

**FOR FURTHER INFORMATION PLEASE CONTACT  
THE RECEIVER OF RENT ON 0345 849 4160**

## **| What is the situation with the property I am renting?**

A receiver of rent has been appointed over the property by your landlord's lender, which is part of The Paragon Group of Companies. A receiver of rent is an individual appointed by a mortgage lender to collect rental payments from the tenant which are then applied directly to the landlord's mortgage account. This usually happens when the landlord has in some way breached their mortgage conditions. By appointing a receiver of rent, a lender avoids the need to start possession proceedings, which in turn allows tenants to continue to live in the property, subject to the terms of the tenancy agreement.

## **| How will this affect my tenancy?**

Appointing a receiver of rent should have a minimal affect on you as a tenant. The receiver will effectively act as your landlord's agent, collecting rent on the landlord's behalf, enabling you to continue to live in the property under the terms of your existing tenancy agreement. In future, you will need to pay rent to the receiver, not the landlord and your first point of contact regarding payment will be the receiver, not the landlord.

## **| How should I make my payments?**

Payments can be made in various ways and should continue to be paid on the date due under your Assured Shorthold Tenancy Agreement.

### **| Via Managing Agent**

You should continue to pay your existing managing agent, where applicable, unless we advise otherwise. If there is no managing agent in place or you currently make payments direct to the landlord, then future payments should be made to Redbrick Survey and Valuation.

### **| By cheque**

Cheques should be made payable to Redbrick Survey and Valuation Limited and sent to 51 Homer Road, Solihull, West Midlands, B91 3QJ. Please ensure that our reference number (shown at the top of our letter) is written on the reverse of your cheque.

### **| Other methods**

If you don't normally pay in either of the above ways, please call Redbrick on 0345 849 4160 to discuss alternative methods of payment.

## **| How long will I need to pay rent to the receiver?**

This will depend on how long the receiver remains appointed. There is no set time period for this and therefore you should continue to pay rent to the receiver until we advise you otherwise.

## **| Will I have to leave the property?**

If you have a legal tenancy agreement, the receiver will protect your occupancy rights and honour any terms agreed prior to the receiver's appointment, provided you also comply with your obligations under the agreement.

## **| What information does the receiver of rent need from me?**

The receiver needs a copy of your tenancy agreement together with copies of the gas and electricity safety certificates and the energy performance certificate for the property. The receiver will also need proof of identity from you. This should, if possible, consist of one item of photo identity and one item of address identity. Acceptable forms of identity are:

### **PHOTO IDENTITY**

- Passport
- Driving Licence
- Employer Company Identity card

### **ADDRESS IDENTITY**

- Latest bank statements
- Council tax bill
- Original computer payslip
- Utility bill
- Inland Revenue Coding Notice

## **| I no longer wish to remain in the property and will seek alternative accommodation. What notice will I have to give?**

Alternative accommodation as any legal existence tenancy agreement. There is no need for tenants to look for alternative accommodation as your existing tenancy agreement will be honoured by the receiver. However, if you do wish to leave the property, you will be required to give the receiver the amount of notice specified in your tenancy agreement.

## **| What happens at the end of my tenancy?**

When your tenancy is close to expiring, you will be contacted to discuss your future tenancy requirements

## **| How will the property be maintained?**

The receiver of rent will ensure, where possible, that the property is correctly maintained. Redbrick Survey and Valuation, or the appointed managing agents, will be your first point of contact if you have any property maintenance/repair enquiries. You should already have a contact number for your managing agent, and Redrick can be contacted on 0345 849 4160.

## **| What will happen to my deposit?**

The receiver does not hold your deposit. If your deposit was paid after April 2007, you will have received details of your Tenancy Deposit Scheme from your landlord. Please provide the receiver with those details. If your deposit was paid prior to April 2007, this should still be held by your landlord or their representative. Please contact your landlord direct if you have any concerns.

## **| Who is responsible for insuring the building?**

The receiver will assume responsibility for ensuring adequate buildings insurance is maintained. As the tenant you will continue to be responsible for insuring your personal possessions.

## **| What should I do if the landlord visits the property?**

You should not pay any rent to the landlord, regardless of what he or she tells you. If the landlord visits the property, please contact Redbrick on 0345 849 4160.

## **| Is Redbrick Survey and Valuation the receiver of rent?**

No, the receiver of rent is an individual appointed by the mortgage lender. Redbrick Survey and Valuation is appointed by the receiver to administer the receiver of rent process..

## **| As a guarantor, who will I deal with if there is an issue with rental payments?**

As the landlord's rights and duties are transferred to the receiver, you should deal with the receiver if there are any rental payment issues. Please call 0345 849 4160 for further information.