- Accommodation Provider -

1. Definitions and interpretation

1.1 In these Conditions the following definitions apply:

Affiliate

means any entity that directly or indirectly controls, is controlled by or is under common control with, another entity;

Applicable Law

means all applicable laws, legislation, statutory instruments, regulations and governmental guidance having binding force whether local or national;

Accommodation provider

means Letting agent; Management Agent and/or Commercial Landlord; Business Day

means a day other than a Saturday, Sunday or bank or public holiday in England;

Claim

means a request for payment from Housing Hand by the Accommodation Provider in respect of Guaranteed Obligations;

Conditions

means Housing Hand's terms and conditions of Service set out in this document;

Contract

means the Guarantor Deed, Guarantor Agreement; Housing Hand Standard Guarantee or Extended Period between Housing Hand and the Accommodation Provider deemed to be incorporating these Conditions and including all their respective schedules, attachments, and annexures;

Controller

shall have the meaning given to it in applicable Data Protection Laws from time to time;

Data Protection Laws

means, as binding on either party or the Services:

(a) the GDPR;

(b) the Data Protection Act 2018;

(c) any laws which implement any such laws; and

any laws that replace, extend, re-enact, consolidate, or amend any of the foregoing;

Data Protection Supervisory Authority

means any regulator, authority, or body responsible for administering Data Protection Laws;

Data Subject

shall have the meaning given to it in applicable Data Protection Laws from time to time;

Default

means a failure of the Guaranteed Tenant and/or a named Tenant within the Tenancy Agreement to meet their Guaranteed Obligations under the Tenancy Agreement in those circumstances set out at paragraph 3.1; **Documentation**

means any related materials supplied by or to the Accommodation Provider

by the Tenant(s) in respect of the tenancy agreement;

Extended period

Notice in writing from Housing Hand to the Accommodation Provider confirming its agreement to continue to act as Guarantor for a further period on a monthly agreed rent only;

Force Majeure

means an event or sequence of events beyond a party's reasonable control preventing or delaying it from performing its obligations under the Contract;

GDPR

means the General Data Protection Regulation, Regulation (EU) 2016/679; Guaranteed Obligations

The Obligation of a Guaranteed Tenant to pay sums (deemed legally to be due), in respect of rent and physical damage under the tenancy agreement;

Guaranteed Tenant

A tenant who has: -

i) The right to rent a property in the United Kingdom;

ii) Provided signed acceptance to the Housing Hand terms and conditions;

iii) Provided a co-signer who will be jointly liable for any rent arrears;

iv) Fully paid their first scheduled rent instalment to the Accommodation Provider;

v) Physically arrived and taken possession of the accommodation;

vi) Fully paid (or have entered an agreed payment plan to settle) any applicable fee required by Housing Hand in respect of the guarantee service; vii) Has been accepted by Housing Hand in respect of the Tenancy Agreement (as evidenced by specific confirmation being sent to the Accommodation Provider directly by Housing Hand);

Housing Hand

means Housing Hand Limited, a Company registered in England under Company Number 08408808. The registered address is Timsons Business Centre, Bath Road, Kettering, Northants, England, NN16 8NQ;

Personal Data

shall have the meaning given to it in applicable Data Protection Laws from time to time;

Personal Data Breach

shall have the meaning given to it in applicable Data Protection Laws from time to time;

Processing

has the meaning given to it in applicable Data Protection Laws from time to time (and related expressions, including **process, processing, processed**, and **processes** shall be construed accordingly);

Processor

shall have the meaning given to it in applicable Data Protection Laws from time to time;

Protected Data

means Personal Data received from or on behalf of the Customer in connection with the performance of the Supplier's obligations under the Contract;

Services

means Housing Hand acting as Guarantor in respect of a Tenancy Agreement for a fixed maximum period of 12 months in accordance with these Terms and Conditions subject to any mutually agreed further extended period between Housing Hand and the Accommodation Provider; **Standard Guarantee**

Housing Hand Standard Guarantee as set out in these terms and conditions. Tenancy Agreement

Fixed Term Tenancy Agreement which Housing Hand have agreed to act as guarantor on behalf of the Guaranteed Tenant.

