Harris and Birt

Contract-holder Information – Guarantors, Payments and Signing Your Occupation Contract

Dear Prospective Contract-Holder,

Thank you for choosing Harris and Birt.

Please find below important information regarding guarantors, payments, and the next steps required before your Occupation Contract can be completed.

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1. When a Guarantor May Be Required

A guarantor may be required where a contract-holder does not meet the required referencing or affordability criteria, or where the landlord requires additional security before entering into an Occupation Contract.

A guarantor may be requested where, for example:

- The contract-holder does not meet the required income criteria.
- The contract-holder has limited previous occupation history.
- The referencing process identifies a need for additional financial security.
- The landlord requires a guarantor as part of agreeing to the occupation.

If a guarantor is required, this will be explained before the Occupation Contract is entered into.

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2. Guarantor Criteria

A guarantor must meet Harris and Birt's required criteria, which may include:

- Being over the required age.
- Providing suitable identification.
- Passing referencing and affordability checks.
- Demonstrating sufficient financial means to meet the guarantor obligations.
- Providing any information or documents required as part of the checking process.

A guarantor must be approved before they can become party to the required guarantor agreement.

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3. Guarantor Process

Where a guarantor is required, they will need to:

1. Confirm they are willing to act as guarantor.
2. Provide identification and supporting information.
3. Complete the required referencing process.
4. Review the guarantor terms and responsibilities.
5. Sign the required guarantor documentation.

The Occupation Contract process cannot be completed until all required checks and documents have been finalised.

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4. Extent of Guarantor Liability

A guarantor provides additional security for the contract-holder's obligations under the Occupation Contract.

The guarantor's responsibilities may include liability for:

- Unpaid rent due under the Occupation Contract.
- Any other payments or charges that the contract-holder is responsible for under the agreement.
- Costs arising from breaches of the Occupation Contract where applicable.

The guarantor should carefully review all documents before signing, as their liability will be determined by the terms of the guarantor agreement and the Occupation Contract.

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5. Occupation Contract Terms

The guarantor will be linked to the Occupation Contract entered into by the contract-holder.

Before signing, all parties should ensure they understand:

- The length and terms of the Occupation Contract.
- The responsibilities of the contract-holder.
- The responsibilities and potential liability of the guarantor.
- The obligations that apply throughout the occupation period.

Copies of all relevant documents will be provided before signing.

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6. Payments and Fees

Before the Occupation Contract is completed, the contract-holder may be required to make payments connected with the occupation of the property.

These may include:

- First month's rent.
- Security deposit (where applicable).
- Any permitted charges that apply.

Details of any payments required will be confirmed before payment is requested.

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7. Methods of Payment Available

Payments must be made by **bank transfer**.

The contract-holder must ensure that the following payments are received by Harris and Birt **no later than 5 days before the agreed move-in date**:

- First month's rent.
- Security deposit (where applicable).

Bank details will be provided separately, and the contract-holder must ensure the correct payment reference is used so that payments can be allocated correctly.

Failure to make the required payments within the stated timescale may delay the completion of the Occupation Contract and the agreed move-in arrangements.

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8. Procedure for Signing the Occupation Contract

Once all required checks have been completed, Harris and Birt will arrange for the Occupation Contract to be signed.

The process will be:

1. Required referencing and checks are completed.
2. Any required guarantor approval is confirmed.
3. Required payments are received.
4. The Occupation Contract is issued for review.
5. The contract-holder and any other required parties sign the agreement.
6. Confirmation is provided once the Occupation Contract has been completed.

Please read all documents carefully before signing and contact Harris and Birt if you have any questions.

Contact Us

If you have any questions regarding guarantors, payments, or the Occupation Contract process, please contact:

Harris and Birt
[Insert contact details]

Kind regards,

Harris and Birt