PROPERTY ASSESSMENT STANDARDS

At Deal Packaging 4 Investors ("DP4I", "we", "our" or "us"), we believe that successful property investment begins with careful property selection.

Our reputation depends upon introducing opportunities that we believe offer genuine commercial merit. Accordingly, every property is assessed against a consistent set of professional standards before it is presented to investors.

These standards explain the principles we apply when evaluating potential property opportunities.

They should be read alongside our **Property Information Disclaimer**, **Investment Risk Warning** and **Property Sourcing Code of Professional Conduct**.

Our Philosophy

Our objective is not to introduce every property available to us.

Our objective is to identify opportunities that we believe may represent value for suitable investors.

We recognise that every investor has different objectives and risk tolerances. Consequently, no property is suitable for every investor.

However, every property introduced by Deal Packaging 4 Investors should satisfy our own professional assessment standards before being marketed.

Our Assessment Process

Every property is considered on its individual merits.

Our assessment may include consideration of:

- location;
- property type;
- current condition;
- investment strategy;
- market demand;
- rental demand;

- refurbishment requirements;
- exit opportunities;
- legal considerations;
- commercial viability.

The depth of our assessment will depend upon the information available and the nature of the proposed transaction.

Location Assessment

Location is one of the most important influences on long-term investment performance.

Where appropriate, we consider factors including:

- local employment;
- transport links;
- schools;
- healthcare facilities;
- retail amenities;
- regeneration activity;
- tenant demand;
- crime statistics;
- local authority investment;
- future development proposals.

No location can guarantee future investment performance.

Property Condition

We assess the apparent condition of a property using the information reasonably available to us.

Where appropriate, we may consider:

- structural condition;
- roof condition;
- windows and doors;
- kitchens;
- bathrooms;

- heating systems;
- electrical installation;
- plumbing;
- decoration;
- external areas.

Unless specifically stated, our assessment is not a building survey.

Investors should always obtain their own professional survey before purchase.

Investment Suitability

Different investors have different objectives.

A property suitable for one investor may be entirely unsuitable for another.

Examples include:

- buy-to-let;
- Houses in Multiple Occupation (HMOs);
- serviced accommodation;
- commercial property;
- mixed-use investments;
- portfolio acquisitions;
- refurbishment projects;
- long-term capital growth.

We seek to match opportunities with appropriate investor requirements wherever reasonably practicable.

Financial Assessment

Where appropriate, we may consider:

- asking price;
- estimated market value;
- expected rental income;
- estimated refurbishment costs;
- projected yield;
- projected cash flow;

- expected return on investment.

These figures are indicative only and should always be independently verified.

Comparable Evidence

Where reasonably available, we may consider:

- comparable property sales;
- comparable rental evidence;
- local market trends;
- publicly available market data.

Property markets change continually and historical information cannot guarantee future performance.

Legal Considerations

Where information is available, we may consider matters including:

- tenure;
- planning history;
- licensing requirements;
- restrictive covenants;
- occupancy status;
- tenancy arrangements.

Investors should rely upon their own solicitor's investigations before exchange of contracts.

Occupancy

Properties may be:

- vacant;
- owner occupied;
- tenanted;
- partially occupied;
- subject to licences or other occupation arrangements.

Where properties are sold with tenants in situ, we seek to understand the tenancy arrangements so that investors can make informed decisions.

Existing Tenants

Deal Packaging 4 Investors believes that responsible property investment includes treating good tenants fairly.

Many landlords who contact us wish to protect existing tenants whilst achieving a confidential sale.

Where properties are offered with tenants in situ, we will seek to provide investors with relevant tenancy information where reasonably available, including:

- tenancy type;
- rental income;
- tenancy commencement date;
- occupancy status;
- other information reasonably available to us.

Investors should independently verify tenancy documentation during their own legal due diligence.

Refurbishment Assessment

Where refurbishment may be appropriate, we may provide an indication of works that could improve the property.

Examples may include:

- decoration;
- kitchens;
- bathrooms;
- flooring;
- energy efficiency improvements;
- compliance improvements;
- external repairs.

Unless specifically stated otherwise, refurbishment costs are indicative only and should not be regarded as quotations.

Energy Performance

Where available, we will consider the property's Energy Performance Certificate (EPC).

Where appropriate, we may identify opportunities to improve energy efficiency.

Future legislative changes may affect minimum energy efficiency requirements for rental properties.

Investors should satisfy themselves regarding current and future compliance requirements.

Planning and Development Potential

Some properties may offer development or planning potential.

Any comments regarding planning potential are provided for general guidance only.

Planning permission is never guaranteed.

Investors should obtain independent planning advice where development potential is an important factor in their investment decision.

Independent Due Diligence

Our assessment forms part of an investor's decision-making process but should never replace independent due diligence.

We strongly recommend that investors obtain appropriate professional advice including:

- legal advice;
- building surveys;
- mortgage valuations;
- tax advice;
- planning advice where appropriate;
- specialist reports where necessary.

Our Standards

Before introducing a property, we seek to satisfy ourselves that:

- the opportunity has a genuine commercial rationale;
- material information known to us has been disclosed;
- financial information has been prepared honestly;
- assumptions have been identified where appropriate;
- the opportunity is presented fairly and professionally.

If we believe a property does not meet our professional standards, we reserve the right not to market or introduce it.

Continuous Improvement

We continually review our assessment processes in light of:

- market developments;
- investor feedback;
- completed transactions;
- legislative change;
- professional best practice.

This helps us improve the quality of the opportunities we introduce.

Changes to these Standards

We may amend these Property Assessment Standards from time to time to reflect changes in legislation, market practice or our business operations.

The latest version will always be published on this website.

Contact Us

If you have any questions regarding these Property Assessment Standards, please contact:

Deal Packaging 4 Investors

Email: support@dealpackaging4investors.com

Related Policies & Professional Standards

You may also find the following documents helpful:

- Property Information Disclaimer
- Investment Risk Warning
- Investor Due Diligence Standards
- Property Sourcing Code of Professional Conduct
- Deal Acceptance Standards
- The DP4I Promise