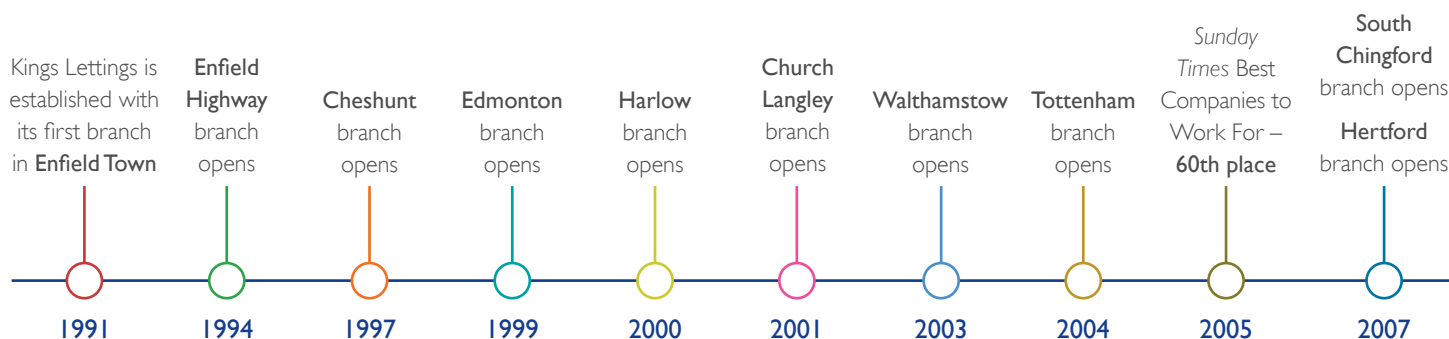
Taking pride

We are proud of our thriving agency with offices at the heart of each community, from vibrant and bustling North London, to the characterful towns and villages of the surrounding counties.

We are also proud of our staff – their enthusiasm for their role, the training they undertake, their local knowledge, their involvement with their neighbourhood and the great customer feedback they regularly receive.



The Kings Lettings Timeline



Being upfront

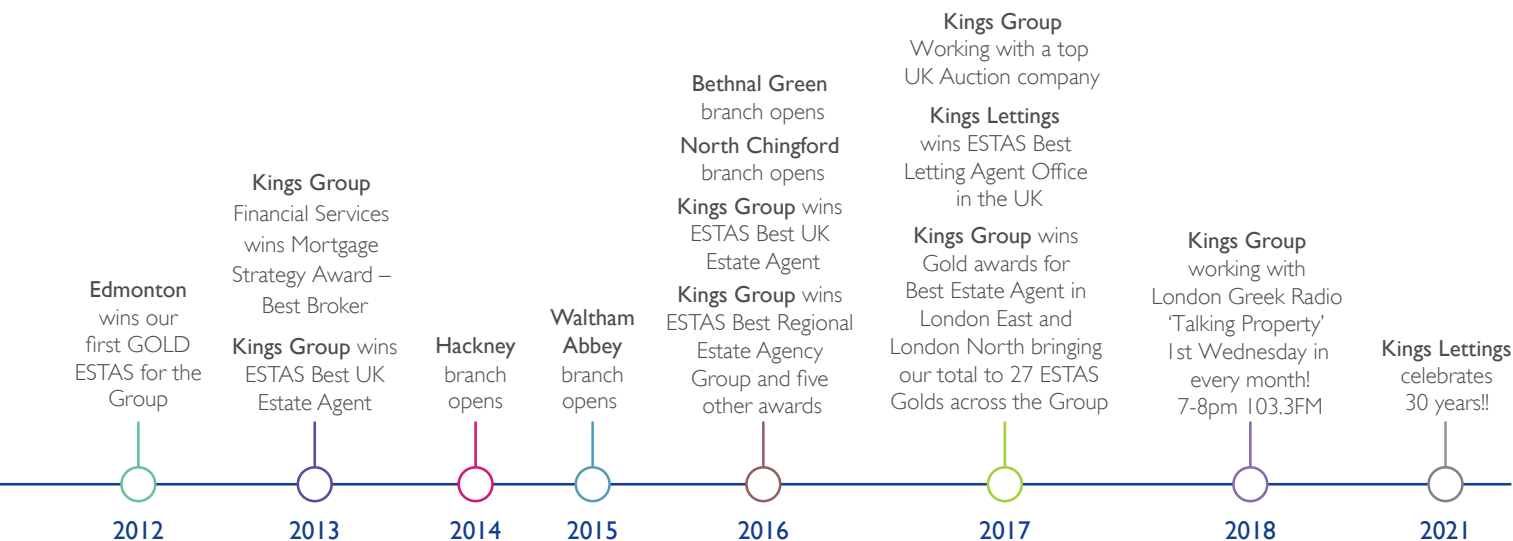
We want our landlords to know where they stand at every stage of the letting process. We are transparent in our fees. We are able to give you a break down so that you can see exactly what is included in each of our services, and that there are no hidden extras.