1.2 In these Conditions, unless the context requires otherwise:

- a reference to the Contract includes these Conditions, and their respective schedules, appendices, and annexes (if any);
 - 1.2.2 any clause, schedule or other headings in these Conditions is included for convenience only and shall have no effect on the interpretation of the Conditions;
 - a reference to a 'party' includes that party's personal representatives, successors and permitted assigns and/or agents;
 - 1.2.4 a reference to a 'person' includes a natural person, corporate or unincorporated body (in each case whether or not having separate legal personality) and

that person's personal representatives, successors and permitted assigns and/or agents;

- a reference to a 'company' includes any company, corporation or other body corporate, wherever and however incorporated or established;
- 1.2.6 a reference to a gender includes each other gender;
- words in the singular include the plural and vice versa;
- 1.2.8 any words that follow 'include', 'includes', 'including', 'in particular' or any similar words and expressions shall be construed as illustrative only and shall not limit the sense of any word, phrase, term, definition or description preceding those words;
- a reference to 'writing' or 'written' includes any method of reproducing words in a legible and nontransitory form;
- 1.2.10 a reference to legislation is a reference to that legislation as in force at the date of the Contract except to the extent that any such amendment, extension or re-enactment would increase or alter the liability of a party under the Contract.

2. Application of these conditions

- 2.1 These Terms and Conditions apply to and form part of the Service provided by Housing Hand.
- 2.2 These Terms and Conditions shall commence with immediate effect.
- 2.3 No Terms and Conditions endorsed on, delivered with, or contained in the Accommodation Providers conditions, specification or other document shall form part of the contract between the parties except to the extent that Housing Hand agree in writing.
- 2.4 No variation of these Conditions shall be binding on Housing Hand unless expressly agreed in writing and executed by a duly authorised signatory on behalf of Housing Hand and the Accommodation Provider respectively.
- 2.5 Each Contract provided by the Accommodation Provider to Housing Hand shall be subject to these Terms and Conditions.
- 2.6 Where Housing Hand have agreed to provide their Service but no Contract has been signed by Housing Hand, the parties agree the relevant contractual terms are those contained within the Standard Guarantee.
- 2.7 Housing Hand may accept or reject a Contract at their discretion.
- 2.8 Marketing and other promotional material relating to the services provided by Housing Hand are illustrative only and do not form part of these Terms and Conditions.
- 2.9 Housing Hand may change or update these Terms and Conditions from time to time at their sole and absolute discretion without prior notice to the Accommodation Provider, provided they do not materially affect the Accommodation Providers use of the Service. Such changes will be effective immediately and incorporated into these Terms. The Accommodation Providers continued use of Housing Hands Service will be deemed acceptance of the modified Terms. Where there are any material changes which affect the Accommodation Providers use of the service, Housing Hand will provide the updated Terms to the Accommodation Provider in writing.
- 2.10 Time of performance of the Services is not of the essence. Housing Hand shall use their reasonable endeavours to meet estimated dates for performance, but any such dates are indicative only.

3. Housing Hand's Obligations

3.1 The Service is provided to the Accommodation Provider as a separate commercial agreement to advance payment to the

Accommodation Provider in the event a Guaranteed Tenant defaults on their Guaranteed Obligations under the Tenancy Agreement. Housing Hand will make payment in accordance with Clause 5 below. Housing Hand will only make payment when the Default occurs as follows:-

- (a) during the fixed term /extended period; or
- (b) where effective Notice to terminate has been served during the fixed term/extended period in accordance with the Housing Act 1988
- 3.2 Housing Hand will agree to review all claim requests made by the Accommodation Provider promptly and to advise the Accommodation Provider if it is determined that a payment is not due (or not due in full), providing a full written explanation;
- 3.3 Where a default occurs, subject to Clause 5 Housing Hand will advance the Accommodation Provider payment in respect of that default within 28 to 35 days of receipt of a validated and legally due monthly invoice served on Housing Hand at <u>defaults@housinghand.co.uk</u> until the earliest of:-
 - (a) the date you relet the property;
 - (b) the fixed term/extended period expires;
 - (c) rent payments recommence;
 - (d) We pay you £50,000 under this Service.
- 3.4 The parties agree that 60 days (210 days in Wales) is adequate notice to the Accommodation Provider confirming the Guaranteed Tenants failure to renew these Services and therefore no extended period will be applicable unless expressly agreed to by Housing Hand.
- 3.5 Where an Extended Period has been mutually agreed between the parties which has no termination/expiry date it is agreed by the parties that 60 days is adequate notice to the Accommodation Provider of termination of the Services.
- 3.6 We will commence eviction proceedings on the Accommodation Providers behalf (subject to their compliance with their obligations under these terms and conditions) in the event the Guaranteed Tenant fails to vacate the property and/or fails to meet their Guaranteed Obligations under the fixed term/extended period.

4. Obligations of the Accommodation Provider

- 4.1 Prior to commencement of the Contract between the parties, the Accommodation Provider agrees:
 - 4.1.1 not to offer a tenancy agreement in any written form other than as accepted and agreed by Housing Hand;
 - 4.1.2 ensure that the Guaranteed Tenant has a legal right to rent a property in the United Kingdom and execute the tenancy agreement effectively;
 - 4.1.3 ensure all named tenants (other Guaranteed Tenants) within the Tenancy Agreement have a valid guarantor;
 - 4.1.4 acquire and retain a record of the Guaranteed Tenant's identity including, but not limited to, photographic identification, mobile telephone number, e-mail address and permanent home address and to hold the necessary consent to provide a copy of the same to Housing Hand if requested to do so.
 - 4.1.5 acquire and retain a record of information contained at 4.1.4 in respect of all named tenants and guarantors within the Tenancy Agreement and to hold the necessary consent to provide a copy of the same to Housing Hand if requested to do so.
 - 4.1.6 Ensure that a deposit (or alternative deposit facility only with the prior written approval of Housing Hand) is in place in respect of every tenant named within the tenancy agreement (including the Guaranteed Tenant) and provide details of the same to Housing Hand if requested to do so.

4.1.7 Ensure that the Guaranteed Tenant:

- Is not/has not previously been in default under the terms of the Tenancy Agreement (and/or any other tenancy agreement); and
- (b) Is not/has not been in any dispute in respect of the Tenancy Agreement (or any other tenancy agreement).
- 4.2 During the Tenancy the Accommodation Provider agrees that they will:
 - 4.2.1 in the event of any failure of the Guaranteed Tenant and any other named tenant (including any other named tenants guarantor) to meet their obligations under the Tenancy Agreement, use their best endeavours to contact the Guaranteed Tenant and/or other named tenant and/or guarantors to secure payment promptly. A copy of all such correspondence, including but not limited to e-mails, letters, telephone conversation notes, face to face meeting notes must be made, preserved and disclosed to Housing Hand if requested to do so;
- 4.3 In the event the Guaranteed Tenant fails to meet their obligation under the Tenancy Agreement and the Accommodation Provider intends to make a claim from Housing Hand, the Accommodation Provider will:
 - 4.3.1 notify all defaults to Housing Hand as soon as is reasonably practical and in any event no later than thirty **30** days after those Defaults have become due;
 - 4.3.2 cooperate fully with Housing Hand in the process of recovery of any sums due under the tenancy and/or claim. This will include, but will not be limited to, eviction proceedings against the Guaranteed Tenant and/or county court proceedings;
 - 4.3.3 at Housing Hand's request deliver up a full and accurate record of all payments received from any Guaranteed Tenant and/or named tenant and any communication received from the Guaranteed Tenant, named tenants and or any guarantor;
 - 4.3.4 inform Housing Hand immediately, and in any event no later than three working days, if any sums of money are received by the Accommodation Provider, from the Guaranteed Tenant, named tenant or guarantor in respect of matters previously reported to/claimed from Housing Hand;
 - 4.3.5 not agree to any reduced repayment plans without written agreement from Housing Hand;
 - 4.3.6 make all endeavours to mitigate their loss wherever possible;
 - 4.3.7 assist Housing Hand to mitigate their loss whenever requested to do so
- 4.4 In the event the Accommodation Provider wishes to activate the Dispute Resolution Clause within these Terms and Conditions or issue proceedings in respect of any matter relating to the Contract and/or Tenancy Agreement, the Accommodation Provider agrees that all named parties to the Tenancy Agreement will be included in any such action unless Housing Hand agrees otherwise in writing.