We believe that communication is the key to a great client relationship. We have several ways to keep you up to date; you will have your own branch to contact who will look after you and keep you up to date. Once a tenant has been found, we have our very own lettings admin team who will arrange for the references to take place, ensure all safety checks are met and draw all legal paperwork up, they will ensure the process is seamless and stress free. Once the tenant moves in, if you have opted for our management service we have a dedicated property management department who will deal with all aspects of the tenancy throughout the duration, this provides our landlords total peace of mind. Good communication is a two-way street, we always welcome your feedback.

“Brilliant service from Gabriel and his team, as a landlord I will not hesitate to recommend Kings Lettings to my colleagues and friends. Great service, thank you Gabriel and your team. – from Junior Bent.”



Gabriel, Bethnal Green branch



Your award winning Letting agency

At Kings Lettings we are always pleased to see a happy client. This makes winning the highly regarded ESTAS Awards extra special. These are not awards that are voted for in the industry; they are judged according to customer feedback gathered from more than 30,000 questionnaires – feedback from buyers, sellers, landlords and tenants.

Over the years, Kings Lettings has performed consistently well at the ESTAS Awards. Our customers have nominated us for many awards, and those we have won include **Best Agent Office in the UK in 2013 and 2016**, and **Best Letting Agent Office in 2017**.



*“Friendly Service
Professional Service
Fantastic Customer service.
If you’re renting, buying or
selling your house go straight
to Kings estate agent, 110%
Quality, thank you Sophie &
team for our lovely house,
keep up the good work.
George & Gina”*



George Adamou



Part of the community since 1991

Staff at Kings Lettings live where they work; not only does that mean they have great local knowledge, it also means that they care about their community.

At Kings Lettings we believe in giving something back; we sponsor a local football team, we raised £32,000 to buy a minibus for Joseph Clarke School for visually impaired children with additional needs and we support local charities such as the wonderful Magical Taxi Tours. This fantastic charity takes hundreds of sick children to Disneyland Paris each year in a three-mile-long convoy of London Black taxi cabs. We are really proud to be part of this amazing event and love hearing about the great times the children have had.

Our very own Karl Knipe hosts a show on LGR, 'London Greek Radio', 103.3 FM on the first Wednesday of every month between 7-8pm. Karl covers various property topics and also has guests on the show to talk through the hot property topics of the month.

“Rosie assisted me in finding a rental in a very competitive market. She was very helpful and efficient during this process. Brodie was very efficient on the day of me moving in too. I would highly recommend them as agents.”



Karlene Searles



Renting your home – a checklist



Renting a property – a checklist



1

Register your details to start your renting journey with Kings Lettings



2

Ensure you have all the necessary documents required before viewings take place



3

Property viewing is the fun part



4

Make an offer



5

An offer is accepted



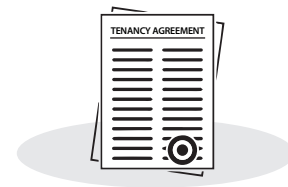
6

Our admin department will take over



7

Kings Lettings to conduct all necessary checks



8

Move in date agreed and paperwork drawn up



9

Pay rent and deposit in advance and sign contracts



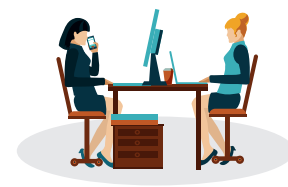
10

Get Packing!



11

Moving day! We wish you every happiness in your new home



12

Property management will take over

Tips to make letting and renting easier

How easy will it be to rent my property?

This is probably the question we get asked the most, but not the easiest one to answer, because there are so many variables.

What we do know after having over 25 years experience in the industry is that any landlord should pick the right agent to act for them. You will have seen by now that Kings Lettings are at the forefront of the lettings market in all areas we cover.

We invest heavily in training, marketing and technology to make sure that we are able to offer our landlords the best possible service, and ultimately get maximum exposure for your property, so we can secure you the right tenant.

We also strongly believe that regulation and affiliation to the industry bodies is paramount to keeping up with legislation, best practices and training ideas, and that is why we are members of the National Federation of Property Professional for both estate agency and lettings. All of our offices have at least one member of staff that has taken the Technical Award Qualification, and each office has an individually registered Member of the Association of Residential Letting Agents. This should give you comfort knowing that you are dealing with a reputable and professional business.

The difference between ourselves and some of the other agents is that we understand this is a long term relationship

between ourselves, the landlord and the tenant. By our understanding of this we are able to guide you in the right direction from the very beginning of your landlord journey.

General Condition of the property:

You should ensure that the general condition of the property is in a condition that you would live in yourself. Would it benefit from a redecoration? As nice as you think your property is, sometimes paint work can look a little “tired” after a couple of years, so it would be worth investing on touching this up prior to marketing to benefit from maximum rental and the best possible tenants.

Neutral colours are always a good start.

A small amount of expenditure can reap significant benefits, and make your property ultimately more lettable.



Furnished or unfurnished:

This is always a question that we are asked. Existing furniture is very subjective, so we believe less is more.

Our staff can advise you on this, but please do not go out and spend thousands on new furnishings as you may find this was not necessary. Instead, invest on the general condition of the property with the view to adding items should they be requested.

It is always recommended that you have “white” goods in the property such as a fridge/freezer, washing machine and cooker/hob. Please make sure these are safe and checked regularly.

LHA Tenants:

We have been dealing with local authorities for many years, and in fact have many LHA tenants that rent through us and many that renew their tenancies year after year.

With the right property management process, the majority of these tenancies have no issues at all.

Landlords and agents are unable to specify “no LHA” when searching for the ideal tenant.

It's now illegal to have a blanket ban on renting to tenants who receive benefits. ... One misconception is that LHA tenants mean higher than average maintenance costs, as unemployed tenants are likely to be home more. In truth, many people working full time now rely on benefits in some form.

Our staff are able to advise and guide you through the renting process when dealing with local authorities.

FINALLY ... Don't forget to check the points below:

- Inform your lender that you are letting your property
- Make sure you take meter readings prior to the commencement of the tenancy (We can do this)
- Make sure you redirect any mail
- Make sure you inform any utility supplier
- Inform your buildings and content insurers that the property is being rented.

Whilst all of the above points are not exhaustive, they will help position your property correctly in the market, and with our help, you will get the right tenant.



Our Unique Services

FULLY MANAGED SERVICE

This service is highly recommended and should be the only option you consider for your most valuable asset.

Our managed service includes the following:

- Market property – On all main portals such as Zoopla and Rightmove, as well as advertising on the Kings Group website.
- Fully comprehensive reference and credit check – Once tenants have been found they will be fully referenced including a credit check, employment reference and current landlord reference. Once these have come back as satisfactory we will then draw up contracts.
- Kings will collect the rent for you. This provides security for the landlord as the tenant does not have your bank details. We will also deal with chasing the rent and ensuring it is on time.
- Hand over keys to tenant – One the day of move in we will hand over the keys to the tenant.

In addition you will also have:

- Rent Warranty Policy and Legal Cover *Subject to terms and conditions - This covers loss of rent by the referencing company so that you are not out of pocket.
- Property Inspection - Every four months someone from the Property Management department will attend the property to check the general condition of the property.
- Professional Inventory - Kings will include a free professional inventory for use in the event of a dispute over the damage deposit at the end of the tenancy.
- Check Out – A professional property clerk will attend the property to formally check the Tenant out of the property at the end of the tenancy.
- Kings Lettings will deal with all maintenance relating to the letting of the property. This should provide total peace of mind.
- Kings Lettings pay for ongoing legal advice which enables us to always keep our landlords updated with current and up to date legislation at all times.