5. <u>Claims</u>

- 5.1 In order to help Housing Hand process your claim, the Accommodation Provider must provide the following documents to <u>defaults@housinghand.co.uk;</u>
 - 5.1.1 Valid Invoice (detailing the period claimed, address, tenants name, bank account);
 - 5.1.2 Guaranteed Tenant referencing documents;
 - 5.1.3 Copy of the relevant AST;

- 5.1.4 Copy of notices and correspondence between you/Guaranteed Tenant/other named tenant(s)/guarantor(s);
- 5.2 Housing Hand may require additional documentation to process the claim, including, but not limited to:-
 - 5.2.1 A copy of the inventory of contents and conditions of the property;
 - 5.2.2 Copy of how to rent guide issued to the Tenant(s);
 - 5.2.3 Copies of Gas Safety Certificate;
 - 5.2.4 Copies of the EPC;
- 5.3 When considering or dealing with a Claims:-
 - 5.3.1 Housing Hand will not pay advance rent. Should Housing Hand receive an invoice requesting more than one months rent, the invoice will be divided into monthly payments and each payment will be processed at the end of the applicable calendar month;
 - 5.3.2 If the Guaranteed Tenant opts to claim housing assistance, for example Universal Credit, any claim for rent arrears by The Accommodation Provider will not be paid until the outcome of the Guaranteed Tenant's claim and The Accommodation Provider's request for direct payments is known. If the Guaranteed Tenant's claim and/or you request is rejected, rent will be paid, backdated to the point that a payment was first due under these terms and conditions;
 - 5.3.3 If the Guaranteed Tenant disputes the amount claimed by The Accommodation Provider, payment will not be made until Housing Hand is satisfied the amount claimed is legally due;
 - 5.3.4 Housing Hand will not pay any fees on behalf of the Guaranteed Tenant in respect of a deposit replacement scheme or late/default fees;
 - 5.3.5 Housing Hand will not make payment in respect of any Claim arising out of/ or exacerbated by the deliberate, conscious, intentional or negligent disregard by The Accommodation Provider to take all reasonable steps to avoid, prevent or mitigate Claims.
- 5.4 Any claim made or brought outside the period as set out at Clause 4.3.1 will be paid at Housing Hands absolute discretion only. It is accepted by the parties that failure to notify Housing Hand promptly will prejudice Housing Hand's ability to mitigate its loss.
- 5.5 In the event the Guaranteed Tenant, other named tenants or guarantors pay the Accommodation Provider an amount in addition to the usual rent under the Tenancy Agreement, that sum will amount to a repayment and will be applied against any amount advanced by Housing Hand to the Accommodation Provider. For the avoidance of doubt, monies recovered from the Guaranteed Tenant, other named tenant's or guarantor's should not be applied to the tenancy account as a future rental payment.
- 5.6 In the event of a claim or your intention to make a claim, any deduction from a deposit held by an Accommodation Provider must be accounted for to Housing Hand. Housing Hand reserve the right to challenge any such deductions. The agreed remaining balance should be reimbursed to Housing Hand in relation to any advance made under the Service and/or to discharge any outstanding invoice which would become payable under the Service. Any amounts repaid directly to any tenant will be deducted from any outstanding claims.

6. <u>Limitation of liability</u>

6.1 The extent of the parties' liability under or in connection with the Contract (regardless of whether such liability arises in tort, contract or in any other way and whether or not caused by negligence or misrepresentation) shall be as set out in this clause 6.

- 6.2 Except for any liability which may not be limited by law, Housing Hand's total liability shall not exceed the sum of £50,000 in respect of each individual Tenancy Agreement.
- 6.3 Housing Hand shall not be liable for consequential, indirect or special losses.

7. Dispute Resolution

- 7.1 Let's try to sort things out first. Housing Hand want to address The Accommodation Providers concerns without resorting to legal proceedings. The Parties therefore agree to try to resolve any dispute informally by contacting <u>defaults@housinghand.co.uk or</u> <u>customerservices@housinghand.co.uk.</u>
- 7.2 Housing Hand will try to resolve the dispute informally by contacting The Accommodation Provider via email or telephone within 7 days.
- 7.3 If a dispute is not resolved within 7 days, the matter will be referred to a manager with authority to deal with the complaint and The Accommodation Provider will be informed of the outcome within 14 working days of the manager receiving The Accommodation Providers complaint.
- 7.4 In the event of a complaint which remains unresolved, the parties shall seek to settle the dispute by mediation in accordance with the London Court of International Arbitration Mediation Procedure (the **Procedure**), and such Procedure is deemed to be incorporated by reference into the terms of these Terms and Conditions.

8. Force majeure

8.1 Neither party shall have any liability under or be deemed to be in breach of the Contract for any delays or failures in performance of the Contract which result from Force Majeure. The party subject to the Force Majeure event shall promptly notify the other party in writing when such the event causes a delay or failure in performance and when it ceases to do so. If the Force Majeure event continues for a continuous period of more than 30 days.

9. Processing of personal data

- 9.1 The parties shall at all times comply with all Data Protection Laws in connection with the processing of Protected Data. The Accommodation Provider shall ensure all information given by it to Housing Hand in respect of Protected Data (including the terms of the Contract) shall at all times be in accordance with Data Protection Laws.
- 9.2 Housing Hand shall process Protected Data in compliance with the obligations placed on it under Data Protection Laws and the terms of the Contract.
- 9.3 The Accommodation Provider shall indemnify and keep indemnified Housing Hand against all losses, claims, damages, liabilities, fines, sanctions, interest, penalties, costs, charges, expenses, compensation paid to Data Subjects, demands and legal and other professional costs (calculated on a full indemnity basis and in each case whether or not arising from any investigation by, or imposed by, a Data Protection Supervisory Authority) arising out of or in connection with any breach by the Accommodation Provider of its obligations under this clause 9 Housing Hand shall:
 - 9.3.1 only process the Protected Data in accordance with these terms and conditions, except to the extent:
 - that alternative processing instructions are agreed between the parties in writing; or
 - (b) otherwise required by applicable law; and

- 9.3.2 if Housing Hand believes that any instruction received by it from the Accommodation Provider is likely to infringe the Data Protection Laws it shall promptly inform the Accommodation Provider and be entitled to cease to provide the relevant Services until the parties have agreed appropriate amended instructions which are not infringing.
- 9.4 Housing Hand shall:
 - 9.4.1 Only permit any processing of Protected Data by its agents in the course of their business or its own employees in the course of their employment that are subject to an enforceable obligation of confidence with regards to the Protected Data.;
 - 9.4.2 ensure that all natural persons authorised by Housing Hand or any Sub-Processor to process Protected Data are subject to a binding written contractual obligation to keep the Protected Data confidential.
- 9.5 Housing Hand shall not process and/or transfer, or otherwise directly or indirectly disclose, any Protected Data in or to countries outside the United Kingdom unless such disclosure relates to their Services or debt recovery action.
- 9.6 Housing Hand shall notify the Accommodation Provider as soon as reasonably possible and in writing on becoming aware of any Personal Data Breach in respect of any Protected Data.
- 9.7 On the end of the provision of the Services relating to the processing of Protected Data, Housing Hand securely dispose of the Protected Data except to the extent that any applicable law/regulator requires Housing Hand and/or their agents to store such Protected Data. This clause 14 shall survive termination or expiry of the Contract.

10. Termination

10.1 In addition to those rights of termination contained within these terms and conditions, a breach of these terms and conditions or an act of bad faith by the Accommodation Provider will discharge Housing Hand from any further obligations under the contract.

11. Notices

- 11.1 Any notice or other communication given by a party under these Conditions shall:
 - 11.1.1 be in writing and in English;
 - 11.1.2 be signed by, or on behalf of, the party giving it (except for notices sent by email to
 - customerservices@housinghand.co.uk); and 11.1.3 be sent to the relevant party at the address set out
- in the Contract 11.2 Notices may be given, and are deemed received:
 - 11.2.1 by hand: on receipt of a signature at the time of delivery;
 - 11.2.2 by Royal Mail post: at 9.00 am on the Second Business Day after posting;
 - 11.2.3 by Tracked & Signed or Royal Mail International Signed post: at 9.00 am on the fourth Business Day after posting; and
 - 11.2.4 by fax: on receipt of a transmission report from the correct number confirming uninterrupted and errorfree transmission and
 - 11.2.5 by email provided confirmation is sent by first class post: on receipt of a read receipt email from the correct address.
- 11.3 This clause does not apply to notices given in legal proceedings or arbitration.

12. <u>Time</u>

12.1 Unless stated otherwise, time is of the essence of any date or period specified in the Contract in relation to the Accommodation Providers obligations only.

13. Variation

13.1 No variation of the Contract shall be valid or effective unless it is in writing, refers to the Contract and these Conditions and is duly signed or executed by, or on behalf of, each party.

14. Assignment

14.1 You may not assign, subcontract or encumber any right or obligation under the Contract, in whole or in part, without our prior written consent, which Housing Hand may withhold or delay at our absolute discretion.