Let and Rent Service:

- Market Property - On all main property portals such as Zoopla and Rightmove as well as advertising on the Kings Group website.
- Reference and Credit Check - Once Tenants have been found, they will be fully referenced including a Credit check, Employment reference and current Landlord reference. Once these have come back as satisfactory we will draw up contracts – references will be charged to the landlord.
- Hand over keys to Tenant - On the day of move in we will hand the Tenant the keys.
- Rent Collection - Kings will also collect the rent for you. This provides security for the Landlord as the Tenant doesn't have your bank details. We will also deal with chasing the rent and ensuring it is on time.

Let Only Service:

- Market Property - On all main property portals such as Zoopla and Rightmove as well as advertising on the Kings Group website.
- Reference and Credit Check - Once Tenants have been found, they will be fully referenced including a Credit check, Employment reference and current Landlord reference. Once these have come back as satisfactory we will draw up contracts – references will be charged to the landlord.
- Hand over keys to Tenant - On the day of move in we will hand the Tenant the keys.

Regulations and Requirements

There are around 145 laws, and over 400 regulations, that need to be followed to legally let a property in England and Wales, but when it comes to your responsibilities as a landlord, the safety of your tenants must be your top priority.

To help you get to grips with what's expected, we have outlined the main safety concerns that you need to be aware of and any legal obligations that you must meet.

Gas

1. Gas safety checks

To ensure your tenants' safety, all gas appliances and flues need to undergo an annual gas safety check - and always by a Gas Safe registered engineer. Once this has been done, you'll be given a Landlord Gas Safety Record or Gas Safety certificate with details of all the checks that were carried out. It can also be referred to as a CPI2 certificate.

You can arrange for a gas safety check to be carried out any time from 10-12 months after the last check, without affecting the original check expiry date. If it's less than 10 or more than 12 months after the last check, you'll end up with a new deadline date - 12 months from the most recent check.

Appliances owned by your tenants aren't your responsibility - although it's still up to you to ensure the safety of any connecting flues, unless they're solely connected to the tenants' appliance.

2. Gas Safety Record

Following the annual gas safety check and receipt of your Landlord Gas Safety Record, you'll need to provide a record of this check to your tenants. By law, a copy of your Landlord Gas Safety Record should be given to your current tenants within 28 days of the gas safety check - and for new tenants, you'll need to provide this at the start of their tenancy.

Electric

The majority of landlords are proactive when it comes to ensuring the safety of their tenants and make a welcome contribution to the housing market. But a minority fail to do so, putting their tenants in danger as a result.

These new Regulations require landlords to have the electrical installations in their properties inspected and tested by a person who is qualified and competent, at least every 5 years. Landlords have to provide a copy of the electrical safety report to their tenants, and to their local authority if requested.

This means that all landlords now have to do what good landlords already do: make sure the electrical installations in their rented properties are safe.

This is a major step towards levelling up the private rented sector, making sure it will offer high-quality, safe and secure housing. Along with our social and owner-occupied sectors, this is housing this country deserves.

This government values the contribution made by good landlords, the majority of whom provide well maintained, safe, secure and high-quality places to live, work and raise families.

The regulations came into force on 1 June 2020, they apply to new tenancies from 1 July 2020 and existing tenancies from 1 April 2021. The relevant date for determining when the new requirements apply is the date on which the tenancy is granted. A new tenancy is one that was granted on or after 1 June 2020.

EPC

From 1st April 2018 all rented property (both domestic and non-domestic) which is to have a new tenancy must have an EPC rating of at least "E". This requirement also applies to all renewal tenancies to the same tenant for the same property on or after 1 April 2018. The duty is also triggered by any periodic tenancy arising on or after 1 April 2018 after the expiry of any fixed term because the duty is not only triggered by a renewal but also "an extension". From 1 April 2020, all domestic lettings (including existing) must achieve an "E" rating or better.

Protecting your tenants deposit

You must place your tenants' deposit in a tenancy deposit protection (TDP) scheme if you rent out your home on an assured shorthold tenancy that started after 6 April 2007. These government-backed schemes ensure your tenants will get their deposit back if they:

- Meet the terms of your tenancy agreement
- Do not damage the property
- Pay the rent and bills

You (or your letting agent) must put your tenants' deposit in the scheme within 30 days of getting it, and provide a copy of the certificate to all names tenants.

Available schemes

You can use any of the following schemes if your property is in England or Wales:

- Deposit Protection Service
- MyDeposits
- Tenancy Deposit Scheme

Kings Lettings are members of the Tenancy Deposit Scheme and we are able to offer to deal with all aspects of registration to ensure the landlord is fully compliant.

All TDP schemes offer you 2 options:

- The scheme hold the deposit for free - known as a 'custodial' scheme
- You or the agent holds the deposit and you pay the scheme to insure it - known as an 'insured' scheme

At the end of the tenancy

The deposit must be returned to your tenants within 10 days of you both agreeing how much they'll get back.

If you're in a dispute with your tenants, the deposit is protected in the scheme until the issue is settled.

If you're in an 'insured' scheme, you or the agent must give the deposit to the TDP scheme. They will hold it until the issue is settled.

Right to Rent checks

What is Right to Rent?

The Right to Rent scheme requires landlords to check that all tenants who occupy their properties have legal status to live in the UK. This means that before you can rent a home in England, a landlord or letting agent must undertake passport and immigration checks prior to letting out the property. These rules do not currently apply if you are renting in Wales, Scotland or Northern Ireland.

Why do these checks need to be carried out?

The Home Office introduced Right to Rent checks with the aim of making the UK an inhospitable environment for people who try to live in the UK illegally.

If your tenancy began on or after 1 February 2016 and you are renting your property to tenants you must prove that they have a legal status to live in the country. Tenancies in Scotland,

Wales and Northern Ireland will not be subject to Right to Rent checks until work with devolved administrations is complete, there is not yet a timetable for this.

So how does it all work?

To carry out a Right to Rent check, landlords or letting agents must:

- Check an original item of identification (from a list of acceptable identification documents) to make sure a prospective tenant has the right to live in the UK legally.
- Check the documents of any other adult occupiers aged 18 or older living at the property, even if they are not named on the tenancy agreement.
- Make copies of the documents and securely store them throughout the tenancy and for at least one year afterwards.
- Make follow up checks where identification is time-limited e.g. a student visa
- Return original documents once they've finished the check.



Acceptable documents include a UK/EU passport and a permanent residence card or travel document showing indefinite leave to remain. A full list of documents can be found on the government website, under Right to Rent checks.

Checks must always be carried out face to face with all prospective occupiers using original documents.

How to rent guide

This guide is for tenants and landlords in the private rented sector to help them understand their rights and responsibilities. It provides a checklist and more detailed information on each stage of the process, including:

- What to look out for before renting
- Living in a rented home
- What happens at the end of a tenancy
- What to do if things go wrong

Tenants must be handed the latest How to rent guide prior to the commencement of any tenancy.

Inventories

We cannot stress highly enough the importance of having a professional inventory carried out prior to letting out your property.

This is important, irrespective of whatever service you choose, and even if you don't have anything other than carpets in your property.

You will be aware that all deposits now have to be protected and placed in an approved scheme, we use the Tenancy Deposit Scheme, but it has become more and more evident, that these schemes nearly always award in favour of the tenant if there was no inventory taken at the time of the tenant moving in.

Should there be a dispute at the end of the tenancy and you feel that the deposit should be retained, an inventory will provide that vital piece of evidence to substantiate your claim. By comparison, the cost of an inventory is minimal to the cost of having to refund a deposit when your property has been damaged.

If you take our fully managed service, we will organise this for you at our expense*, alternatively we are able to arrange an inventory for you at a competitive price.

Please give some careful consideration before you decide not to have an inventory done.

*Free inventory included only in the fully managed service, and subject to change, although correct at time of going to press. This is subject to full price management fee or set up fees will apply. Please ask a member of staff for further clarification.

Rent Warranty

Like any major investment, car, house, jewellery, you need to make sure that you are covered for the uncertainties that may affect your asset or property. Renting a property is no exception. Whilst we make every effort to put the right tenant in your property, there may be a time when you are not getting the rent from the tenant whilst they are occupying the property. Whilst our dedicated property management team will be in constant contact with your tenant, and in most cases will know if there is likely to be a problem, there may become a time when a polite phone call does not do the trick. To get complete peace of mind, it is advisable to take out a rent warranty policy that will cover this problem. Through our referencing provider, we can arrange a policy on your behalf.

With our fully managed service we will include a rent warranty policy, which includes rent warranty and full comprehensive referencing*.

Full details on the policy and products are available through our branch staff.

*Free rent warranty cover included only in the fully managed service, and subject to change, although correct at time of going to press. This is subject to full price management fee or set up fees will apply. Please ask a member of staff for further clarification.

Terms and Conditions will apply, from the product provider, and for complete clarity you should consult the product provider's literature as Kings cannot be held responsible for a third party terms and conditions.

Furniture fire (safety) Regulations

There are specific requirements for furniture and upholstery items in furnished properties. The specific law regarding furniture is set in 1988 by the **The Furniture and Furnishings (Fire Safety) Regulations**.

All furniture and equipment must be manufactured from fire resistant materials. Otherwise they must be treated with fire retardant coatings from the manufacturer. Check the manufacturer's label on items of furniture. All items must have one permanent manufacturer's label, which cannot be removed. This will give you information on the materials used to make the item. Any upholstered items must have a filling which is fire resistant. All furnishings must pass the 'match resilience test' and the 'cigarette test'. Mattresses and bed bases must have a label that shows that they meet BS7177 – a safety standard set down by law.

Any furnishings that do not comply with these regulations must be removed from the property prior to a tenancy commencement.

Smoke Alarms

It is a legal requirement that all rental properties in England follow the Smoke & Carbon Monoxide Regulations.

These regulations require that you install at least one smoke alarm on every floor of the property where a room is used wholly or partly as living accommodation and a carbon monoxide alarm must be installed in any room containing a solid fuel-burning appliance such as a wood burner, coal fire or biomass.

On the first day of a new tenancy, you or your letting agent must make sure that each alarm is in proper working order.

Houses in Multiple Occupation (HMO's)

Since April 2006 it is a legal requirement that where a property is considered a house in multiple occupation, it has been registered as such with the local authority, and that it complies with all the current regulations. The landlord must be licenced and it is a criminal offence to offer such property for occupation, where the landlord does not have the appropriate licence.

More and more local authorities are introducing selective licencing and additional licencing, whereby a landlord will be required to obtain a licence.

Selective licencing applies to privately rented properties occupied by single households, this is not required in all areas, please ask a member of staff if your property is in an area where selective licencing is operating.

Additional licencing applies to privately rented properties occupied by 3 or more tenants from more than one household, this is not required in all areas, please ask a member of staff if your property is in an area where additional licencing is operating.

Kings Lettings are able to offer an administration service to apply for these licences on your behalf – please ask a member of staff for further information. *Fees apply.

Overseas Landlords

Special rules apply to landlords that reside overseas for more than 6 months at a time. The letting agent must deduct tax at the rate of 20%*, (although this can be subject to change) from the landlords net rental income, which is then paid to HMRC. Should the landlord complete an NRLI form and forward to the HMRC overseas landlord scheme, they will issue the letting agent with an approval number. Once we receive this number, no tax will need to be deducted from the rental income. Please speak to one of our staff members for more information.

*This figure is correct at time of going to press but could be subject to change.

Selling your home with Kings Group – made easy

Here at Kings Group we want just one thing – to get you moving as quickly and easily as possible. We go the extra mile to make sure you don't have to and the testimonials on our website prove that customer satisfaction is our priority.

Our staff

Our award winning specialist branch staff understand that moving home can be an emotional roller-coaster journey. Our team are there to take the pressure off of you and to help make the process more of an enjoyable experience. All of our staff have extensive local knowledge and genuine enthusiasm for where they live and work. They are trained to deliver a personal service that is tailored to you and your needs.



End-to-end services

Kings Group is more than an Estate Agency; we offer services including surveying, conveyancing, mortgages and financial advice. Each of these comes with the same commitment to great customer service offered by our sales teams.

Our promise to you

We value honesty and integrity, so we promise that we will be honest in our assessment of the market value of your home, we will make the sale of your home our priority, we will keep you informed over the progress of your sale and be available to discuss any issues with you as soon as they come to light..

Our marketing expertise

Technology is moving quickly and at Kings Lettings we are committed to keeping pace with the ever-shifting ways in which homes are now rented.

The variety of coverage we offer means that your property details are available to view 24/7, locally and worldwide, by potential tenants.

- We take pride in ensuring your property details and photos are as accurate and attractive as possible; these are sent to potential tenants as soon as you agree them.
- We prominently display properties in our windows to passers-by. All of our branches are in high street locations that attract maximum foot-fall. All of our offices are easily visible and accessible so that you know where we are should you ever need us for any of your property needs!! We are here for you!!
- We advertise our properties on all the chief property search websites such as Rightmove, Zoopla, On The Market, Prime Location, Home Search & Boomin. To showcase properties and achieve maximum exposure, we invest in added extra such as Premium Listings.
- Our website is a useful tool for showcasing your property and has over 16,000 users per month. Our School Search feature is particularly useful for families.
- We feature properties on our Facebook and Twitter pages, and also more recently have created our very own monthly Ezine that goes out to in excess of 15,000 clients.



One estate agent = access to a world of expertise



Openwork

Openwork is one of the largest and longest-established financial advice networks in the UK, with access to a range of products provided by some of the UK's most well-known financial services brands. Partnering with these market leading companies means Openwork can offer its advisors and customers access to some preferential deals and services.



Our legal team will help your move go smoothly.



Got a property to let or thinking of renting? With our award-winning lettings team, you will be in the right hands.



Kings Group works in partnership with Pattinson Auctions to help you sell your property fast, or if you are selling something a bit unusual.



Temple Chambers MARKETING LTD

Temple Chambers Marketing provides bespoke property marketing packages that help our clients achieve the maximum price for their property. The packages include professional photography, individual floor plans and Energy Performance Certificates, ensuring buyers see your property at its best.



Our experienced Thomas Oliver advisors specialise in advising on a range of services from Retirement Planning to General Insurance and Income Protection.



Our award-winning Valuation and Surveying Service is provided through Metropolis Surveyors LLP, a practice owned and managed by Kings Group since 2006.



Kings Group is part of a select group of estate agents that make up the Relocation Agent Network, helping clients move from one end of the UK to the other by providing long distance services on your doorstep.



Kings Group is a member of ARLA Propertymark (formally Association of Residential Lettings Agents), the UK's foremost professional body for letting agents.

propertymark

Propertymark is the UK's specialist awarding organisation offering national, industry recognised qualifications in the property industry. Many of our staff hold Propertymark qualifications.



Kings Group is a member of The Property Ombudsman; an impartial service that mediates between property agents and their clients to resolve disputes. This provides protection and peace of mind to both sides should a dispute arise.

Zoopla.co.uk

rightmove 

 PrimeLocation.com

 OnTheMarket.com

Homesearch.
Boomin

All Kings Group properties feature on Zoopla, Rightmove and Prime Location; the UK's most comprehensive property websites. Using these websites is the most effective way to advertise your property across the UK and globally. If someone is looking for your property, this is where they will find it.

The services you need under one roof

Mortgages



We know that many buyers find the choice of mortgages complex and confusing. Our friendly team can explain mortgage options available to you in a clear and straightforward way, so that you can confidently make the right decision whether you are a firsttime buyer; you wish to remortgage, or you're looking for a buy-to-let. We can meet face to face or, if you prefer, talk over the telephone.

We advise on a great choice of mortgages. Our award-winning Mortgage Service is provided by Kings Group LLP, an appointed representative of Openwork Ltd which is authorised and regulated by the Financial Conduct Authority.

Visit www.kings-group.net/pages/mortgages for additional information, or call on **01707 872 000**.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Conveyancing



Conveyancing is the legal process used when buying or selling a property. We understand this process can be stressful, so our aim is to ensure that the necessary steps are carried out quickly, thoroughly and effectively.

Our promise to you:

- There are no hidden costs – we will provide you with an itemised breakdown of fees and charges up front.
- We'll communicate in the way that you prefer, whether this is via our online system that allows you to track progress, or by email, telephone or post.
- We will provide clear and independent professional advice, in plain English.
- No move, no legal fee – if your move doesn't go ahead, you won't pay any legal fees.

Kings Group Conveyancing are members of the Council for Licensed Conveyancers, giving you the confidence that the highest standards of service will be delivered.

Visit www.kings-group.net/pages/conveyancing for additional information, or call on **0345 234 0211**.

Metropolis Surveying



Our Valuation and Surveying Service is provided through award-winning Metropolis

Surveyors LLP, a practice owned and managed by Kings Group since 2006. All Metropolis surveyors are fully qualified Chartered Surveyors, Members or Fellows of RICS and Registered Valuers and have significant experience in and knowledge of their local area.

Whether you are buying a sixteenth-century cottage, a brand new house on a development, a flat or a 3-bed semi, you should consider your choice of valuation report or survey. Metropolis offers:

- Mortgage Valuation Reports
- RICS Homebuyers Reports
- Building Surveys

Talk through your requirements with Metropolis and receive a free, no-obligation quotation.

Visit www.metropolis-surveyors.com for additional information, or call on **08448 800968**.

Thomas Oliver Wealth Management



Our Wealth Management Service is provided by Thomas Oliver UK LLP, an appointed representative of

Openwork Ltd, based in Hertfordshire, and part of the Kings Group of Companies.

Thomas Oliver specialise in giving advice on Retirement Planning, Wealth Management, Critical Illness Cover, Life Assurance, Will Writing*, Mortgages, General Insurance and Income Protection.

Thomas Oliver advisors have many years of collective experience in the Financial Services Industry. All are highly trained, have passed a range of regulatory exams, undertake a programme of Continuous Professional Development and are tested and assessed annually to ensure they meet the exacting standards required to practice as advisors.

Visit www.kings-group.net/pages/wealth-management for additional information and a free initial consultation, or call on **01707 872 000**.

*Will Writing is not part of the Openwork offering and is offered in its own right. Openwork Limited accepts no responsibility for this aspect of our business which is not regulated by the Financial Conduct Authority.



Our Providers


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Details correct as at February 2019.



**Need a change of scene?
We've got access to a
great range of attractive
mortgage deals
for home movers**

Thomas Oliver UK LLP
01707872000
admin@thomasoliveruk.co.uk

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT
KEEP UP REPAYMENTS ON YOUR MORTGAGE**



A Kings Group branch near you



Bethnal Green

488 Bethnal Green Road,
Bethnal Green, London E2 0EA
020 7613 2121

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Cheshunt

9 Lynton Parade, Turners Hill,
Cheshunt, Hertfordshire EN8 8LF
01992 635 735

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Church Langley

Unit 4 Church Langley Way,
Church Langley, Essex CM17 9TE
01279 410 084

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Edmonton

6 Church Street, Edmonton,
London N9 9DX
020 8350 0102

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Enfield Highway

186 Hertford Road, Enfield,
Middlesex EN3 5AZ
020 8805 5959

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Enfield Town

23 – 25 Silver Street, Enfield,
Middlesex EN1 3EF
020 8366 9717

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Hackney

326 Mare Street, Hackney,
London E8 1HA
020 8510 0808

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Harlow

19 Eastgate, Harlow,
Essex CM20 1HP
01279 450 400

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Hertford

28 Maidenhead Street, Hertford,
Hertfordshire SG14 1DR
01992 586 570

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

North Chingford

32 Station Road, North Chingford,
London E4 7BE
020 8529 7685

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:30am – 04:30pm

South Chingford

86 Old Church Road, Chingford,
London E4 8BX
020 8524 7444

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:30am – 04:30pm

Tottenham

473 High Road, Tottenham,
London N17 6QA
020 8801 5445

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Waltham Abbey

8a Sun Street, Waltham Abbey,
Essex EN9 1EE
01992 652 006

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:30am – 04:30pm

Walthamstow

248 Hoe Street, Walthamstow,
London E17 3AX
020 8521 1122

Office opening times:
Monday to Friday 09:00am – 06:00pm
Saturday 09:00am – 03:00pm

Crown House

24 – 25 Turners Hill, Cheshunt,
Herts EN8 8NJ
01992 785 000

Office opening times:
Monday to Friday 09:00am – 05:30pm
Saturday 09:00am – 03:00pm

Kings Lettings branches

Bethnal Green

488 Bethnal Green Road, Bethnal Green,
London E2 0EA
020 7613 2121

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9 Lynton Parade, Turners Hill, Cheshunt,
Hertfordshire EN8 8LF
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