15. <u>Set off</u>

- 15.1 Housing Hand will be entitled to set-off under these Terms and Conditions in respect of any contract we have with The Accommodation Provider any liability which it has or any sums which it owes to The Accommodation Provider under any other contract which they have with The Accommodation Provider.
- 15.2 The Accommodation Provider shall pay all sums that it owes to Housing Hand under the Contract without any set-off, counterclaim, deduction or withholding of any kind, save as may be required by law.

16. No partnership or agency

16.1 The parties are independent of each other and are not partners, principal and agent or employer and employee and the Contract does not establish any joint venture, trust, fiduciary or other relationship between them, other than the contractual relationship expressly provided for in it. None of the parties shall have, nor shall represent that they have, any authority to make any commitments on the other party's behalf.

17. Conflicts within contract

17.1 If there is a conflict between the terms contained in the Terms &Conditions and the terms of the Contract, the terms of these Terms and Conditions shall prevail to the extent of the conflict.

18. Third party rights

- 18.1 Except as expressly provided for within the Definition and Interpretation Clause within these Terms & Conditions, a person who is not a party to the Contract shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the provisions of the Contract.
- 18.2 Any Affiliate of Housing Hand shall be entitled under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the provisions of the Terms & Conditions. The consent of any such Affiliate is not required in order to rescind or vary the Terms & Conditions or any provision of it.

19. <u>Governing law</u>

19.1 The Contract and any dispute or claim arising out of, or in connection with, it, its subject matter or formation (including non-contractual disputes or claims) shall be governed by, and construed in accordance with, the laws of England and Wales.

20. Jurisdiction

20.1 The parties irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of, or in connection with, the Contract, its subject matter or formation (including non-contractual disputes or claims).

Guarantor Agreement for a Residential Tenancy

DATE:

THE LANDLORD/AGENT:	[AP Name]
THE TENANT:	[Tenant Name]
THE GUARANTOR:	HOUSING HAND LIMITED
	Registered office: Timsons Business Centre, Bath Road, Kettering, Northants, England, NN16 8NQ. ("Housing Hand")
THE PROPERTY:	as described in the Tenancy Agreement.

THE TENANCY AGREEMENT: The tenancy agreement entered into between the Landlord and the Tenant for the agreed term as stated below:

START DATE:

END DATE:

(the "Term" of the "Tenancy Agreement")

The Guarantor has agreed to act as guarantor to the Tenant for the Term.

Upon completion of the Tenancy Agreement, the Guarantor covenants with the Landlord as follows:

- If during the Term the Tenant defaults in the payment of the rent or any other monies lawfully due to the Landlord under the Tenancy Agreement the Guarantor will according to the agreed Accommodation Provider terms and conditions pay to the Landlord the amount owing by the Tenant.
- The Guarantor agrees during the Term to make good to the Landlord any loss or expense that the Landlord may suffer arising from the Tenant's failure to discharge any liabilities of the Tenant arising under the Tenancy Agreement during the Term.
- Any demand by the Landlord under the terms of this Guarantee shall be deemed served as set out in the Accommodation Provider terms and conditions.
- The Guarantor acknowledges that the liabilities of the Tenant where the Tenant under a Tenancy Agreement is more than one tenant may be joint and several.

- 5. This Guarantee is expressly provided for the duration of the Term and as set out in the accommodation terms and conditions. Any variation of the Tenancy Agreement or extension to the Term or renewal of the Tenancy Agreement does not extend the liabilities of the Guarantor under this Guarantee.
- 6. The landlord agrees that in the event of default by the Tenant it will liaise with the Guarantor and will take such steps as are reasonably practicable and as are reasonably requested by the Guarantor (including eviction and re-letting procedures) in consultation with the Guarantor with the purpose of minimising the exposure of the Guarantor pursuant to this deed.

SIGNED AS A DEED BY THE GUARANTOR:

Jeremy James Robinson, a director, for and on behalf of Housing Hand Limited

INTHE PRESENCEOF:

Witness Name:	[Housing Hand]
Witness Address:	[20-23 Mandela Street, Camden, London NW1 0DU]
Occupation:	[HH Job Title]

SIGNED AS A DEED BYTHE LANDLORD:

-----[Signature]

Landlord Name and title:

INTHE PRESENCEOF:

-----[Signature]

Witness Name:

Witness Address:

Occupation: