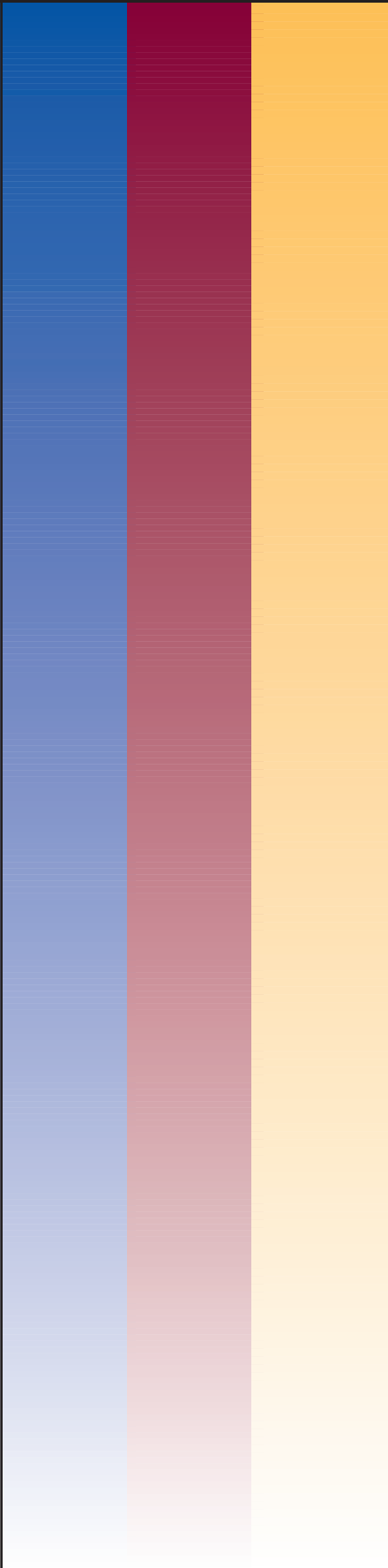




# Ombudsman for Estate Agents

## *Annual Report* **2006**





# The Scheme

The Ombudsman for Estate Agents (OEA) Scheme was established on 1 January 1998. The Scheme is open to all those firms of Estate Agents with a principal, director or partner who is a member of the National Association of Estate Agents (NAEA) or Royal Institution of Chartered Surveyors (RICS); to all corporate estate agents - defined as those who are subsidiaries of a bank, building society or insurance company, or are themselves quoted on the Stock Exchange; and to other Estate Agents who provide the necessary references.

The OEA Scheme offers an independent service for dealing with disputes between Member Agencies and consumers who are buyers, sellers, tenants or landlords of residential property in the UK. The Ombudsman is independent of the Member Agencies and provides a free, fair and impartial review of complaints falling within his Terms of Reference.

The Ombudsman's role is to achieve a resolution of disputes in full and final settlement and, where appropriate, he will make an award of financial compensation. Awards can be up to £25,000.

A Consumer Guide, available in all Offices of Member Agencies, informs Complainants that:

*"Your complaint may be considered by the Ombudsman where you believe a Member Agency has*

- infringed your legal rights or not complied with the OEA Code of Practice
- treated you unfairly
- been guilty of maladministration (including inefficiency or undue delay)

*in a way that results in you losing money or suffering inconvenience.*

*If the Ombudsman cannot help you because your complaint falls outside his terms of reference, he may provide advice as to any alternative procedure available to you."*

The Consumer Guide makes clear what types of complaint fall into this last category.

The OEA has a Code of Practice for Residential Sales, which has been approved by the Office of Fair Trading, and a Code of Practice for Residential Letting Agents and Property Management, the provisions of which are mandatory on Member Agencies.

The Ombudsman will not normally review a case until the internal complaints procedure of the Member Agency involved has been exhausted. The Office of the Ombudsman will advise how to achieve this.

**More information can be found about the Scheme on our website [www.oea.co.uk](http://www.oea.co.uk)**

## **Staff List** - as at 1 January 2007)

<b>Title</b>	<b>Name</b>
Ombudsman .....	Mr Christopher Hamer
Operations Manager .....	Mrs Christine Rowland-Jones
Case Officer (legal) .....	Mrs Kate Chandler
Case Officer .....	Mr Colin Dixon
Case Officer .....	Mrs Mary Birch
Case Officer .....	Mrs Maria Evans
Initial Enquires Manager.....	Mrs Sue Hurst
Complaints Processing Officer .....	Miss Anya Browne
.....	Mrs Susan Russell
.....	Mrs Kim Hilton
.....	Miss Natalie Hallett
Case Administration Manager.....	Mrs Tracey Baldwin
Case Administration Officer .....	Miss Nicola Gulliver
Membership & Accounts Supervisor ....	Mrs Khaira Rampal
Membership Administrators .....	Miss Vicki Brewis
	Mr Dan Rollin-Priest

# The Council

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## **Chairman's Foreword**



The seven years since I became Chairman of the OEA Council have been characterised by an enormous amount of change. The size and scope of the Scheme have increased and are set to grow even more. During the whole of my period of office I have been consistently impressed by the hard work and dedication of the Ombudsman Stephen Carr-Smith, whose energy and enthusiasm

have been boundless. He has been marvellously supported by the staff in the Salisbury office and of course, by Council members, who have brought their considerable expertise to bear on the work which, has had at times, some difficult problems to tackle. He is succeeded by Chris Hamer, whose experience will stand him in good stead as he tackles the changes in store.

My own successor Lord Borrie, brings matchless experience and wisdom to the position and with Chris and Gordon leading the way, I am confident that the scheme will go from strength to strength..

## **Chairman**

### **The Rt Hon The Baroness Shephard of Northwold**

Gillian Shephard became the Member of Parliament for South West Norfolk in 1987. She was a member of the Cabinet in Employment, Agriculture, and Education between 1992 - 1997. She became a life peer in June 2005.

## **Members**

### **Jane Vass**

Jane Vass is a researcher and writer specialising in financial services. She was head of the Financial and Economic Research Group at the Consumers' Association from 1988 to 1993, and a member of the Financial Services Consumer Panel from 1999 to 2004. She is currently Financial Services Policy Adviser at Age Concern England.

### **Mary Wilson-Jones**

Mary Wilson-Jones is a Consumer Protection Consultant and, prior to her retirement in 2002, worked for 14 years on consumer protection issues at the Office of Fair Trading. There she specialised in all aspects of estate agency and also worked closely with the Trading Standards Service. She is an Associate member of the Trading Standards Institute.

### **Diana Wright**

Diana Wright is a journalist specialising in Personal Finance. She was editor of The Sunday Times Money section for 10 years to 1995 and since then has been a regular contributor to the paper. She currently writes a weekly column dealing with readers' money problems and resolving their disputes with financial institutions.

### **Bill McClintock**

Bill McClintock was appointed Chief Operating Officer for the Ombudsman for Estate Agents Company Limited (OEA) in January 2003. In addition to that role, he was appointed Chairman of OEA Limited from 1 January 2004. He has been connected with estate agency for 40 years and is a Fellow of the Royal Institution of Chartered Surveyors and a Fellow of The National Association of Estate Agents.

### **Peter Bolton King**

Peter Bolton King is Chief Executive of the National Association of Estate Agents (NAEA). He has over 30 years of experience as a Chartered Surveyor and Estate Agent both in the Independent and Corporate sector where he also had particular responsibility for 'best practice'. As the Association's principal spokesperson, he is frequently asked by the media for opinion on property related matters and Estate Agency. He sits as the NAEA representative on many industry and Government working parties and forums and is in close contact with other European, American and Worldwide Property Associations.

# Ombudsman's Report

for 2006

## Introduction



Having taken up the role of Ombudsman at the start of December 2006 I am in the somewhat unusual position of reporting on the work of the Ombudsman for Estate Agents (OEA) over a year during which my predecessor, Stephen Carr-Smith, was in the post. Much of the looking back and reviewing of the past year's workload, case histories and events in this report is attributable to Stephen although inevitably I will, in places, have added my own thoughts. Stephen may have retired as Ombudsman but he thankfully, readily agreed to collate his thoughts and comments and the retrospective aspect of the report effectively represents what would have been his eighth and final report as Ombudsman. I am more than grateful to him for his very significant contribution.

This introduction would be deficient if I did not here pay tribute to Stephen's commitment to the OEA over the past seven and a half years. The Scheme faces a number of challenges, pressures and developments over the next few years. Taking the Scheme from its early days he has left a firm foundation on which I can build. I thank him for helping me take on the role and offer my best wishes to him for what will, I know, be an active retirement.

The OEA has grown considerably since its first stage of life as the Office for Corporate Estate Agents. It now has a membership which encompasses nearly two-thirds of estate agents offices and during the course of 2006 has broadened its jurisdiction to include Lettings. The Code of Practice for Sales has been approved by the OFT. The Scheme has a growing caseload and developments in legislation relating to Estate Agents and residential property matters will impact on our approach and workload. All these issues are discussed in more detail in the following paragraphs.

What it means for me is that I have succeeded to the role of Ombudsman at an exciting time and I look forward very much to becoming involved in the future direction of redress in the UK residential property arena. I want to get to know my membership and those bodies who have an interest in the success of the Scheme in providing a free and impartial service to consumers.

## Our work in 2006

In 2006, the total number of initial enquiries we received against all agents increased by 41% to 8,472 its highest level ever. With an increasing membership it is no surprise that the most prominent area of increase was in enquiries relating to those agents within the scheme and in matters within my terms of reference. This category displayed a 54% increase over 2005. The Initial Enquiries Team in the office is my front line and they report that, in addition to the increasing workload, the questions they receive from buyers and sellers are becoming more involved. I take this as a sign that agents themselves are better at dealing with consumers and resolving what could be termed minor issues.

The number of enquiries that subsequently progressed to a full case review rose by 18% compared to 2005, 586 in number compared with 497 for the previous year. During the year we completed 489 case reviews, compared to 474 in 2005. Of these completed cases, 61% were found for the complainant and awards were made against members in 297 cases, those awards amounting to £150,600.

An important element of my case review process is that both parties have the opportunity to represent against my findings and to bring any new facts that have not been considered previously by me. Once the representation has been considered I will produce a final decision. The proportion of cases where one or other of the parties represented against the initial decision fell slightly compared to 2005.

*A full analysis of the year's workload appears at Annex A.*

My terms of reference give me a clear mandate to contribute to the improvement of standards in the profession by highlighting best practice and by publicising poor practice and helping to eliminate it. I intend to continue and strengthen that process of feedback to firms. During 2006 my predecessor was invited to address groups of estate and letting agents and he held regular meetings with them to discuss relevant issues. I have already started on this same circuit and look forward to opportunities to do so throughout 2007.

Starting on 1 June 2006, we received 175 complaint enquiries against letting agents of which around 58% were from tenants and the remainder from landlords. Of these, just 7 progressed to full case review and 2 closed before the year end. With such a small sample it is too early to draw any conclusions from the cases I have seen.

## **Cases**

Annex B gives some examples of the actual cases that we dealt with during 2006. 10 of the examples show the settlements that have been reached as a result of the full review process involving a Case Officer and I, culminating in making a final decision either upholding or rejecting complaints and making awards of financial compensation where appropriate.

We also look for opportunities where we can achieve a mediated settlement without recourse to a full case review and have included two examples (cases L and M). I believe that mediation is for both sides a preferable way of achieving a resolution. Of course there will always be cases which require, or are driven down the full decision route but a mediated settlement is usually quicker, allows a more open expression of concern and gaining of understanding.

All the cases shown are real cases, but they have been made anonymous and abridged.

## **Membership**

Throughout 2006, the Scheme saw a major increase in membership to 2708 member agencies and 7666 offices. That meant that as at 1 January 2007, the Scheme could claim 64% of the 12,000 Branch Offices in the UK and 73% of the 10,600 Branch Offices in England and Wales.

*The full list of member agencies is shown at Annex F.*

That growth in membership was largely due to the very welcome decision by the NAEA to require that those agencies run by NAEA principals, partners and directors should join the OEA Scheme from April 2006. We believe that there are still some NAEA agencies that have not yet joined but they should know, that they are now very much in the minority and we hope that will be rectified as they renew their NAEA membership in 2007.

## **Lettings**

An integral part of the NAEA decision to make it mandatory for its members to join the OEA Scheme was that it also applied to letting agencies run by NAEA principals, partners and directors. So from April 2006 we started registering letting agents into the OEA Scheme and from 1 June 2006, we started taking on complaints about lettings and property management from landlords and tenants, as well as complaints from buyers and sellers. With the help of the NAEA and the Association of Residential Letting Agents (ARLA) we have produced a Code of Practice for Letting Agents which came into force on 3 April 2006. As yet this has not gained approval under the OFT Consumer Codes Approval Scheme but we are committed to achieving that as soon as we can in the future.

Currently we sub-contract this work to The Dispute Service (TDS), under a Service Level Agreement. Each case is given an initial examination in my office to determine whether the case falls within terms of reference and then referred to the TDS for full consideration of the dispute. The decisions they produce are my decisions and made in accordance with my terms of reference. As explained in my paragraph on the year's workload, we have not had to deal with any significant number of cases so far.

## **Customer Satisfaction**

As I establish myself as Ombudsman I am keen to work closely (not collusively) with my various stakeholders and 'customers'. Ultimately I am striving for customer satisfaction and whilst not everyone can be pleased with the results of my case reviews, they should at least feel that the process has worked fairly and that the OEA has indeed provided a proper service to them. In the previous paragraph I have indicated that I see the increased use of mediation as contributing to that. But what of our existing approach?

In 2004, we embarked on a regular survey of complainants whose cases had been finalised, to find out how they view the Scheme and whether they were satisfied with our service. I see this as a central part of our work, as it helps us to judge whether we are meeting complainants' needs, and highlights any areas where we may need to improve. Annex C provides details of the survey we carried out in 2006, which attracted a high response rate of nearly 51%.

Overall, nearly two-thirds of complainants reported that they were satisfied with our service and just over two-thirds were satisfied with the time it took to resolve their complaint. I believe these results are encouraging and whilst I am certain we can maintain them, I also intend that we improve on them.

## ***The Revised Code of Practice (Sales)***

The Scheme's Code of Practice relating to Sales of property, which all Member Agents agree to abide by, plays a pivotal role in setting the standards for estate agents. During 2005, the Code was approved by the Office of Fair Trading (OFT) under its Consumer Codes Approval Scheme. This means that all OEA Member Agents who have signed the OFT licence can display the OFT logo alongside the OEA logo as a sign to consumers that they can deal with such companies with confidence and can regard them as 'good traders'.

Under the OFT's Approval Scheme, the OEA is obliged to review the Code of Practice on a regular basis. During the past year we worked on a revision to introduce some new requirements and to clarify some existing ones. The review process involved consultation with such bodies as the National Association of Estate Agents (NAEA), the Royal Institution of Chartered Surveyors (RICS), the OFT and consumer organisations.

The new Code came into force on 1 October 2006.

At the time of issuing the new Code we also released a new and clearer consumer guide to inform buyers and sellers about the OEA and to emphasise the advantages to the consumer of using an agent who operates in accordance with the Code.

In the few press and media interviews I have carried out since taking up my role, the subject of regulation has always surfaced and whether I think the sector needs regulating. I have responded by pointing out that the Estate Agents Act 1979, the Property Misdescriptions Act 1991 and the various Statutory Instruments that apply do provide a regulatory framework. My view is that our OFT approved Code of Practice also contributes effectively to regulation. Whilst it is not a 'rulebook' it does bring about an environment of a comprehensive set of standards by which firms should conduct their business.

The major issue here is of course, that not every estate agent operating in the UK abides by the Code. Ideally the Code of Practice should be owned by a body representing the whole profession and therefore it would gain universal application. I will make every effort under the current structure to achieve 100% membership of the OEA and thereby 100% acceptance of the Code. Non-member firms should realise that, were statutory regulation ever to come about for estate agents, the approach to that regulation will be materially influenced by the coherence of the existing arrangements.

I have an obligation to refer breaches of the Code to the OEA Council for their consideration and direction. The process begins, after a final decision has been reached and the case is closed, with the chief executive of the firm concerned being asked for an explanation of the events surrounding the breach, for details of the measures that have been taken to rectify the problem and an assurance that all staff in that firm have been made aware of the problem.

Once the company has responded, the details of the case are then reported to an OEA Council Committee (which includes a member of the OEA Board) to consider and to make recommendations to the full Council. If the committee is not satisfied with the agency's response, the Council has the option to issue an informal or formal warning, or ultimately a notice of dismissal from the Scheme.

In 2006, 10 such cases were reported to the Council. The equivalent figure for 2005 was 16. In one case the OEA Council decided that further action was required and that took the form of an informal warning.

## ***Compliance Monitoring***

As part of our Code of Practice, we undertake monitoring to track the satisfaction levels of both buyers and sellers and whether or not the consumer considers the estate agent has acted within the Code. Consumers have the ability to add comments if they wish to do so. The consumer sends the monitoring form direct to a third party company who analyses the results. In the main, the standard has been high with 88% of sellers and 80% of buyers reporting that the agents they have dealt with are complying with key aspects of the Code of Practice. Levels of satisfaction are similar with 88% of sellers and 80% of buyers satisfied with the service they have received. It has been encouraging to see an increase in recognition of the Scheme by consumers, which now stands at Buyers 60% and Sellers 74%, although there is more to do in this area.

This compliance monitoring has concentrated on firm's performance in respect of the Sales Code of Practice. A natural development will be to extend this to Lettings when an appropriate sample size is available.

*The results are posted on our website and the main trends are shown at Annex E.*

## ***Office of Fair Trading***

In this report so far I have mentioned the OFT on a number of occasions. My predecessor had regular meetings with the OFT to discuss issues of common concern. He recognised, as do I, that it is important that the OEA and the OFT give a consistent message to agents and consumers alike. My predecessor notes that he is pleased to say that both the OFT and the OEA were in agreement on all of the major issues that were discussed.

One area of concern to my predecessor is whether or not sellers fully understand the expressions “sole agency”, “sole selling rights” and “ready, willing and able buyer” and what such expressions mean in contractual terms. We have been assured by the OFT that the DTI is committed to addressing this issue and discussions will take place in 2007. I look forward to contributing to those discussions which have largely been prompted by the previous Ombudsman’s highlighting of the issues.

## ***The Year Ahead***

As I said in my introduction the Scheme looks forward to a number of developments in legislation which will have an impact on the OEA. Quite what impact, is not at this stage, entirely clear but as Ombudsman (and with the Chairman of the Council and the Chairman of the Board) I will be ensuring that we are well placed to contribute towards those developments and striving to make the OEA a significant player in any new redress arrangements.

In that context the most immediate development is that of the approval of a statutory redress scheme for Home Information Packs (HIPs), as defined in the Housing Act 2004. The OEA submitted its application to provide a scheme. Although this report covers our work in 2006 I will note here that at the end of February 2007, the Secretary of State for Trade and Industry appointed the OEA as an approved scheme. With that success we are busy registering firms so that they can meet their statutory obligations under the Housing Act from 1 June 2007. An increase in general enquiries has already begun to hit us but I envisage that we will not experience the need to undertake full case reviews until towards the year end.

The Queens Speech in November 2006 outlined the Consumer Estate Agents and Redress Bill which will apply across the UK (not just England and Wales as with the Housing Act 2004). The prime factor in terms of residential property matters is the proposal to require all estate agents to be members of a redress scheme. The inconsistency in the Bill is the fact that it does not cover residential lettings but otherwise it will bring about that 100% membership of a redress scheme that my predecessor has chased and that I will continue to pursue.

What needs pointing out here is that the Bill refers to the requirement to join a redress scheme. I would suggest that approval of a multiplicity of redress arrangements is far from a good idea. Clearly I have a personal interest in promoting the OEA, but it seems to me that it must be sensible to adopt a scheme that has:

- 17 years of experience in dealing with residential property disputes
- A rating from our customer satisfaction survey that shows we are meeting customer needs
- Two thirds of estate agency firms already in membership
- A Code of Practice in place which is supported by the NAEA and the RICS and is approved by the OFT.
- Already met the approval requirements for providing a redress facility for HIPs

My specific interest apart and in a perhaps more objective way, approval of a number of schemes will lead to the very things that the whole consumer protection movement (of which Ombudsman schemes are an ingredient) has fought against, namely:

- Confusion for consumers in understanding which is the right place to send their complaint
- Inconsistency of standards in resolving complaints
- Inconsistency of standards and adherence to standards by different agents operating under different Codes of Practice
- Firms identifying which redress scheme gives the ‘best deal’ for them and applying ‘Ombudsman arbitration’.

I believe we are well positioned to achieve approval under the legislation.

## ***And Finally***

This report has looked back over 2006 and looked ahead to 2007 and what developments may colour the Scheme in coming years. I am the new boy and I look forward to all these events. But where have I come from and what are my general thoughts about the role I have taken on?

I have a background in and experience of the public sector, the private sector and the Ombudsman sector. Joining the OEA means I have been involved in four Ombudsman schemes. Back in 1984 I was the Private Secretary to the Parliamentary Ombudsman, following which I was Director of Services at the Insurance Ombudsman Bureau (now integrated with the Financial Ombudsman Service) at a time when it was very like the OEA with a voluntary membership and dealing with an industry facing legislation; and I was General Manager at the Personal Investment Authority Ombudsman Bureau (now also absorbed into the FOS).

In addition to some years in the Cabinet Office I was most recently with HSBC where I have experienced being on the receiving end of regulation. I think my experience will stand me in good stead in my current role.

### **My initial thoughts on joining the OEA.**

- We need to continue showing our professionalism in dealing with complaints. Our structure and processes follow the principles laid down by the British and Irish Ombudsman Association but we also need to demonstrate to consumers and our member companies that our staff are properly trained to do the job and to meet the challenges of new types of work. I will therefore work with my team to ensure that we have a programme of relevant training and professional development in place.
- We need to achieve resolutions quickly. Those who feel disadvantaged by an estate agent (whether rightly or wrongly), do not want to come to the independent arbiter for quick justice only to find that they are bogged down in our processes. We are reviewing our approach and procedures so that we can drive through resolutions and avoid choke points. We will also want to reflect the needs of stakeholders in how we do things and I will consult with those various stakeholders to understand any concerns and ideas they may have.
- I have already seen a number of complaints where there is a difference of understanding between agent and seller about what each has committed to in the sale of a property. When I look at complaints, if I see that either side has been exercising economy in terms of disclosing relevant facts about issues which may have a bearing on the sale, my decision is likely to go against that side. I believe that disclosure at the point of agreement of **all** relevant information by both sides is vital and I will be developing the idea of some sort of Commitment Document issued by the agent, which details the Key Facts regarding the nature of the agreement, further emphasis of the fee and when that becomes due **and** what the client has agreed and committed to for their side of the deal. I have tested this outline idea out on a number of firms and have received positive comments back.

It is an essential in this report to recognise the contribution of the staff at my office in Salisbury. Case officers, initial enquiry staff, support staff and those in the Membership team all have a considerable workload to handle. They approach the work with commitment and enthusiasm, so ensuring that we meet our service standards. Their support is much valued and I believe as a team we are well equipped to meet the challenges and developments that face us ahead.

**Christopher J Hamer - Ombudsman for Estate Agents**

As part of his input to this report Stephen Carr-Smith wished to express his thanks to those who supported him during his time in office. I reproduce his message in full below.

*“ Over the last 7 years, I have been extraordinarily fortunate in the people with whom I have had to work. There are two with whom I have had the greatest dealings, outside of the OEA Office. The first is Peter Constable, who was of immeasurable value to me in my early years; a wise old hand if ever I saw one. In addition to being the Chairman of the Board, he was also the unofficial Chief Operating Officer (COO). The second is Bill McClintock, who became the first official COO and then also took over from Peter as Chairman of the Board. It was in their role as COO that I had my major dealings with them and I greatly appreciated their help and their exceptional cooperation with all members of staff at the OEA Office. Like me, they were both passionate about the OEA Scheme.*

*However, it has been to the Council that I have reported and I have had invaluable support from Gillian Shephard and all members of the Council. The job of the Ombudsman is not easy and without their support, it would have been extremely difficult.*

*It would also have been extremely difficult without a lot of understanding and cooperation from the Board and its members, who have always taken a broad view on the matters under discussion and put aside their individual commercial interests. This is, of course, how it should be – but I am grateful for the Board's unswerving support for the Scheme and the industry's best interest.*

*But my job would have been quite impossible without the dedication and support of all the staff at the Salisbury office. Over many years, they have striven to produce high quality work, and the Scheme would not have achieved what it has without their dedication and hard work. The office does its level best to deliver prompt, user-friendly and efficient outcomes to unresolved disputes between buyers/sellers and tenants/landlords the agents involved. It seeks to produce consistent, fair and reasonable decisions at considerably less cost and difficulty than taking matters to Court. It strives to explain how we reached decisions through reasoned judgment in our case reviews and by regular feedback to Member Agents.*

*The OEA Scheme has made huge strides in the last 7 years – but it still has far to go, and I am confident that it will be even better in the future. I look forward to the time when all estate and letting agents can genuinely be said to demonstrate high professional standards and provide effective and accessible consumer protection for all their customers.”*

**Stephen Carr-Smith**

# Overall Annual

## OEA Statistics Summary

	1998	1999	2000	2001	2002	2003	2004	2005	2006
<b>General Enquiries</b>	1002	761	781	913	800	896	1040	814	705
<b>Complaint enquiries against estate agents</b>									
Against non-Member/Letting Agents	2034	2034	2161	2878	3439	2650	2564	3053	3698
Against Member Agents outside Terms of Reference	146	143	409	678	717	318	305	338	596
Complaints Against Member Agents with Terms of Reference	1174	1516	1896	2006	2306	2030	2320	2334	3596
Insufficient information as to Member/Non Member Agent (1)	187	196	0	0	0	358	311	296	582
<b>Total</b>	<b>3541</b>	<b>3889</b>	<b>4466</b>	<b>5562</b>	<b>6462</b>	<b>5356</b>	<b>5500</b>	<b>6021</b>	<b>8472</b>
<b>New cases received during year (NR = not recorded)</b>	<b>NR</b>	<b>NR</b>	<b>523</b>	<b>520</b>	<b>615</b>	<b>462</b>	<b>524</b>	<b>497</b>	<b>586</b>
<b>Cases reviewed during year</b>	<b>295</b>	<b>336</b>	<b>501</b>	<b>550</b>	<b>563</b>	<b>586</b>	<b>508</b>	<b>475</b>	<b>485</b>
<b>Representations during year (as a % of cases reviewed)</b>	<b>9</b>	<b>11</b>	<b>22</b>	<b>27</b>	<b>32</b>	<b>27</b>	<b>24</b>	<b>22</b>	<b>20</b>
<b>Cases closed during year</b>									
<b>Findings</b>									
Outside Terms of Reference/Withdrawn	1	3	16	4	4	12	12	4	9
Against Complainants	140	161	169	189	239	211	143	162	183
For Complainants	150	152	297	358	340	360	352	315	297
<b>Total</b>	<b>291</b>	<b>316</b>	<b>482</b>	<b>551</b>	<b>583</b>	<b>583</b>	<b>507</b>	<b>481</b>	<b>489</b>
<b>Awards</b>									
£1 - 99	27	20	23	39	44	41	36	39	36
£100 - 499	89	104	240	264	245	254	225	192	181
£500 - 999	20	19	25	37	29	41	51	46	42
£1,000 - 2,999	13	9	7	15	17	17	33	32	33
Over £3,000	1	0	2	3	5	7	7	6	5
<b>Total</b>	<b>150</b>	<b>152</b>	<b>297</b>	<b>358</b>	<b>340</b>	<b>360</b>	<b>352</b>	<b>315</b>	<b>297</b>
<b>Number of Member Agents in OEA Scheme - by offices (2)</b>	<b>2,627</b>	<b>2,750</b>	<b>4,221</b>	<b>4,197</b>	<b>4,251</b>	<b>4,331</b>	<b>4,761</b>	<b>5,048</b>	<b>7,666</b>

**Note (1)** - With the changeover of the Respond database in 2000, these statistics were not kept separated until the upgrade in November 2002.

**Note (2)** - As at 1 January 1998 (the date the OEA replaced the OCEA) there were 2088 Offices in the Scheme.

# General Statistics

	2005	2006	% Difference	
<b>1 General Enquiries</b>				
From Estate Agents (does not include membership)	417	256		
From the Media	51	68		
From the Public	346	381		
<b>Total</b>	<b>814</b>	<b>705</b>	<b>-13</b>	
<b>2 Complaint enquiries against Estate Agents</b>				
<b>a. Complaints against non Member Agents/Lettings Agents (A)</b>	3053	3696		
<b>Sub Total 1</b>	<b>3053</b>	<b>3696</b>	<b>+21</b>	
<b>b. Complaints against Member Agents outside Terms of Reference (eg time, mortgage, lettings, survey)</b>				
<b>Sub Total 2</b>	<b>338</b>	<b>596</b>	<b>+76</b>	
<b>c. Complaints against Member Agents within Terms of Reference</b>				
From Complainant who is a seller	1524	1997		
From Complainant who is a buyer	670	1219		
From Complainant who is a seller and buyer	73	92		
Complainant unwilling to state whether buyer or seller	67	113		
Letting complaints (as from 1 June 2006)	0	175		
<b>Sub Total 3</b>	<b>2334</b>	<b>3596</b>	<b>+54</b>	
<b>d. Insufficient info given as to whether Member/Non-Member (A)</b>	<b>Sub Total 4</b>	<b>296</b>	<b>582</b>	
<b>e. Complaints against all Agents</b>	<b>Total / Sub Totals 1-4</b>	<b>6021</b>	<b>8472</b>	<b>+41</b>
<b>3 Complaints Reviewed - Cases dealt with in year</b>				
<b>a. Workload (ie New cases received in year) (1)</b>	<b>Total</b>	<b>497</b>	<b>586</b>	<b>+18</b>
<b>b. Productivity:</b>				
Cases reviewed in year (2)	475	485	+2	
Representations conducted in year (3)	103	99	- 4	
<b>Total</b>	<b>578</b>	<b>584</b>	<b>+1</b>	
<b>4 Cases Closed in year = Outcome (2)</b>	481	489	+2	
<b>a. Description of Complainant</b>				
Seller	371	373		
Buyer	83	94		
Seller & Buyer	27	20		
Other	0	2		
<b>Total</b>	<b>481</b>	<b>489</b>	<b>2</b>	
<b>b. Findings:</b>				
Outside Terms of Reference/Not Pursuing	4	9		
Complainant Withdrawal/Complainant & MA resolution	0	1		
Against Complainants (no Award made)	162	182		
<b>Sub Total 5</b>	<b>166</b>	<b>192</b>		
For Complainants (Award made - Member Agent made No Offer)	238	223		
For Complainants (Award made - Member Agent made Offer) (4)	77	74		
<b>Sub Total 6</b>	<b>315</b>	<b>297</b>		
<b>Total/Sub Total 5-6</b>	<b>481</b>	<b>489</b>	<b>2</b>	
<b>c. Size of Awards</b>				
£1 - 99	39	36		
£100 - 499	192	181		
£500 - 999	46	42		
£1,000 - 2999	32	33		
Over £3,000	6	5		
<b>Total</b>	<b>315</b>	<b>297</b>		
<b>d. Total value of Awards made</b>	<b>Total</b>	<b>£150,601.26</b>		

**Notes: A** For 2003, the RESPOND database was configured to record "lettings" (at 2a) and "insufficient information" (at 2b) separately.

**1** This represents the Workload for the year - started by the receipt of the Complaints/Waiver Form from the Complainant.

**2** The number of Cases Closed will always differ slightly from the number of Cases Reviewed.

**3** Those Cases where either the Complainant or the Member Agent has commented on the Decision.

**4** Cases where the Ombudsman endorsed, increased or lowered offers already made by MAs. Also includes "early redress" cases.

**Web Site Hits:** For 2002 - 89,163. For 2003 - 127,893, For 2004 - 115,906, For 2005 - 146,114, For Jan - Dec 2006 - 179,068

**Highest Awards:** In 2001 - £5,000. In 2002 - £6,603. In 2003 - £7,461. In 2004 - £5,000. In 2005 - £17,948. In 2006 - £5,437

# Nature of Complaints

## Within Terms of Reference

Initial Enquiries / Complaints	2005	2006
Maladministration	1888	2631
Commission/Fees	944	1193
Sales Particulars	542	714
Viewings	219	278
Buyers Finances	249	245
Communication of Offers – Buyers	139	238
Conflict of Interests	138	195
Initial Valuation for Sale	184	188
Sale Boards	125	125
Keys	90	94
Deposit (lettings)	0	89
Communication of Offers-Seller	47	79
Offer of Services	19	42
Management Failure (lettings)	0	29
Unfair Bias Towards Other Party	17	28
Sealed Bids	8	13
Request for Identification (new since Aug 2004)	21	11
Discrimination:		
Racial	1	8
Unspecified	8	5
Gender	0	2
<b>Cases Formally Reviewed</b>		
Maladministration	434	445
Commission/Fees	287	303
Sales Particulars	159	158
Buyers Finances	102	99
Viewing	84	77
Initial Valuation	76	65
Conflict of Interests	57	48
Sale Boards	44	43
Keys	37	36
Communication of Offers-Seller	29	22
Communication of Offers-Buyer	19	18
Gazumping <sup>2</sup>	7	
Unfair Bias towards Other Party	14	6
Discrimination:		
Racial	2	3
Offer of Financial Services	3	1
Request for Identification (new since Aug 2004)	3	0

### Notes:

- 1 Where it has been possible to identify more than one main element within an individual complaint, all have been included in the statistics above.
- 2 Maladministration is a "catchall" complaint which normally includes other categories as well.
- 3 Figures are shown for 2006 in descending order.
- 4 The Annual Report 2005 showed 1 Jan to 30 Sep figures.

# Case Summaries

## Annual Report 2006

### Case A

*In this case Ms A, the seller of the property, made a complaint that the Agent did not communicate the real reason that the buyer withdrew from the sale, failed to actively market the property, failed to provide weekly feedback, recommended that the asking price be significantly reduced contrary to the seller's best interests and handled her complaint badly.*

The Agent valued the property between £180,000 and £185,000, with an asking price of £195,000. Ms A accepted an offer of £192,000. The buyer subsequently withdrew and the Agent advised Ms A that this was because he had “made a personal decision to do so”. Ms A was concerned as the buyer went on to buy a different property through the same agency and she doubted the reason for withdrawal given by the Agent. I considered that the buyer was entitled to withdraw from the sale without penalty and was under no obligation to explain to either Ms A or the Agent the reason behind this decision. I found that the Agent had acted in good faith by relaying the information they had received and did not consider they had misled Ms A. I did not support this complaint.

Ms A stated that the Agent failed to market the property as she instructed, following the acceptance of the offer. The Code of Practice places an obligation on the Agent to take a seller's instructions on this point. The Agent had not done so believing incorrectly, that the onus was on the seller to advise them. I supported this complaint.

From an examination of the branch file, it was apparent that the Agent had committed to providing weekly e-mail feedback to Ms A to update her on the sale. This had not been done and the Agent had failed to explain why the promised updates were not maintained. I supported this complaint.

The next complaint was that the Agent continually attributed their failure to sell the property to the fact that it was overpriced and recommended to Ms A that she reduced the asking price to £175,000. After the Agent had marketed the property for a year having achieved no successful offer, Ms A instructed a different agent who quickly negotiated a sale for £193,000, £18,000 more than the price the Agent had suggested. I considered that the fact

that the second agent had obtained offers over £190,000 as soon as they took over advertising the property and that the property sold for £193,000, indicated that the Agent's advice with respect to the price reduction was incorrect and I supported the complaint that the Agent had not acted in Ms A's best interests.

Finally, Ms A stated that the complaint was poorly handled by the Agent. On examination of the file, I did consider that the Agent could have dealt with this complaint better, I expect an Agent to be able to support his position and to respond promptly to complaints raised. This was not apparent and as such I supported this complaint.

I made an award of £400 to compensate Ms A for the Agent's shortcomings with regards to the complaints I upheld.

### Case B

*In this case Miss B, the seller of the property, made a number of complaints concerning the service she had received from the Agent.*

The first complaint regarded marketing failures: namely that the Agent had failed to provide Miss B with a copy of the sales particulars for her to verify; incorrectly advertised the property as having a kitchen/diner instead of a lounge/diner; did not advertise the property on all major property websites as their promotional literature stated they would and failed to produce floor plans and a 360° virtual tour, again as their promotional literature promised. From an examination of the branch file I was able to note that the Agent had failed to market the property in respect of all these issues and I supported the complaint.

The next complaint concerned communication failures. Miss B stated that the Agent had failed to provide feedback on viewing, failed to return her telephone calls, delayed issuing the Memorandum of Sale once the sale had been agreed and sent some correspondence to an incorrect address. From an examination of the file, I was able to ascertain that there were substantiating facts to support the first three elements of this complaint but no evidence to suggest any letters had been forwarded to an incorrect address. I therefore supported three elements of this complaint.

The third complaint was that the Agent had submitted an offer from a buyer who was then unable to obtain a mortgage due to a poor credit rating. Under the Code of Practice an Agent has a responsibility to put all offers to a seller, unless they are of an amount or type which the seller has instructed them in writing not to pass on. There were no such instructions in this case and I concluded that the Agent had a responsibility to pass the offer to Miss B. I did not support this Complaint.

The next issue concerned key security, an issue I take very seriously. Miss B stated that the Agent told her they had lost the keys, a point the Agent did not refute. I supported this Complaint.

Finally, Miss B alleged that the Agent mishandled her complaint by not replying to her correspondence promptly. Under the Code of Practice (version April 03) a timescale is set down and I expect an Agent to reply to a complaint raised within 21 days. The Agent did not comply with the timescale and I therefore supported this complaint.

Miss B was seeking a worthy reduction to the Commission fee. I upheld the Agent's entitlement to the commission fee as, under the terms of the agreement Miss B signed, it was not disputed that her property was sold to a buyer introduced by the Agent. The Agent had made a goodwill offer to Miss B, having acknowledged there were shortcomings in the service they provided, of £225. I considered that this amount did not represent appropriate compensation and made an award of £650 in compensation to Miss B.

## Case C

*Mr and Mrs C claimed that they had entered into an agreement which was for a specific level of service and that payment of the fee was not related to the introduction of a buyer and that they would pay a much reduced fee relating to their view of the service. The Agent had brought Court proceedings for payment of their outstanding full fee which had resulted in a Consent Order under which Mr and Mrs C agreed to pay the outstanding amount but that right of referral of the complaint to my office was retained.*

My terms of reference do not allow me to consider issues which have been determined in a Court. I therefore declined to consider the issue of whether the fee was due.

However, I noted that the Court had not considered the service issues behind the complaint. Therefore although the Court Order was stated to be in full and final settlement, I agreed to look at these issues because all the parties had agreed to this in the Consent Order. The Agents were unhappy that their "full and final" settlement turned out not to be so because of the wording of the Order to which they had agreed.

When I considered the complaint I ultimately concluded that it was unreasonable, consistent with an intention by Mr and Mrs C to evade paying any fee if at all possible. The case highlights that Agents should not agree a full and final settlement in Court but should leave access to my scheme for consideration of service related complaints.

## Case D

*Mrs D had a number of complaints about the way her Agent had conducted the sale of the property that she had previously shared with her ex-husband and that was being sold as part of the divorce settlement. In particular she was concerned that the Agent had passed on details of offers to her ex-husband despite the fact that she had been given sole conduct of the sale by a Court Order.*

It is not unusual in matrimonial situations such as this, for Agents to find themselves faced with the conflicting requirements of two owners. Mr D was a Joint Owner of the property and had a vested interest in its disposal. He would be a party to the legal formalities.

I would expect any Agent instructed by one of the joint owners under the terms of a Court Order giving them conduct of the sale, to deal with the owner that instructed them but at the same time to consider what information they should pass over to the other owner in the interests of fairness. In this particular case the Agents were extremely anxious to adhere to their legal responsibilities and to the OEA Code of Practice and those concerns made them take the action they did.

I concluded that an Agent has the right to do whatever they are advised is necessary to comply with their legal obligations, in this case to pass on to the owners details of offers received. However, the Agent should have told Mrs D that they were unable to comply with her request not to inform her ex-husband of offers.

## Case E

*Mrs E had been given the conduct of the sale of the marital home that she had formerly shared with her ex-husband. She complained that the Agent had released personal data about her to her ex-husband's solicitors and had refused to deal with a prospective buyer who she had found privately and who was offering more money.*

In examining the case it became clear to me that the matter had been very stressful for Mrs E even to the extent of her allegedly being subject to death threats. However, I quickly identified that the disclosure of information by the Agent related to the ex-husbands Application for a Court Order requiring his ex-wife to proceed with the sale and was in the form of standard details listed on the Memorandum of Sale.

I advised Mrs E that if she felt there was a breach of the Data Protection Act then under the protocol agreed between the Information Commissioner and the British and Irish Ombudsman Association, she should refer the matter to the Information Commissioners Office for his consideration. As part of the submission to the solicitors the Agents also provided their opinion as to why the sale was not progressing. I concluded that an estate agent has a duty to consider a co-owner's interests and advise if a sale is being conducted in a way detrimental to him.

The Court Order required both husband and wife to sign all the documents relating to the sale. I noted that the Agent had, correctly, taken the ex-husband's instruction regarding the offer from the private buyer and it was his decision to reject it. I also noted that the private buyer was a relative of his ex-wife and his approach was consistent with the tone of the proceedings.

## Case F

*Mr and Mrs D placed their house on the market having signed a Sole Agency Agreement stating that a fee of 1.5% plus VAT of the sale price would become payable on unconditional Exchange of Contracts taking place with one of three buyers. Having accepted an offer at slightly below the Asking Price, Mr and Mrs D requested a significant fee reduction or that the offer was increased to the Asking Price.*

The Agent was not prepared to reduce his fee and the buyer was not prepared to increase his offer. The sale collapsed but the seller blamed the Agent and was seeking my judgement on an appropriate level of financial compensation.

I found the complaint to be completely unjustified.

## Case G

*Mrs G was selling a property under a Sole Agency Agreement. The property had been valued at £135,000 but Mrs G believed this was too high. At her request, the asking price was reduced to £129,950. Over a period of three months the Property was reduced in price three times and sold for £111,250 after five months on the market.*

Mrs G felt the Property had been overvalued. Due to the huge disparity between the valuation and the actual sale price, the time taken to sell and the lack of any comparable supporting valuations for other properties in the area, I found that the Agent had set an excessive asking price and not kept it under review, causing Mrs G three months wasted time upheld the complaint.

The second complaint against the Agent rested on whether they should have told Mrs G about a property developer who became interested in the property. At the time the developer asked to view the property, the buyers were in the process of renegotiating the sale price, due to a fault with the roof of the property. However, it was viewed unlikely that the developer would have paid as much as a private buyer, if he had made an offer at all. In addition, the buyer would also have to be notified if Mrs G had allowed the developer to view the property. It was considered probable that this may have resulted in the buyer either withdrawing his interest or pressing for an even larger reduction in the price. I upheld the complaint as Mrs G should have been told of all interest in her property.

Finally, Mrs G believed the commission fee charged by the Agent was misrepresented. She signed an agency agreement where the fee was shown to be £2,800 (plus VAT) but was told verbally by the Agent that the fee would change and so signed on this basis.

I found that the Agent had admitted having told Mrs G that the fee would change. In determining the actual fee payable the sliding scale of fees presented by the Agent stated that a property sold at £111,250 would incur a fee of £2,550 (plus VAT). This was the fee held to be payable to the Agent.

Based on the case above, an award was made requiring Mrs G to pay the Agent's fee in the reduced sum of £2,550 (plus VAT). In addition an award of £900 was made to compensate her for the significant stress caused by the failures of the Agent.

## Case H

*Miss H purchased a property through an Agent on the understanding that it had off-street parking. The property was on a busy dual-carriageway and had yellow lines outside but the property provided for a small single car to park on the hard standing in what was the front garden of the property. However, the kerb in front of the house was raised and the parking space was very small.*

A year later Miss H put the property up for sale and found that the parking limitations affected the property value. Miss H alleged that she had been misled about the off-street parking by the Agent.

The Agent admitted the parking description was inaccurate, suggesting it should have been clear to their sales representative that no off-street parking was available due to the raised kerb outside the property.

I supported the complaint as the Agent incorrectly advertised off-street parking at the property. The Agent admitted the description was wrong and to access the space from a dual carriageway

required driving over a raised kerb which is illegal. Miss H had suffered a loss in the value of the property as a result of the Agent's false description.

To quantify the loss an independent valuation was obtained which assessed that the property would be worth £5,000 less with no off-street parking. I considered that Miss H, her surveyor and solicitor had partial responsibility for the situation as this should have been investigated prior to her purchase. An award of £1,700 in compensation was made on the basis that the Agent was responsible for the incorrect sales particulars.

## Case I

*In this case Mr J, the seller of the property, made a complaint that the Agent undervalued the property, did not sufficiently market the property and that a conflict of interest existed.*

The Agent valued the property at £245,000. Mr J accepted an offer for the full asking price from a property developer.

Two weeks after completion the Buyer sold the property privately to a builder for £283,000.

The first complaint was that the Agent undervalued the property when they set an asking price of £245,000. I was satisfied that the Agent's valuation had been reasonably set based on comparable properties in the area and current market conditions. Mr J had received five offers on the property and one of those potential buyers had a valuation carried out which stated the property was worth only £235,000. I did not support this complaint.

The next Complaint against the Agent was that they did not market the property sufficiently, as they only advertised it twice in the local press. Mr J suspected that the Agent may not have advertised the property adequately so as to 'save' the property for the buyer, whom Mr J alleged knew the Agent.

In reviewing this case I considered the number of interested buyers in the property did not support the Mr J's view that the property was not sufficiently marketed. The property was marketed on five websites, two publications and over seventeen separate potential buyers viewed the property. I did not support this complaint.

Finally, Mr J believed that there had been a conflict of interest. The Agent who sold the property for the seller then went onto resell the property on behalf of the buyer, so receiving commission for the same property twice. Mr J felt that the Agent should not have re-marketed the Property on behalf of the buyer before the original sale had been completed.

In reviewing this Complaint I did not consider it wrong for an Agent to accept instructions to remarket a property before Completion had occurred. However, the Agent must ensure in doing so he can still retain the confidence of his original seller client in terms of the integrity of service offered and price achieved. I supported Mr J on this issue as the Agent did not provide continuity of service to the seller. I made an award of £250 to compensate the Mr J for the Agent's shortcomings with regards to service.

## Case J

*Mr K, a seller, signed a sole agency agreement with the Agent and marketed the property at an asking price of £325,000. The fee payable to the Agent was fixed at £5,687.50 (plus VAT). Three offers were made by the buyers; the final offer of £320,000 was accepted by Mr K. Following a survey by the buyers the selling price was reduced to £319,000 and exchange and completion took place within a month.*

The first complaint was that the Agent lied to Mr K about the number of potential buyers interested in the property. However, the market appraisal form listed four names of potential viewers, which included two of the people who went on to view the property and the eventual buyer. I therefore did not support this Complaint as the Agent had not lied about buyers who would be interested in the Property.

The second complaint was that the Agent failed to inform Mr K of the buyer's wish to build a conservatory at the property. The buyer commissioned a builder to visit the property prior to exchange of contracts to assess the option of a conservatory. Mr K alleged that he was unaware of the request but written evidence to the contrary existed. I did not support this Complaint.

The next complaint centred on the Agents charging Mr K commission based on the initial market price and not the sale price of the property. The Agent had provided Mr K with a clear agency agreement where the commission fee was obvious. Mr K signed the agreement and so was bound to pay the commission fee stated. I did not support this Complaint.

The fourth complaint was that the selling price was dropped by £1000 on the basis of a false estimate. The buyer's survey revealed cracks in the building so he sent a builder to evaluate the cost of repairs. The cost was estimated at £1,000 and Mr K believed this estimate was arranged by the Agent. Mr K believed the sale price reduction to be unnecessary. However, I found a genuine repair quote on the file and also considered it Mr K's choice to have reduced the sale price. I did not support the Mr K on this Complaint.

The final complaint regarded the Commission Fee which totalled £5,687.50 (plus VAT). Mr K paid all but £123.37 of the fee. However, it was clear the Agent was entitled to the full fee, as Mr K had signed the Agency Agreement and the Agent did introduce the buyer of the property. I did not support this complaint.

I did not support Mr K on any of the complaints he made against the Agent in this case and so made no award.

## **Early Resolution Cases**

### **Case L**

*Mr and Mrs L an elderly couple (83) living in France, but owning property in England, returned to England in July 2006 to attend a funeral. Once back in England they decided to sell their English residence and invited estate agents round to give valuations. One such agent was the Member Agent, who arrived just as Mr and Mrs L were due to leave the Property to attend the funeral.*

The Member Agent rather hurriedly looked round the Property and before he left he asked Mr L to sign an Agency Agreement. Mr L duly signed the Agency Agreement but was never left with a copy.

A sale progressed to Exchange and Completion and Mr and Mrs L were sent a Commission Invoice equivalent to 2.75%.

Mr and Mrs L stated they were never informed of the percentage amount of the Fee and would not have agreed to that as the other estate agents who valued their Property were offering 1.5%. Mr and Mrs L paid the equivalent of 1.75% Without Prejudice to the Member Agent in an attempt to resolve the matter.

The Member Agent offered to reduce their Commission Fee to 2.35% as a goodwill gesture. This was refused by Mr and Mrs L and their Complaint proceeded to this Office.

The relevant paperwork was received from Mr and Mrs L and this Office proceeded to take this as a formal dispute. The Member Agent agreed.

On receipt of the Complaints Form, the Member Agent called and advised that given the circumstances and the Complainants' ages and Mr L's health concerns, the Member Agent wished to try and negotiate a settlement. The Member Agent agreed to accept the amount already paid by Mr and Mrs L which equated to 1.75% in Full and Final settlement of the dispute.

Contact was made with Mr and Mrs L and they were overjoyed and much relieved to accept the proposal. The relevant paperwork was drawn up and signed by all parties. The case was then closed. From the date this Office processed the Complaint to closing the disputed case took 19 days.

### **Case M**

*Information papers were received in this Office from Mr M on behalf of his clients Mr N and Mrs O.*

This Office contacted the Member Agent to discuss the Complaint received. It appeared that Mr N and Mrs O were selling their Property through the Member Agent and a sale had progressed soundly. Mr N and Mrs O had property overseas, a few days prior to exchange taking place on their English Property, they discovered that their overseas property had sold, therefore, they decided they did not need to sell their English Property and promptly withdrew from the sale. The Member Agent found this rather embarrassing and had also spent considerable time and expense on marketing the English Property. The Member Agent was therefore invoking the clause in his Agency Agreement which allowed him to claim half the Commission Fee.

The Member Agent was sorry to have to do this but needed to cover his costs. He intimated that he was open to negotiation.

This Office called Mr M and asked if he had tried to negotiate with the Member Agent and if not why? This Office was informed that his clients wanted to know from this Office and the NAEA if the Member Agent could charge a Fee. This Office informed him that if it is in the Agency Agreement and his clients have signed it, then yes he is entitled to charge the Fee. Mr M was advised of the Complaints process and that his clients would first need to exhaust the In-House Complaints Process of the Member Agent before this Office could take the Complaint on. However, Mr M was advised to contact the Member Agent, who was only invoking the clause due to his own costs and would possibly be open to negotiation.

The Member Agent called to say that as yet he had not yet spoken to Mr M or his clients, as they had both kept missing each other. This Office advised him that he may wish to look at the wording of his standard Contract to avoid future complaints with reference to the OFT ruling on unfair contracts.

The following day the Member Agent called to thank this Office for the advice given regarding his standard Contract and that he had sent a copy of it to his own Solicitor for guidance. The Member Agent further confirmed that he had spoken to Mr M on behalf of his clients Mr N and Mrs O and it had been agreed that Mr N and Mrs O would pay the Member Agent £750 (plus VAT) in Full and Final settlement.

This Office wrote to both Mr M on behalf of his clients Mr N and Mrs O and the Member Agent, to confirm the agreement and confirm that the matter had been resolved to the satisfaction of all concerned. From receipt of the initial paperwork to obtaining a suitable resolution for both parties took 2 days.

# Customer Satisfaction

## Surveys 2006

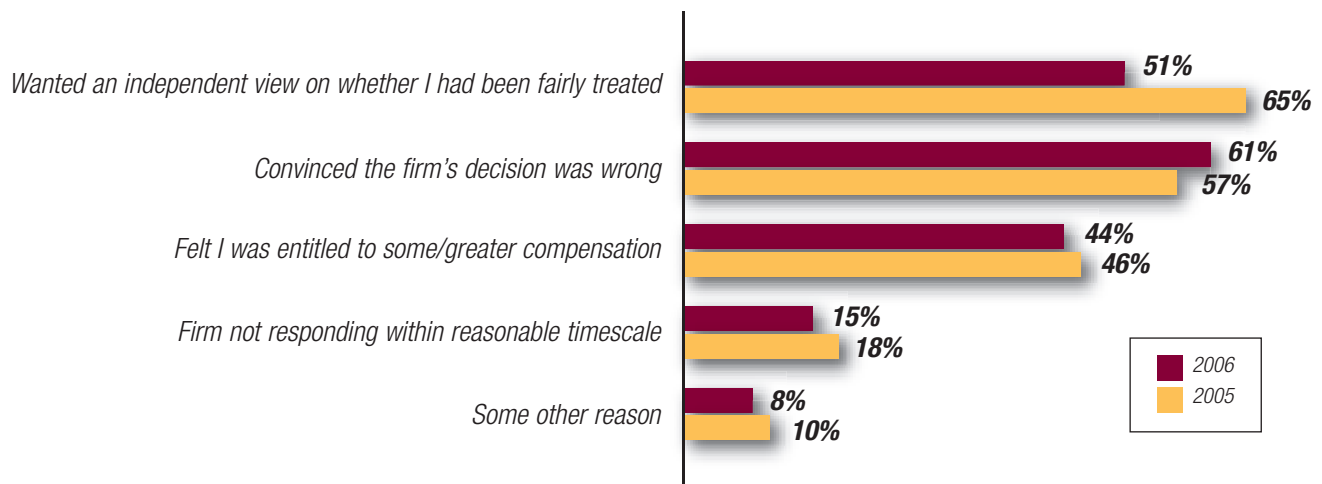
During 2006 we repeated the customer satisfaction survey first carried out in 2004-05. We sent out 361 questionnaires to complainants whose cases had been closed during 2006, we received a very high response rate of 51%. The analysis was carried out on our behalf by Logit Research.

### *Approaching the Ombudsman*

The main motivations for complaining to the Ombudsman remained seeking an independent view and trying to prove the firm's decision wrong (57% of complainants).

As for 2005, estate agents were the most common initial source of information overall, but this was much less common for first time buyers, only 19% of whom first heard about the scheme from the agent (compared with 38% for all complainants).

### *Why did you decide to refer your complaint to the Ombudsman?*



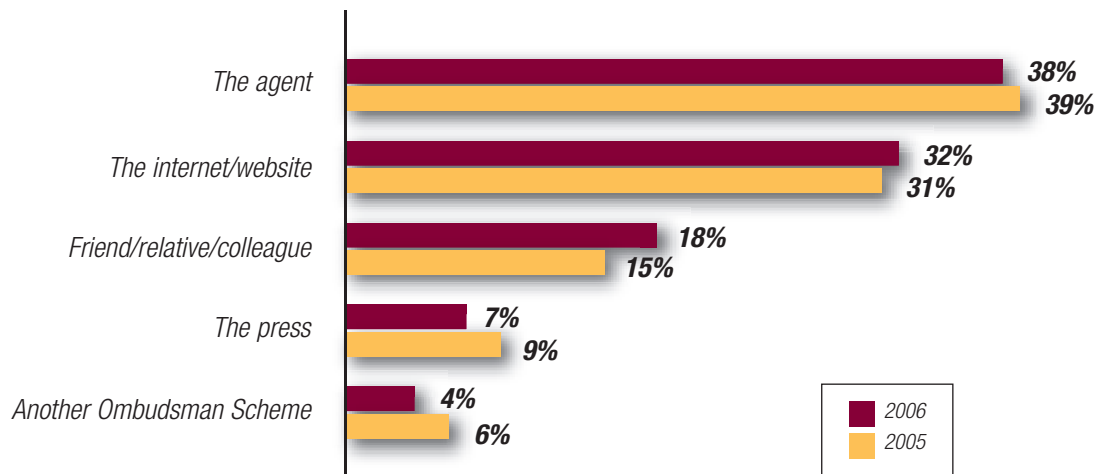
\*Percentages total more than 100% because more than one option could be chosen.

### *How do complainants find dealing with the OEA?*

These figures are very little changed from 2005.

- 85% of complainants told us that complaining to the OEA was very or quite easy (83% in 2005).
- 97% of complainants rated staff as very or quite polite (95% in 2005).
- 83% said that on first contact staff explained clearly how their case would be handled.
- 80% were satisfied with the clarity of letters sent to them (84% in 2005).
- 86% said that they found our guidance for complainants helpful (82% in 2005).

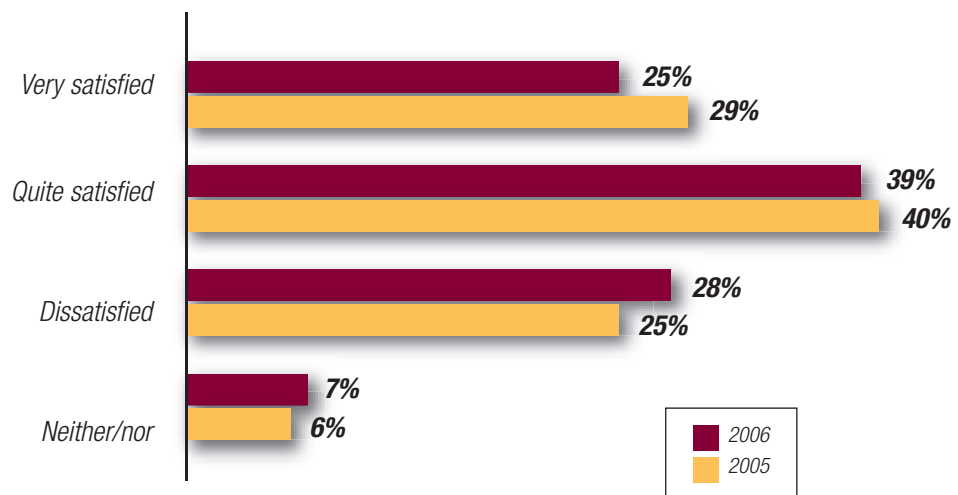
## How did you first hear about the Scheme?



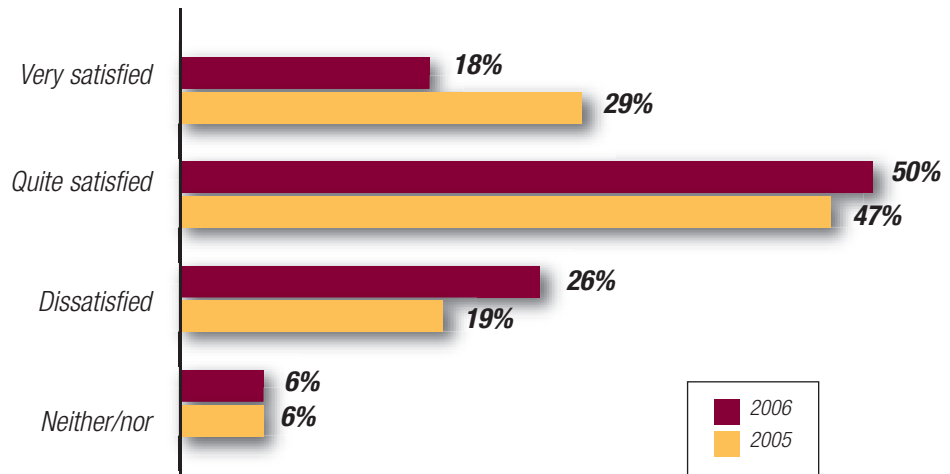
## Satisfaction with service

Satisfaction levels fell slightly between 2005 and 2006 (see Chart below). We attribute this largely to the increase in the time taken to resolve complaints over what has been a very busy year and people whose cases were resolved within three months were more likely to be very satisfied. Even so, around two-thirds of complainants were very or quite satisfied with the service we offer, 62% agreed that the OEA kept them well informed, with 21% not expressing a view either way (virtually unchanged from 2005). 54% of respondents (58% in 2005) were likely to recommend the OEA, as compared to 39% (37% in 2005) who were unlikely to do so.

## Overall satisfaction with service



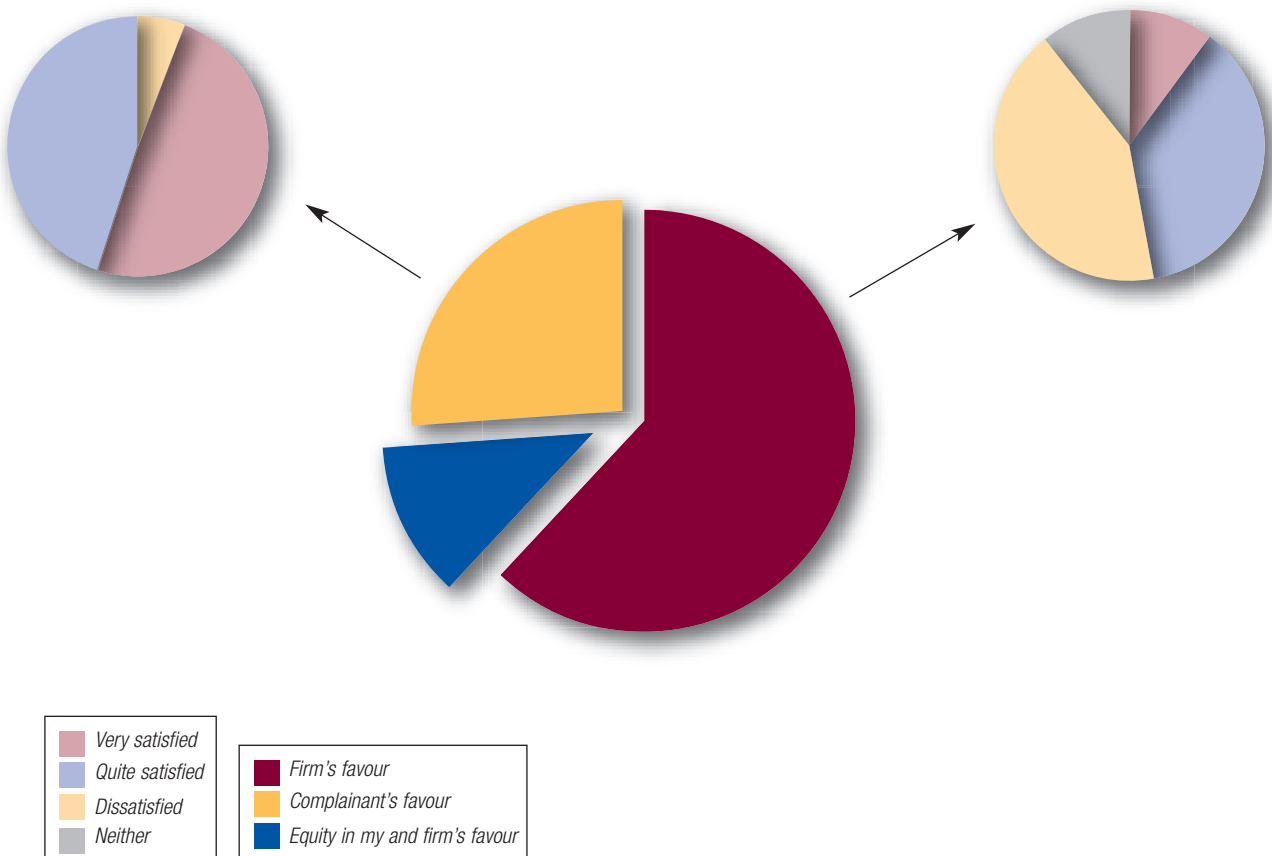
## Satisfaction with time taken to resolve case



\*Figures do not sum to 100% because of rounding

## Satisfaction by outcome

As in 2005, we analysed complainants' satisfaction by the outcome of their case. The charts below show how strongly satisfaction is related to outcome, although 47% of those who thought that the case was resolved in the firm's favour were still satisfied with the service.



# Report from the Board

of the OEA Limited

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## ***The Board's Role is to:***

- Manage the business of the company (not the Office of the Ombudsman)
- Raise sufficient funds from members to meet the budget submitted by the Council. The scheme is funded by an annual fee levied on all members.
- Represent the views of members
- Appoint two Board members to serve as Council members.

## ***The Board Includes:***

- Representatives from large and small estate agents across the country
- A representative from the National Association of Estate Agents
- A representative from the Royal Institution of Chartered Surveyors.

The Chairman is currently elected from the Board. There is no stipulation that the Chairman is from within the property industry.

*The company accounts can be found at Annex D.*

The Board also has a particular concern and interest in continuing to develop the Scheme. The Ombudsman has commented in his introduction on the number of developments facing the Scheme and the Board adds its own views below.

## ***Scheme Development***

During the year the Scheme saw an increase of 52% in the number of residential offices within the scheme from 42% in the UK at the start of the year to 63% and for England and Wales from 46.6% to 72%. The full impact of the NAEA requiring all its Members other than those with Chartered Surveyors to belong to the Scheme meant that the majority of Residential agents now belong to the Scheme. The total number of offices within the Scheme at the end of the year was 7,666 and we look forward to an increasing number of non aligned agents continuing to join.

*A full Members list is at Annex F.*

Last year we reported that the Royal Institution of Chartered Surveyors were to make it mandatory to join the Scheme however this has not come about and they are launching their own Surveyors Ombudsman Scheme.

## ***Home Information Packs***

During the course of the year OEA made an application to be an approved Redress provider under the Housing Act 2004 Part 5. In order for a decision to be certain of being confirmed by the DTI applications were required to be submitted before 1 December 2006 which was achieved. We have subsequently heard that our scheme was approved.

At the time of writing it remains the case that no other body has an approved application and we therefore expect that all residential estate agents in England and Wales will have to register with OEA. This is less than signing up to the full scheme and because there is a statutory requirement agents cannot be forced to sign up the OEA Code of Conduct but rather will have to comply with the Scheme's Guidance on Approach to Resolution.

## ***Wider Redress***

The DTI has been aware that the redress which can be applied under the HIP legislation is only in respect of the pack itself. The Government therefore brought forward the Consumers, Estate Agents and Redress Bill which seeks to remedy the matter and require all agents to belong to an approved Redress Scheme. The Bill was introduced in The House of Lords and has now been passed to the Commons. If passed it is likely to become law in late 2007 and come into effect during the first half of 2008.

OEA made representations on several aspects of the Bill including the fact that it only applies to those estate agency activities defined in the Estate Agents Act 1979 and thus does not cover any aspect of residential lettings. Residential Lettings is unlikely to be included but this matter remains to be resolved and we hope that legislation to make compulsory redress to be available in respect of Residential Lettings.

## ***Working with the Office of Fair Trading (OFT)***

During the year we have continued to work with the OFT and there has been increasing take up of the use of the joint OEA/OFT logo which is displayed in Members offices. The OFT undertook a further awareness advertising campaign and the scheme has become better known and recognised by members of the public who are buying or selling residential property.

## ***Compliance Monitoring***

Compliance monitoring continued during 2006 with broadly similar results as in the previous year. By the end of 2006 the scheme had received over 14,000 responses from consumers providing a comprehensive data base of information. The monitoring is in two parts relating to whether in the opinion of consumers who had bought or sold residential property using OEA agents are complying with Code of Practice. Consumers satisfaction or otherwise with the level of service they received is also measured.

Since the third quarter of 2005 we have asked consumers whether they would recommend the firm they used to friends. The results show that 90% would do so.

*The details of the results are shown in Annex E (Compliance Tables)*

In past years it has been suggested that we should undertake some further work on validating the results and a separate organisation had been commissioned to check on a sample of the results on an occasional basis. The outcome of this has to corroborate Referenceline survey results. This additional work has been done on a mystery shopping basis and it is heartening to know that it confirms the overall result. We propose to continue this on a quarterly basis.

In the past comment has been made that we have only surveyed those who have successfully bought or sold through Member agents. We therefore propose a trial in 2007 by asking those members of the public who failed to buy or sell for their opinion of the level of Code compliance and service they have received to assess whether further use information can be gained to improve levels of service.

## ***Lettings***

For the first time redress for Residential lettings agents was introduced. By December 2006 there were 1,700 offices who had signed up to the OEA lettings Scheme. As we reported last year this has been in conjunction with The Dispute Service (TDS).

# Financial Report

OEA Limited, 31 December 2006

## **Following pages:**

- Officers and professional advisers
- The directors' report
- Independent auditor's report to the members
- Income and expenditure account
- Balance sheet
- Notes to the financial statements

## **The following pages do not form part of the financial statements:**

- Detailed income and expenditure account
- Notes to the detailed income and expenditure account

## **The board of directors:**

J Pridgeon

*National Association of Estate Agents*

*Royal Institution of Chartered Surveyors*

G R Fitzjohn

M Robson

D I McKillop

D J Newnes

M I Stoop

W A McClintock

P A Smith

Lady J Oakes

M N Williams

**Company secretary:** Richard M Lance

**Registered office:** Beckett House, 4 Bridge Street, Salisbury, Wiltshire, SP1 2LX

**Auditor:** Moore Stephens (South) LLP, Chartered Accountants & Registered Auditors, 33 The Clarendon Centre, Salisbury Business Park, Dairy Meadow Lane, Salisbury, Wiltshire, SP1 2TJ

**Bankers:** Lloyds TSB Bank Plc, Blue Boar Row, Salisbury, Wiltshire

**The directors have pleasure in presenting their report and the financial statements of the company for the year ended 31 December 2006.**

## **Principal Activities**

The principal activity of the company during the year was that of an ombudsman for estate and letting agents.

## **Directors Responsibilities**

The directors are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficiency of the company for that year.

In preparing those financial statements, the directors are required to select suitable accounting policies, as described on page 1, and then apply them on a consistent basis, making judgements and estimates that are prudent and reasonable. The directors must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985. The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the directors are aware:

- there is no relevant audit information of which the company's auditors are unaware; and
- the directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

## **Auditor**

A resolution to re-appoint Moore Stephens (South) LLP as auditor for the ensuing year will be proposed at the annual general meeting in accordance with section 385 of the Companies Act 1985.

## **Small Company Provisions**

This report has been prepared in accordance with the special provisions for small companies under Part VII of the Companies Act 1985.

**Registered office:** Signed on behalf of the directors, Beckett House, 4 Bridge Street, Salisbury, Wiltshire, SP1 2LX



W A McClintock (Director)

Approved by the directors on: ..... 25th April 2007 .....

We have audited the financial statements of The Ombudsman For Estate Agents Company Limited for the year ended 31 December 2006 on page 1 which have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2005) and on the basis of the accounting policies set out on page x.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

## **Respective Responsibilities of Directors and Auditor**

As described in the Statement of Directors' Responsibilities the company's directors are responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985 and whether the information given in the Directors' Report is consistent with the financial statements. We also report to you if, in our opinion, the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and other transactions is not disclosed.

We read the Directors' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

## **Basis of Audit Opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

## **Opinion**

In our opinion:

- The financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities, of the state of the company's affairs as at 31 December 2006 and of its profit for the year then ended and have been properly prepared in accordance with the Companies Act 1985; and
- The information given in the Directors' Report is consistent with the financial statements.

Moore Stephens (South) LLP, 33 The Clarendon Centre, Chartered Accountants, Salisbury Business Park & Registered Auditors, Dairy Meadow Lane, Salisbury, Wiltshire, SP1 2TJ.

## Income and Expenditure Account - Year end 31 December 2006


	Note	2006 £	2005 £
<b>CONTRIBUTIONS</b>		<b>806,611</b>	591,837
Distribution costs		(4,847)	(4,690)
Administrative expenses		(744,834)	(554,175)
<b>OPERATING SURPLUS</b>	<b>2</b>	<b>56,930</b>	32,972
Interest receivable		11,277	6,096
<b>SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION</b>		<b>68,207</b>	39,068
Tax on surplus on ordinary activities		(1,689)	-
<b>SURPLUS FOR THE FINANCIAL YEAR</b>		<b>66,518</b>	39,068
Balance brought forward		117,131	78,063
Balance carried forward		183,649	117,131

## Balance Sheet - 31 December 2006

	Note	£	2006 £	2005 £
<b>FIXED ASSETS</b>				
Tangible assets	3		21,131	12,815
<b>CURRENT ASSETS</b>				
Debtors	4	61,686		12,983
Cash at bank and in hand		292,944		145,589
		354,630		158,572
<b>CREDITORS: Amounts falling due within one year</b>	5	190,423		54,256
<b>NET CURRENT ASSETS</b>			164,207	104,316
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			185,338	117,131
<b>CREDITORS: Amounts falling due after more than one year</b>	6		1,689	-
			183,649	117,131
<b>RESERVES</b>	8		183,649	117,131
Income and expenditure account				
<b>MEMBERS' FUNDS</b>			183,649	117,131

These financial statements have been prepared in accordance with the special provisions for small companies under Part VII of the Companies Act 1985 and with the Financial Reporting Standard for Smaller Entities (effective January 2005).

These financial statements were approved by the directors on the 25th April 2007 and are signed on their behalf by:

 W A McCLINTOCK

# 1. Accounting Policies

## Basis of accounting:

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2005).

## Turnover

The turnover shown in the income and expenditure account represents amounts invoiced during the year, exclusive of Value Added Tax.

In respect of long-term contracts and contracts for on-going services, turnover represents the value of work done in the year, including estimates of amounts not invoiced. Turnover in respect of long-term contracts and contracts for on-going services is recognised by reference to the stage of completion.

## Fixed assets

All fixed assets are initially recorded at cost.

## Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Computers & Furniture - 33.33% reducing balance basis

## Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

## Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

## Notes to the Financial Statements - Year ended 31 December 2006

### 2. OPERATING SURPLUS

Operating surplus is stated after charging:

	2006	2005
	£	£
Directors' emoluments	46,876	36,411
Depreciation of owned fixed assets	4,007	6,490
Loss on disposal of fixed assets	6,713	-
Auditor's fees	2,700	1,826
	<u>          </u>	<u>          </u>

### 3. TANGIBLE FIXED ASSETS

#### Computers & Furniture £

#### COST

At 1 January 2006	46,355
Additions	19,036
Disposals	(22,749)
<b>At 31 December 2006</b>	<u>42,642</u>

#### DEPRECIATION

At 1 January 2006	33,540
Charge for the year	4,007
On disposals	(16,036)
<b>At 31 December 2006</b>	<u>21,511</u>

#### NET BOOK VALUE

<b>At 31 December 2006</b>	<u>21,131</u>
At 31 December 2005	<u>12,815</u>

#### 4. DEBTORS

	2006	2005
	£	£
Trade debtors	38,056	3,911
Other debtors	23,630	9,072
	<u>61,686</u>	<u>12,983</u>

#### 5. CREDITORS Amounts falling due within one year

Other taxation and social security	13,306	1
Other creditors	177,117	54,255
	<u>190,423</u>	<u>54,256</u>

#### 6. CREDITORS Amounts falling due after more than one year

Other creditors	<u>1,689</u>	<u></u>
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#### 7. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2006 the company had aggregate annual commitments under non-cancellable operating leases as set out below.

	2006	2005
	£	£
Operating leases which expire:		
Within 2 to 5 years	<u>35,404</u>	<u>17,404</u>

#### 8. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital. The liability of the members is limited to £1.

# Compliance Tables

## *Satisfaction Buyers & Sellers*

Acted professionally at all times  
 Was friendly and understood my requirements  
 Showed good local knowledge of local market conditions  
 Helped in the negotiations between buyers and seller

<b>Satisfaction</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Total</b>
Sellers	8.8	8.8	8.9	8.8
Buyers	8.2	8.4	8.4	8.3
<b>Grand Total</b>	<b>8.5</b>	<b>8.6</b>	<b>8.7</b>	<b>8.6</b>

## *Code Compliance Buyers & Sellers*

### **Sellers**

OEA Membership  
 Business Terms  
 Services for buyers  
 Accuracy of particulars  
 Viewing arrangements  
 Offers confirmed  
 Continuation of marketing

### **Buyers**

OEA Membership  
 Continuation of Marketing  
 Accurate information  
 No conditions

<b>Compliance</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Total</b>
Sellers	87%	88%	89%	88%
Buyers	79%	82%	82%	81%
<b>Grand Total</b>	<b>84%</b>	<b>86%</b>	<b>86%</b>	<b>85%</b>

## *Awareness of OEA*

'Did the firm make you aware of their membership of the Ombudsman Scheme?'

<b>Awareness</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Total</b>
Sellers	74%	77%	77%	76%
Buyers	57%	67%	67%	64%

## *Would you recommend this firm to friends?*

<b>Recommended (2)</b>	<b>2005</b>	<b>2006</b>	<b>Total</b>
Yes	90.7%	90.0%	90.2%
No	7.0%	7.5%	7.3%
No Response	2.3%	2.6%	2.3%
<b>Grand Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

# Member List

122 Property (Carlton)  
1st 4 Rent  
1st Field Properties & Management  
256 Charminster Road  
4 Sale Estate Agents  
88 Dyke Road  
A & A Property Services Ltd  
A D Ingles  
A H Lansley Residential Ltd  
A J Abbott & Son  
A J Properties  
A M Property Services  
A. H. Properties  
AA Property Services UK Ltd  
Abbey Direct Home Sales Ltd  
Abbey Estate Agent Ltd  
Abbey Estates  
Abbey Properties (Eynsham) Ltd  
Abbey Rentals Eynsham Ltd  
Abbeyfords Estate Agents  
Abbott & Abbott  
ABC Estates Ltd  
Aberdeen Property Leasing Ltd  
Aberfactor Limited  
Abingdon Estates  
Able Estates Ltd  
Abraham Estates.com  
Absolute Estate Agents Ltd  
Accent Properties  
Accord Sales & Lettings  
Achofield's Estate Agents  
Acorn Estate Agents  
Acorn Estates  
Acorn Estates (Southern) Ltd  
Adair Paxton  
Adams & Jones Estate Agents  
Adams of Winchcombe/Adams Partnership  
Adams Property Services Ltd  
Adams Residential Lettings  
Addisons Chartered Surveyors  
Adrian Dowding Town & Country  
Adrian Noad Property Services  
Adrians  
Advancefirst (Mortgage & Property Brokers) Ltd  
Agents Supply Ltd  
Aidan J Reed  
Aitchison Raffety  
Alan Ainsworth Estates Ltd  
Alan Ayers & Co  
Alan Cooke Estate Agents  
Alan Cooper Estates  
Alan Francis Estate Agents  
Alan Fraser & Co  
Alan Harvey Property Services  
Alan Ives Estates  
Alan Kirkham  
Alan Randle & Co  
Alan Selby & Partners LLP  
Alan Watts & Co  
Alba Management Services  
Albery Tyson  
Albion Estates  
Aldine Honey & Company Ltd  
Alex Neil & Co  
Alexander & Co Lettings  
& Property Management  
Alexander Charlesworth Ltd  
Alexander Gordon & Co  
Alexander Keen  
Alexander Reid & Frazer  
Alexander Watson  
Alexanders Estate Agents  
Alexandre Boyes  
Alexandrou Leonidas  
Allan Fuller Estate Agents  
Allan Howard & Co  
Allan Morris Worcestershire  
Allen Briegel  
Allen Estates Ltd  
Allen Heritage Ltd  
Allman Field  
Allsops Village & Country Homes  
Alphabet City  
Alwyne Estate Agents  
Amanda Roberts  
Amax Lettings & Property Services Ltd  
Amber Court  
AMFS Properties  
Amos & Dawton  
Amos Estates  
AMT(SE) Ltd  
Anderson & Co  
Andre Lanauvre Property Limited  
Andrew Ashton & Co  
Andrew Cowen Estate Agent  
Andrew Granger & Co Ltd  
Andrew Greenwood  
Andrew J Dawson Estate Agents  
Andrew J Hares Ltd  
Andrew Lawson Estate Agents  
Andrew Lea Estate Agents & Lettings  
Andrew Lodge Ltd  
Andrew Louis Ltd  
Andrew Milsom & Partners  
Andrew Milton & Co  
Andrew Moir Residential Letting Agency Ltd  
Andrew Morris & Co  
Andrew Purnell & Co Ltd  
Andrew Stevens  
Andrew Walker Residential Letting  
Andrews & Robertson  
Andrews Estate Agents  
Andrews Estate Agents Ltd  
Andrews Residential  
Andrews Snape & Co  
Angela Stanley & Co  
Anglia Surveyors  
Ann Cordey Estate Agents Ltd  
Annagram Property Services  
Anne Cable Independent Estate Agents  
Anne James Estate Agents  
Anthony Brown Estate Agents Ltd  
Anthony Flint & Associates  
Anthony Hancock Estate Agent  
Anthony James Manser  
Anthony Morgan UK Ltd  
Antony Newman & Son  
AP Sales  
Apple Estates  
Apple Properties Estate Agents Ltd  
Appointmentmoor Estates  
Apricot Estates Ltd  
APT (Nottingham) Ltd  
AR Werth Ltd  
Arbon & Miller Ltd  
Archers & Partners  
Archers Estate Agents  
Archers Residential  
Archway Lettings Ltd  
Arden Nicholson Estate Agents  
Arena Lettings  
Argyle Estate Agents & Financial Services Ltd  
Arran Estate Agents  
Arrowsmith and Sweet Estate Agents  
Arthur Benabo Estate Agents  
Arthur Wheeler Estate Agents Ltd  
Ashbys Estate Agents Ltd  
Ashfield Property  
Ashington Page  
Ashley & Peck Ltd  
Ashley Adams Estate Agents  
Ashley Charles Ltd  
Ashley Jones & Partners  
Ashley Martin & Co  
Ashleys  
Ashmore & Co  
Ashton & Perkins (Hornchurch)  
Ashton Estate Agents Ltd  
Ashtons  
Ashtons Estate Agents  
ASM Residential Ltd  
Aspen Residential Services Ltd  
Aspire  
Asshetons  
Astley Samuel Leeder  
Astley Sharpe Estate Agents  
Aston Chase Ltd  
Aston Mead  
Athertons (Bournemouth) Ltd  
Atkins Estates  
Atkinson Keene & Partners  
Atkinson McLeod Ltd  
Atkinsons Residential  
Atlas Estate Agents  
Attrill Estates  
Atwell Martin  
Aualon Letting Agency  
Aubrey Lee & Company  
Auckland Estates  
Austin Cavendish & Co Ltd  
Austin Chambers & Co  
Austin Gray  
Austin Harvey  
Avenue Estate Agents Ltd  
Avenues Estate Agents  
Avery Cole  
Avery Estate Agents  
Averys Property Consultants  
Avrasons Ltd  
Axel Estates LLP  
Aylesford & Co Estate Agents Ltd  
Ayrton Wylie Ltd  
B & E Property Management Services  
B G Balderson (Estates)  
B S Bennett  
B Simmons & Son  
Babingtons Estate Agents Ltd  
Baker Street Lettings Ltd  
Baker Wynne & Wilson  
Bakers Estate Agents  
Baldwins  
Balgores Hayes Property Services Ltd  
Balmforth Estate Agents  
Banbury Ball  
Bank House Property Services  
Barbers Property Agents LLP  
Bargets Estate Agents Ltd  
Barkers Estate Agents  
Barkers Estate Agents Ltd  
Barlow Costley Estate Agents  
Barnett's Estate Agents  
Barnfields  
Barons Estate Agents  
Barons Estate Agents & Valuers  
Barons Property Services Ltd  
Barratt Last & Company Ltd  
Barrett Property Management  
Barrie Alderton  
Barrington & Blake Estates Ltd  
Barrington & Company  
Barton Wyatt  
Bartram & Co (Towcester)  
Bartram's Estate Agents  
Base Property Specialists Ltd  
Bassets Property Services Ltd  
Batcheller Thacker  
Baxter Lambert Ltd  
Bay Estate Agents Limited  
Beacon Property Services Ltd  
Beal & Co  
Beaney Pearce  
Beanland-Ilillingworth  
Beasley & Partners Estate Agents  
Beauchamp Estates  
Beaumont Estates Bristol Ltd  
Bedfords  
Beech & Company Estate Agents  
Beechwood Property Management  
Beehive Homes Ltd  
Beercock, Wiles & Wick  
Behr & Butchoff  
Belgarum Residential Sales/Belgarum Lettings  
Belle Vue Property Services  
Belmonte Bowmanor  
Belton Duffey  
Belvoir Knutsford & Northwich  
Belvoir Lettings  
Belvoir Lettings (Moray) Ltd  
Belvoir Milton Keynes  
Belvoir Property Management (Peterborough)  
Belvoir Property Management Liverpool (Prescot)  
Belvoir! The Lettings Specialist  
Bennett & Hall Estate Agency Ltd  
Bennett Jones Partnership  
Bennett Residential Ltd  
Bennett Sanders Estate Agents  
Bennett Walden  
Bentons  
Beresford Ward Estate Agents Ltd  
Beresfords Residential Ltd  
Bernards Estate Agents Ltd  
Berriman Eaton  
Berwick & Berwick Estate Agents  
Best Homes  
Best Residential  
Bestmove Property Services  
Bests Estate Agents  
Bettison & Co (SW) Ltd  
Bettles Miles & Holland  
Bidwells Estate Agents  
Big Black Hen.com  
Bill Jackson  
Bill McCann Estate Agency  
Bill Tandy & Co  
Bill Wych and Co  
Bioleau Estate Agents  
Bishop Pyke Estate Agents  
Blacklers  
Blackstone Estate Agent  
Bladon Sears  
Blake & Blake Ltd  
Blakes Estate Agents  
Blakes Estate Agents Ltd  
Bloor & Co Estate Agents  
Blount & Maslin  
Bloxham & Barlow  
Blue Door Independent Estate Agents Ltd  
Blue Residential Ltd  
Blue Tree Homes Ltd  
Blundells  
Boltons Estate Agents  
Bomford and Coffey  
Bond Oxborough Phillips  
Bonds of Thornbury  
Bonett's Estate Agents Ltd  
Booth & Co  
Boothroyd & Co  
Borland & Bound  
Boroughs Estate Agents Ltd  
Borron Shaw Estate Agents Ltd  
Bourne Estates  
Bowes Mitchell Estate Agents  
Boxall Brown & Jones  
Boyce Allen  
Boyce Thornton Estate Agents  
Brace Oakley & Partners  
Bradley & Vranich  
Bradleys Estate Agents Ltd  
Bradshaws Estate Agents  
Bramley Dinnes  
Bramleys  
Brandons Residential Estate Agents  
Brandons Property Consultants Ltd  
Brian Cox & Co  
Brian Holt Estate Agents  
Brian Hook & Co Ltd  
Brian Lack & Co  
Brian Thomas Estate Agents Ltd  
Brices Sales & Lettings  
Bright & Bright Ltd

Bright Move  
 Brimble Lea & Partners  
 Brinkley's Estate Agents  
 Briscoombe, Nutter & Staff  
 Britannia Estate Agents  
 Britonville Ltd  
 Broden Lloyd  
 Bronte Estates Ltd  
 Brookbanks Estate Agents  
 Brooke Estate Agents  
 Brooklands Estate Agents  
 Brooks Peacock  
 Brooks Property Management  
 Brookside Property Services  
 Brookwood Estate Agents  
 Broomfield Estates  
 Broughton Property Management  
 Brown & Co Property & Business Consultants LLP  
 Brownill Vickers & Platts  
 Browns Estate Agency Ltd  
 Browns Property Services  
 BRRD Ltd  
 Bruce Keay Ltd  
 Bruce Stewart-Hess Estate Agents  
 Bruten & Co Ltd  
 Bryan Bishop & Partners  
 Bryan Davies + Associates  
 Bryan Gaskill & Co  
 Bryan Maher & Co  
 Bryants (London) Ltd  
 Bryce Baker  
 Buckrise Estate Agents  
 Bullock & Lees (Christchurch Ltd)  
 Bullock & Lees (Wareham)  
 Bulmers Letting Agency  
 Burchell Edwards  
 Burford Lacey Property Consultancy Ltd  
 Burfords Projects  
 Burkmar  
 Burns & Co (Magherafelt)  
 Burns & Webber Ltd  
 Burrige Estate Agents  
 Burrows Estate Agents  
 Burston & Why  
 Burwood Marsh Limited  
 Bury & Hilton  
 Bushells  
 Butlers Independent Estate Agents  
 Buxton Lane Estates  
 By Choice Ltd  
 C G Spratt & Son  
 C Residential Ltd  
 Cabban & Gaselee Ltd  
 Cable & Webster  
 Caesar Properties Ltd  
 Cairds The Estate Agents  
 Calcutt Maclean Standen East Kent  
 Calcutt Maclean Standen West Kent  
 Calders Chartered Surveyors  
 Caldwell's (Lymington) Ltd  
 Cales & Co Ltd  
 Calladine Estate Agents  
 Callahans Estate Agents  
 Callaway & Company  
 Callum Roberts Ltd  
 Cambridge James Ltd  
 Cameron Mackenzie Ltd  
 Camerons Estate Agents Ltd  
 Campbell Brown Financial Services Ltd  
 Campbell Estate Agency  
 Cani Property Services (Stratford) Ltd  
 Cannon Kallar Ltd  
 Capital Property Services  
 Cardens Estate Agents Ltd  
 Cardiff Property Lettings Ltd  
 Cardwells Estate Agents  
 Carlisle & Border Estate Agents  
 Carlton Estate Agents Ltd  
 Carltons Estate Agents  
 Carnegie House Letting Ltd  
 Carol A Cowburn Ltd  
 Carol Harvey Estates  
 Carr & Neave  
 Carrington & Partners Ltd  
 Carruthers & Luck Estate Agents  
 Carter Sadler Estate Agents & Valuers  
 Carters Estate Agents Ltd  
 Case & Dewing  
 Case Moran  
 Caslings  
 Caslings Estate Agents (Paignton)  
 Castle  
 Castle Estates - South East Wales  
 Castle Estates (Pocklington) Ltd  
 Castle Estates (West London)  
 Castle Estates Property Management  
 Castle Homes (Midlands) Ltd  
 Castle Wildish (Weybridge)  
 Castles  
 Castles Estate Agents Ltd  
 Castles Independent Estate Agents  
 Castles Turnpike Lane Ltd  
 Cathy Bihan Estate Agents  
 Catling & Co Ltd  
 Cauldwell Property Services Ltd  
 Cauffield Estates Ltd  
 Cavendish Ikin  
 Cawood Jefferies  
 CBS Properties Small Heath Ltd  
 Cedar Estates  
 Cedar Lettings  
 Celtic Property Management  
 Central Park Estates  
 Centurion Estates  
 Century 21 Primeview Estates  
 Cesare & Co  
 Chaffers  
 Challoners Estate Agents Ltd  
 Chamberlaine-Brothers & Edwards  
 Chamberlains  
 Chamberlains Estate Agents  
 Chamberlains Estates  
 Chambers  
 Champion & Co  
 Chancellor & Sons  
 Chandler & Martin  
 Chandlers Estate Agents  
 Changing-home.co.uk  
 Chapman Residential Ltd  
 Chappells Estate Agents  
 Chapplins Estate Agency (Cosham) Ltd  
 Chapplins Estate Agents (Fareham)  
 Chapplins Estate Agents (Havant) Ltd  
 Chard Sales Ltd  
 Charing Cross Property Management  
 Charles Bailey Ltd  
 Charles Birt and Company  
 Charles Conran Group Plc  
 Charles Eden Estates Ltd  
 Charles Harding Lettings/Commercial RD  
 Charles Lamb Residential Lettings Ltd  
 Charles Orlebar Estate Agents  
 Charles Walker (Residential) Limited  
 Charlestate  
 Charlesworth Property Management  
 Charlton Grace  
 Charltons  
 Charrison Davis  
 Charrison Properties  
 Chas Medforth & Co  
 Chase Buchanan  
 Chase Devonshire Ltd  
 Chase MacMillan Estates  
 Chattertons  
 Chelton Brown Ltd  
 Chequers Estate Agents  
 Chequers Estate Agents (Barnstaple)  
 Cherrington Estate Agents  
 Cheshire Property Services  
 Chess Moves Ltd  
 Chesterfield  
 Chilterns Ltd  
 Chimneys Residential Lettings  
 & Property Management  
 Choice Housing Estate Agents  
 Choice Properties  
 Choice Property Services Ltd  
 Choices Group of Companies  
 Chris Campbell Estate Agents Ltd  
 Chris Davies Estate Agents  
 Chris Kerr Property Services Ltd  
 Chris Packer Estate Agents Ltd  
 Chris Steward  
 Christie Matthews Ltd  
 Christies  
 Christo & Co  
 Christopher Bice Estate Agents  
 Christopher Hall Chartered Surveyors  
 Christopher Hall Estate Agents  
 Christopher John Independent Estate Agents  
 Christopher Nevill Estate Agents  
 Christopher Rawlinson & Co  
 Christopher Roden Ltd  
 Christopher Rowland  
 Christophers Estate Agents Ltd  
 Chrstopher Bond  
 Church & Hawes  
 Church House Estate Agents Ltd  
 Churchill Estate Agents  
 Churchill Estates Ltd  
 Churchill Properties  
 Churchills  
 Churchills (Hertford)  
 Churchills Independent Estate Agents  
 Churchills Letting Agents  
 Churchills Property Services  
 City And County Residential Lettings  
 City Property Consultants Ltd  
 City Residential Limited  
 Citydeal Estates (London) Ltd  
 CKD Galbraith  
 Claire LLOYD Properties Ltd  
 Claremark Property Management Ltd  
 Clarets Estate Agents  
 Clark Estates  
 Clark Franks Independent Estate Agents  
 Clarke Gammon Wellers  
 Clarke Mews Ltd  
 Clarkes Estates  
 Claude H Elmer  
 Clear Property Services Ltd  
 Clearwater Real Estate Ltd  
 Cleve Estate Agents Ltd  
 Clifford & Drew  
 Clifftons  
 Clifton & Co  
 Clive Emson Auctioneers  
 Clive Lawrence & Co  
 Clive Watkin Partnership  
 Clive Watkin Partnership Liverpool LLP  
 CMK Lettings  
 Coast & Country Estates Office  
 Cobb Property  
 Coburn  
 Colbert-Smith Estate Agents  
 Colebrook Sturrock & Co  
 Colebrooks Estate Agents Ltd  
 Colette Gunter Ltd  
 Colin Ellis Property Services  
 Colin Girling & Co Ltd  
 Colin Mason Estate Agents  
 Colin Rickard & Partners  
 Collins and Butler  
 Colman and Green Ltd  
 Compass Estate Agents  
 Compass Land & Property Group Ltd  
 Compass One Stop Property Shop Ltd  
 Complete Estate agents (Rugby) Ltd  
 Complete Property Services  
 Compton Reeback  
 Connells  
 Connollys Estate Agents  
 Cooke & Co  
 Cooke & Co Estate Agents  
 Cooke & Company Estates Ltd  
 Cookestates Ltd  
 Cookson Cherriman Estate  
 Cooper Adams  
 Cooper Giles  
 Coopers Bungalow Centre  
 Coppinger Boston  
 Corben & Son  
 Corbie & Company  
 Cordingleys Ltd  
 Corniche Estates  
 Cornwall Homeseekers Ltd  
 Cory & Co  
 Cotson Reddish & Partners Estate Agents  
 Cotswold Estate Agents Ltd  
 Cotters Residential Lettings Ltd  
 Cottons  
 Country Estates Ltd  
 Country Properties  
 Countryside Estates  
 Countrywide Franchising Ltd  
 Countrywide plc  
 County Estate Agents  
 County Estates  
 County Estates  
 Countyparks Estate Agents Ltd  
 Courtenay Estate Agencies Ltd  
 Courtney Green Property Consultants  
 Courtney Rose Williams  
 Cowell & Norford  
 Cowling & Payne  
 CPH Property Services  
 Craig Sheehan Chartered Surveyors  
 & Estate Agent  
 Crane & Co Estate Agents and Valuers  
 Crank Peak & Company  
 Cranswicks  
 Create Real Estate Ltd  
 Crofters Property Services  
 Croffley Developments Ltd  
 Cross Estates Ltd  
 Cross Keys Estate Agents  
 Crowhurst Gale Estate Agents Ltd  
 Cryers Estate Agents  
 CSM Estate Agents  
 CTC (Estate Agency) Ltd  
 Culwick Lerner & Co  
 Cumberland Estate Agents  
 Cundalls  
 Curchoods  
 Currell Residential (Islington) Limited  
 Curtis Haines  
 Curtis Haines (Bromley)  
 Curtis O'Boyle  
 D A V Properties Ltd  
 D B Roberts & Partners  
 D M Nesbit & Company  
 D W Smith & Co  
 Dafydd Hardy  
 Dale Eddison  
 Danetre Estate Agents  
 Daniel & Hirst  
 Daniel Cobb  
 Daniel James Estate Agents Ltd  
 Daniel Sims Ltd  
 Daniels  
 Daniels Estate Agents  
 Dart & Partners  
 Darwoods Residential Lettings  
 Daryl Clayton & Co  
 Davenport Property Management Ltd  
 David Bailes  
 David Ball Agencies  
 David Barton  
 David Birkett Estate Agents  
 David Bramall Estate Agents  
 David Clark & Company  
 David Clarke  
 David Clarke Estate Agents Ltd  
 David Daniels & Company Ltd  
 David Davies Estate Agents  
 David Doyle Estate Agents  
 David Evans Estate Agents  
 David Gardiner  
 David Hammond Estate Agents Limited  
 David J Hawker  
 David Jacques & Associates  
 David Jaffe Partnership  
 David James Estate Agents  
 David Lichfield Ltd  
 David Moor Estate Agents  
 David Muir & Co  
 David Parkinson Lettings & Estate Agents  
 David Parry & Company Estate Agent  
 David Philips Estate Agents  
 David Rhys & Co  
 David Richings Estate Agents  
 David Seymour  
 David Tompkins Independent Estate Agents  
 David Webb Residential  
 Davidson Partners  
 Davies & Partners  
 Davies and Davies  
 Davies Craddock  
 Davis & Gibbs Ltd  
 Davis & Latcham  
 Davis Brown  
 Davis Estate Agents  
 Davis Estates  
 Davis Tate  
 Dawson Harden & Tanton  
 Day Morris Associates  
 Days Estate Agents  
 DCH Properties Ltd  
 DDM Residential  
 Dean Estate Agents  
 Dean Millington  
 Dean Properties  
 Deanfield Properties Ltd  
 Dears Brack Ltd  
 Dedman Property Services  
 Delmor Estate Agents  
 Denford & Son  
 Denholm Estate Agents  
 Denisons Estate Agents  
 Denny & Salmund Ltd  
 Denton Clark Rentals Ltd  
 Derbyshire Properties Estate Agents Ltd  
 Derbyshires Estate Agents Ltd  
 Derek B Phillips  
 Derek J Rolls  
 Derek Light & Company  
 Derek Spires Estate Agents Ltd  
 Derek Wood Residential  
 Des Res  
 Desmond G Boyden  
 Dewhurst Estate Agents Ltd  
 Dickens Watts & Dade  
 Dickinson Bowden  
 Dillons  
 Dimon Estate Agents Ltd  
 Direct Residential Lettings Ltd  
 Dixon Fenwick & Co  
 Dixon Kelley  
 Dixon Porter  
 DK Residential Estate Agents  
 DMA Estate Agents  
 Dobsons Estate Agents Ltd

Dockside Property Services  
Dominics Ltd  
Domlow Ltd  
Domus Nova Ltd  
Donald Cope & Company  
Donna Kissingerg Estate Agents Ltd  
Donnybrook Estate Agents  
Door 2 Door Estate Agents Ltd  
Doric Estates Ltd  
Douglas & Gordon  
Douglas Martin Estate Agents  
Douglas Moloney & Partners  
Douglas, Lyons & Lyons  
Dove Davies & Partners  
Down Surveyors & Estate Agents  
Drake & Co  
Drakesfield Management Ltd  
Drawflight Estates Ltd  
Drewery & Drewery Properties Ltd  
Drewes Distinctive Homes & Character Cottages  
Driver & Norris  
Drury Estates Ltd  
Duckworths Estate Agents Ltd  
Dudley Singleton & Daughter  
Duffy & Company  
Duke Letting & Property Management  
Duncan Yeardeley Estate Agents  
Duncans Lettings  
Duncans-James Lettings  
Dunhill Property Management  
Dunsford Properties Ltd & Anthony Sharp  
Dunstans  
Durbin & Company  
Durrants  
Dutch & Dutch  
Dwellings  
E Move Ltd  
East Anglia Equestrian Properties  
Eastender Estate Agents Ltd  
Eastons  
Eastwood & Rayleigh Estate Agents Ltd  
Eckersley White  
Eckfords  
Edison White Ltd  
Edmund Estate Agents  
Edward Gallimore  
Edwards & Elliott  
Edwards Grounds Limited  
Edwards Moore  
Egerton Estates  
Eley Long & Co  
Elite Letting Solutions Ltd  
Elizabeth Hall Country Houses Bureau  
Elizabeth Smart Ltd  
Ella Homes Ltd  
Ellen Kay Letting & Management Services  
Elliot Lee LLP  
Elliots Estate Agents Ltd  
Elliots Residential Lettings  
Elliott Residential Ltd  
Elliotts Estate Agents Ltd  
Ellisons  
Ellman Henderson  
Elmhurst Property Management  
Elphick Estate Agents  
Elwell Taylor Living Ltd  
Elysium Properties Ltd  
Emerson Real Estate Ltd  
Emery and Orchard  
Enfields Ltd  
English Rose Properties  
Ensum Brown  
ERA Kelrick Properties  
Eric Clarke Estate Agents  
Eric Lloyd & Co (Churston) Ltd  
Eric V Stansfield  
Escritt Barrell Golding  
Essex Property Services Ltd  
Essex Village Homes  
Estate Agency Direct  
Estates-Online  
Estuary Estates & Harbour Holidays Rock Ltd  
Euan D Aitchison Ltd  
Evans Jones & Co  
Evington Properties Ltd  
EWB Estate Agents Ltd  
Ewing Self  
Ewings  
Explora Solutions Limited  
F A Humberstone & Partners (Agency) Ltd  
F F S Estate Agents  
Face 2 Face Estate Agents Ltd  
Fairfield Estate Agents Ltd  
Falcon Estate Agents  
Falcon Property Services  
Farley & Co  
Farndon Estates  
Farndon Facer Ltd t/as VGI Residential Letting Agents  
Feather Smailes & Scales  
Felbridge Properties Ltd  
Ferrier Williams & Partners  
Field & Sons  
Fields of Shifnal Ltd  
Finlay Brewer Ltd  
Finns Estate Agents  
Firmstone Estate Agents Ltd  
First Choice Residential  
First Union Property Company Ltd  
Fisher Wrathall  
Fishwick & Co  
Fisks Estate Agents  
Fitzgeralds Estate Agents  
Fitz-Gibbon  
Fiveseventen  
FJFS Ltd  
Flamenco Homes  
Flick & Son Ltd  
Flitta & Taylor Estate Agents  
Foden & Harris Property  
Force and Sons  
Fordingtons Estate Agents & Lettings  
Forest Estates Property Services Ltd  
Fortnam Smith & Banwell  
Forum Business Sales  
Forward Estates & Global Property Management (UK)  
Fosters Property Services  
Foundations Independent Estate Agents Ltd  
Foundations the Estate Agents Ltd  
Fowey River Ltd  
Fowlers  
Fowlers Chagford Ltd  
Fox Grant Ltd  
Frank B Mason & Company  
Frank Harris & Company  
Frank Hill & Son  
Frank Hill & Son (Auctioneers & Valuers) Ltd  
Frank Schippers  
Franklin Property Services Limited  
Fraser & Co  
Fraser Gibson  
Fraser Reeves Estate Agents  
Fraser Wood Mayo & Pinson  
Fraser's Estate Agents  
Freckeltons  
Freckleton Brown Independent Estate Agents  
Fred Rees & Son  
Frederick George Management Company Ltd  
Friends Estate Agents  
Frost & Co (Parkstone) Ltd  
Frost & Co Estate Agents Ltd  
Frost & Partners  
Frost Brothers Ltd  
Frost's Estate Agents  
Fry & Kent Ltd  
Fuller Gilbert & Co  
Fulljames & Slade  
Fussells  
G Crossley & Son  
G K White and Company Ltd  
G M Thomson & Co  
Gadsby Orridge Ltd  
Galloways Commercial  
Galloways Property Ltd  
Game Estate Agents and Valuers  
Gantt Estate Agents  
GAP Estates & Finance Ltd  
Gardian Property Management  
Gareth L Edwards  
Garner Lamb  
Garrett, Anderson & Partners  
Gary Berryman Estate Agents  
Gascoignes Property Services Plc  
Gate Property London Ltd  
Gateway Lightowler Estate Agents  
Gatwick Properties  
Geoff Foster & Daughter  
Geoffrey Irvine & Co  
Geoffrey Lee & Associates  
Geoffrey M Saxty  
George Ellis & Sons  
George Ghoneim & Associates Ltd  
George Proctor & Partners  
George Proctor & Partners (Anerley)  
George Proctor & Partners (Bromley Common)  
George Proctor & Partners (Petts Wood)  
George Proctor & Partners (Sydenham)  
George Proctor & Partners Orpington  
Gerald Cope & Co  
Gerald R Vaughan Estate Agents  
Gerry O' Connor Estate Agents  
GF Property Sales Ltd  
Gibbins Richards Limited  
Gibbins Richards Partnership  
Gibson Gammon (Clanfield) Ltd  
Gibson Gammon (Liss) Ltd  
Gibsons Property Services Ltd  
Gilbert & Cleveland  
Gilbert & Thomas Independent Estate Agents  
Giles Vye & Sons Ltd  
Gillams Properties  
Gilson Bailey  
Gillon Bailey & Partners (Norwich)  
Glawood Limited  
Glenisters Estate Agents  
Glenmead Ltd  
Glenmore  
Glenmore  
Glenmore  
Glenmore  
Glenn Flegg & Company  
Global Property Services  
Globe Property Ltd  
Gloucester Property Ltd  
Glovers Estate Agents  
Glyn-Jones & Company Ltd  
Gobbitt & Kirby Property Services Ltd  
Goddard & Co  
Goddards - Sussex Property Specialists  
Goddards Estate Agents  
Godfrey & Barr  
Golden Eagle International Ltd  
Goldin Lemcke Limited  
Goldsborough Estates  
Good Mortgages  
Gooderhams Letting & Property Management  
Goodfellows  
Goodmans Estate Agents  
Goodwin Ellis Property Services  
Goodwin Marsh Estate Agents  
Gordon Lamb (Washington) Ltd  
Gordon Oliver  
Goswells Estates (City) Ltd  
Gott the Right Agent  
Gower Coast Properties Ltd  
Gower Dawes  
GPS Lettings Ltd  
Graham & Co  
Graham Butt Estate Agents  
Graham Lee Property Management Ltd  
Grants of Ringwood  
Granville Residential  
Granvilles  
Grattes Residential  
Graves Son & Pilcher  
Graveson Estate Agency  
Grays & Co (Yorkshire) Ltd  
Green & May Estate Agents  
Green and Co  
Greenbank Property Services  
Greene & Co  
Greener Rentals & Property Management  
Greenfield & Company  
Greenhaven Property Management  
Greenwood & Company  
Gregory and Company  
Gregory Knight  
Gregory Residential  
Grey & Co  
Greyfox Estate Agents  
Greys Estate Agents  
Grier & Partners  
Griffiths & Charles  
Grosvenor Estate Agents Ltd  
Grosvenor International Property Consultants Ltd  
Grounds & Co  
Guardian Property Services  
Gusterson Palmer Ltd  
Guy Leonard & Co  
Guy Sherratt & Associates  
Gwilym Richards & Co Ltd  
H W White  
Hadleigh Residential  
Hadley Taylor  
Hadley's Property Management  
Hadrian Estates/Dibben & Dibben Property Management/Keys Property Rental  
Haigh & Sons  
Haines Residential Ltd  
Hair & Son  
Halfapercen  
Halford Wetmore  
Halifax Estate Agencies Limited  
Hall & Partners  
Halls Ltd  
Hallway Limited  
Halton Kelly Independent Property Services  
Hamels  
Hamilton Brooks  
Hamilton Chess (Windsor) Ltd  
Hamilton Gradham  
Hamilton Smith - Woodbridge  
Hamilton Smith (Needham Market) Ltd  
Hamilton Smith (Wickham Market)  
Hamish Robbie Lettings Ltd  
Hammondlee  
Hamnett Hayward  
Hamnett Hayward (Thame) Ltd  
Hampshires Estate Agents  
Hampton Ivens  
Hamptons Estates Limited  
Hannells Ltd  
Harbour Residential Ltd  
Harcourt Estates Ltd  
Harcourts  
Hardimans  
Harding Laity & Co Ltd  
Hardings Estate Agents Ltd  
Hardmans Estate Agents Ltd  
Harlon Management Services Ltd  
Harmes Turner Brown  
Harpers Estate Agents  
Harris and Company  
Harris Bell Associates  
Harris Latner  
Harrison Brant  
Harrison Estate Agents  
Harrison Estate Agents Ltd  
Harrison Homes  
Harrison Murray Ltd  
Harrison-Lavers & Potburys Ltd  
Harrisons  
Harrods Estate Agents Ltd  
Harry Ray & Company  
Harry Sutcliffe Ltd  
Hartwood Property Management  
Hartwell Partnership  
Harvey & Wheeler  
Harvey Estates  
Harvey Robinson Ltd  
Harvey Scott Estate Agents & Letting Agents  
Harveys Estate Agents Ltd  
Harwood Estate Agents  
HAS Property Management  
Hattersley Estates Ltd  
Hawkins Estate Agents  
Haxtons Ltd  
Hayden Estates  
Haydens Estate Agents  
Hayes Sales and Lettings Limited  
Haylock Investment and Management services  
Headstart Financial Planning Ltd  
Healy & Newsom  
Healy Simpson  
Heather & Lay Estate Agents  
Heathville Scott Associates  
Helas Wolf Estate Agents  
Helen Breeze Property Management  
Hellas-Helvetia  
Help2Move  
Henderson Hynes Estate Agents  
Hendys Of Chapel Allerton  
Hennings Property Centres Ltd  
T/as Hennings Moir  
Henry Graham Estate Agents  
Henry Smith  
Henshaws Estate Agents  
Herbert R Thomas  
Heritage Property Partnerships  
Hern & Crabtree Ltd  
Hestia Estates  
Hewish & Co Ltd  
Heywoods Estate Agents & Surveyors Ltd  
Heywoods Estate Agents Ltd  
Hicklin & Hicklin  
Hicks Hadley Estate Agents  
Highfields Estate Agents  
Hilbery Chaplin  
Hill & Clark  
Hill Clements  
Hill-Duckworth Estate Agents & Valuers  
Hillier Residential Limited  
Hillier Wilson Ltd  
Hills Estate Agents  
Hillyard Williams Estate Agents  
Hilton King & Locke  
Hinckley Real Estate  
Hippis Estate Agents Ltd  
Hirsch Way & Ambler  
Hirst Commercial  
HJC Estates Ltd  
Hobbs & Webb  
Hobdens Property Management Ltd  
Hodders  
Hodsons  
Hogarth Estate Agents  
Holland Alexander & Co Ltd  
Holloway Estate Agents  
Holmes  
Holmes & Co

Holmes & Jardim  
 Holmes & Sellers Ltd  
 Holmes Pearman Ltd  
 Holmes-Naden (estates) Ltd  
 Holybourne Lettings  
 Home & Away Estate Agents/Home & Away (Halesowen) Ltd  
 Home Choice  
 Home Minders  
 Home2sell Ltd  
 Home-Bridge Property Ltd  
 Home-Bridge Property Ltd  
 Homebuyers Property Services  
 Homecare Estates  
 Homefinders  
 Homefinders Property Shop Ltd  
 Homeland Estate Agents  
 Homelet (UK) Ltd  
 Homelet North Wales  
 Homelink Estates Ltd  
 Homelink Lettings & Estates  
 Homelondon  
 Homes @ Supermarkets  
 Homes Direct (Midlands) Ltd  
 Homes Matter  
 Homes Partnership Southern Ltd  
 Homesbury Ltd  
 Hometrax Ltd  
 Homezone Property Services  
 Honeywell Chartered Surveyors  
 Hooper & Jackson Ltd  
 Hoopers Estate Agents  
 Hoopers Residential Estate Agents  
 Hopkins & Partners Ltd  
 Hopsop Property Services  
 Horler & Associates  
 Horne & Harvey  
 Horne & Harvey Ltd  
 Hornsby Properties Ltd  
 Hose Rhodes Dickson Estate Agents  
 Hosegood Ford  
 Hotblack Desiato & Co  
 House & Home  
 House 2 House  
 House Network Ltd  
 House Trader (UK) Ltd  
 Househunter Estates Ltd  
 House-hut.com  
 Housemartins Estate Agents Ltd  
 Houses 2 Order  
 Houses2Order  
 Howard Best - Property Management  
 Howard Cundey & Company  
 Howard Douglas Estate Agents  
 Howick & Brooker Partnership  
 Hudson Moody  
 Hudson Moody  
 Hudsons Ltd  
 Hugh F Shaw & Company Ltd  
 Hugh Grover Associates  
 Hughes Management Ltd  
 Hulbert & Richardson Ltd  
 Hull Gregson & Hull (Portland) Ltd  
 Humberstone & Partners  
 Humberts  
 Humphreys & Orr  
 Humphreys of Chester  
 Humphreys Skitt & Co Ltd  
 Hunter French Ltd  
 Hunters Estate Agents  
 Hunters Estate Agents (Barnet)  
 Hunters Estate Agents (Nailsea) Ltd  
 Hunters Property Group Ltd  
 Hunters Property Ltd  
 Hunters The Estate Agents  
 Hurford Salvi Carr  
 Hutchinson Town and County Estate Agents  
 Hyde & Partners  
 Hydes of Bristol  
 Hythe & Waterside Lettings  
 Ian Gibbs  
 Ian Green Residential Ltd  
 Ian J Tickle Estate Agents  
 Ian Peat Property Management  
 Ian Perks Estate Agent  
 Ian Revell Independent Estate Agents  
 Ian Smith Estate Agent  
 Ian Tonge Property Services  
 Identity Property (London) Ltd  
 Illingworth - Wood  
 Imagine  
 Impact Residential Limited  
 Imperial Estate Agents Ltd  
 In House (Swindon) Ltd  
 Ince Williamson  
 Independent Estate Agency  
 Independent Property Professionals Ltd  
 Independent Property Services  
 Individual Properties  
 Inman Residential  
 Integra Property Services Ltd  
 Inter County  
 Inter-Homes Residential Estate & Letting Agents  
 Ireland Weller  
 Irlam Estates  
 Irving & Sons Ltd  
 Irving Palmer  
 Irwin Fisher (Barking)  
 Iseard & Partner  
 Isis Residential Homes Ltd  
 Island Properties  
 Isle Of Wight Homes Ltd  
 J & D Flynn & Co  
 J D Estates  
 J F Cooper Estate Agents  
 J G Sawyers & Sons  
 J H K Homes Ltd  
 J Merfyn Pugh  
 J R Hopper & Co (Property Services) Ltd  
 J R Property Services  
 J Wagstaff (Broadway) Ltd  
 J.C. Roxburgh Properties Ltd  
 Jack Harvey Estate Agents  
 Jackie Oliver & Co  
 Jackson Howes and Partners  
 Jacksons  
 Jacksons Estate Agents Ltd  
 Jacksons Property Service  
 Jacksons Residential  
 Jacksons Stops & Staff  
 Jackson-Stops & Staff  
 Jackson-Stops and Staff (Rustington)  
 Jacobs & Hunt Estate Agents  
 Jacobs Steel  
 James & Company Lettings  
 James Anderson (Estate Agents) Ltd  
 James Benning Estate Agents  
 James Eley & Son  
 James Fancy  
 James Gibb Property Management  
 James Hogg (Estate Agents)  
 James Johnston  
 James Kenrick & Co  
 James Millard (Hildenborough) Ltd  
 James Neave The Estate Agents  
 James Pye & Son  
 James Rigby Estate Agents Ltd  
 James Sear Estate Agents  
 James Strong Estate Agents Ltd  
 James Wilson & Son  
 Jamie Dean & Co  
 Jan Forster Estates Ltd  
 Jane Earl Estate Agents  
 Jane Musgrave Estate Agents  
 Japanese Property Rental  
 Jason Maurice & Co  
 JB&B Leach Ltd  
 JDM Estate Agents  
 Jeffrey Jones Partnership  
 Jeffrey Normie & Co  
 Jennie Jones Estate Agents  
 Jenny Dunderdale & Company  
 Jeremy Arthur Ltd  
 Jeremy Swan  
 Jerrard Keats & Wolley  
 Jessop Estates  
 JMB Properties Ltd  
 JMG Property Services Ltd  
 Joan Hopkin Estate Agent  
 John Ardern and Company  
 John Barclay Estate & Management  
 John Bray & Partners  
 John Bray and Sons  
 John Chivers Limited  
 John Cottis & Co  
 John Couch The Estate Agent\*\*  
 John Curtis Estate Agents  
 John Davey at Just Character  
 John Durrant Associates  
 John Fisk & Company  
 John Fitton & Company  
 John Francis (Wales) Ltd  
 John G Dean & Co  
 John German LLP  
 John H Bayliss & Co  
 John Hall Estate Agents  
 John Leslie Mellor Estate Agents  
 John Lewis Associates  
 John Nash & Company  
 John Neill & Sons  
 John Payne (Blackheath) Ltd  
 John Payne (Greenwich) Ltd  
 John Payne (Lee) Ltd  
 John Payne (Lettings) Ltd  
 John Payne (Westcombe Park) Ltd  
 John Phoenix Estate Agents  
 John Prest  
 John Robinson Estate Agents  
 John Sankey  
 John Sear Estate Agents  
 John Shepherd  
 John Skinner Property Services  
 John Smale & Co  
 John Stiff Estate Agent  
 John Williams Land & Estate Agents  
 John Wood & Co  
 John Woollett & Co  
 Jolly Property Services Ltd  
 Jon Coombes Estate Agents  
 Jon Drew-Smythe  
 Jon Stanier Estate Agents  
 Jonathan David Estate Agents  
 Jonathan Hills Ltd  
 Jonathan Preece & Co  
 Jonathan Rees Property Services  
 Jonathan Wright Estate Agents  
 Jones & Redfean  
 Jones Associates  
 Jones Peckover  
 Joomba Ltd  
 Jorgensen Turner Ltd  
 Joy Walker Estate Agents Ltd  
 JP & Brimelow Ltd  
 JSC Lettings  
 Jubb & Co  
 Jubilee Property (UK) Ltd  
 Juice Property Ltd  
 Julie Gordon  
 Julie Gordon  
 Julie Roff  
 Julien Standing  
 Julie Twist Properties Ltd  
 Just Lets  
 Just Lets  
 Just Renting Limited  
 Karens Estate Agents  
 Karpeta Lepsky Ltd  
 Kavanaghs  
 Kaye & Carey Ltd  
 Kaye Mackenzie Estate Agents  
 Keatons  
 Keats Estate Agents  
 Keats Fearn  
 Keats Harding  
 Keats Hilder  
 Keats John Dowler  
 Keats Marshall Bendall  
 Keats Martin  
 Keats Meehan  
 Keeble & Co  
 Keith Ashton Estates  
 Keith Clough Properties  
 Keith Gibbs Estate Agents  
 Keith Ian  
 Keith Pattinson Ltd  
 Kelly Homes (UK) Ltd  
 Kelway Law Estate Agents  
 Kemp & Co  
 Kemp Estate Agents  
 Kennedy Estate Agents  
 Kennedy Hawke Limited  
 Kennedys' Independent Property Agents  
 Kent Estate Agencies Ltd  
 Kent Properties Online Ltd  
 Kenwoods Estate Agency Ltd  
 Kerrigans Property Services  
 Keswick Estates  
 Kevin Henry Estate Agents  
 Key Estate Agents  
 Key Moves  
 Keyhold Property Management  
 Keys  
 Keyturns Property Consultants  
 Kimberleys Independent Estate Agents  
 King and Woolley  
 Kingfisher Property Management  
 Kings Group  
 Kingsbridge  
 Kingsley Pike Estate Agents Ltd  
 Kingsleys Estates Ltd  
 Kingston & Grist  
 Kingstons Estate Agents Ltd  
 Kingswood Estate Agents  
 Kingswood Property  
 Kingswood Property & Financial Services  
 Kinloch Property Services  
 Kinmerleys Estate Agents  
 Kirby Colletti  
 Kirham Pryor  
 Kiss Properties  
 Kit Johnson Residential  
 Kittows Callington  
 Knibbs & Co Estate Agents  
 Knight Goodwin  
 Knightsbridge Estate Agents and Valuers Ltd  
 KS Marketing Ltd  
 KT Estate Agents  
 Kubie Gold Associates  
 Kushy Move Ltd  
 Kwiklets Ltd  
 L A Property Management (Wokingham) Ltd  
 L J Boyce  
 L T Locking & Co  
 Laffins Property Services  
 Lakeside Management  
 Lamberts  
 Lamden Bus Ltd  
 Lampons Residential Ltd  
 Lancaster Estate Agents Ltd  
 Lanes & Browns  
 Lanes Property Agents (MK) Ltd  
 Lanes Property Agents Ltd  
 Langford Rae O'Neill Ltd  
 Lanyons  
 Larwence Ward & Co  
 Lauder Estates Ltd  
 Launceston Estates  
 Laurance & Co  
 Laurent Residential  
 Lauristons Ltd  
 Lawlors Property Services  
 Lawrence & Co  
 Lawrence Kirton (Lutterworth) Ltd  
 Lawson-West  
 LDG  
 Leaper Stanbrook  
 Lear & Lear Estate Agents  
 Lednor & Company  
 Lee-Chapman Estate Agents  
 Leek & Weston  
 Leese & Nagle Estate Agents Ltd  
 Legal & General Franchising Limited  
 Legrand Estate Agents  
 Lenard & Hill Residential  
 Lenwell Property Services  
 Leonard Brittan & Co Ltd  
 Leslie Leigh & Company  
 Lesters Estate Agents  
 Let Solutions / Home Solutions  
 Lets Get Moving  
 Letsmoveto  
 Letters Of Distinction  
 Letzone Property Ltd  
 Lewis Phipps Lettings & Management Ltd  
 Lewis Pointon Ltd  
 Lex Allan & grove Ltd  
 Leyton-Smith & Moseley  
 Lifestyle Property Services Ltd  
 Lightfoots Solicitors  
 Linda Leary Estate Agents  
 Lindsays Independent Estate Agents Ltd  
 Link Agency  
 Link Up Properties  
 Linsley Dare  
 Lisnaska Property Sales  
 Litchfields Ltd  
 Littlewoods Estate Agents  
 Livermore the Estate Agents  
 Living Property Ltd  
 Living Residential Limited  
 Lloyd Herbert & Jones  
 Loc8 Estate Agents  
 Local Estates (Hemsworth) Ltd  
 Local Properties  
 Location Estate Agency  
 Location Estate Agents LLP  
 London Central Portfolio Ltd  
 London Move Ltd  
 Look Property Services Ltd  
 Lords Estate Agents  
 Louis Taylor Residential (Milton)  
 Lovejoy Stevens Berkshire Ltd  
 Lovett Residential  
 Loyd Fox  
 Lucas Estate Agents  
 Lucas Estate Agents Ltd  
 Lucas Estates  
 Ludlow Thompson Ltd  
 Luff Associates  
 Lumleys Estate Agent  
 Lurot Branch Ltd  
 Lynch & Company  
 Lynn Brooks Sales Ltd  
 M - Estates  
 M & M Properties (Sales) Ltd  
 M & P Estate Agents Ltd  
 M & P Homes Ltd  
 M Coleman Estate Agents  
 M J Rafferty Estate Agents  
 M&M Property Management  
 M2 Property

MAC Estates  
 MacIntyres Estate Agents  
 Mackendrick Norcott  
 Mackenzie Smith Properties Ltd  
 MACkenzie Ward Estate Agents Ltd  
 Macmillans  
 Magenta Estate Agents Ltd  
 Maggs & Allen  
 Main and Main (Developments) Ltd  
 Mains Amis Estates  
 Maison Let  
 Maitlands Estate Agents Ltd  
 Major Son & Phipps  
 Malcolm & Evans Ltd  
 Malcolm Danford & Co  
 Malcolm J White  
 Malcolm Stagg Estate Agents  
 Mallards Estate Agents & Surveyors,  
 Land & New Homes  
 Mallinders Residential  
 Management Bliss  
 Maneely & Co Ltd  
 Manners Residential  
 Manning Estate Agents  
 Manning Stainton  
 Manor Bourne Estates Ltd  
 Mansbridge & Baiment  
 Mansell & Co  
 Mansell's Land & Estate Agents  
 Manson Property Consultants Ltd  
 MAP Lettings & Property Management  
 Mapp & Co  
 Marc Allen Estate Agents  
 Marc Lawrence Estate Agents  
 Marchand Petit  
 Marchants  
 Marcus Grimes  
 Margo & Co  
 Marina Quay Properties  
 Mario Bartella Estate Agents  
 Mark Ball Estate Agents  
 Mark Beaumont Ltd  
 Mark Boulton & Co  
 Mark Evans & Co  
 Mark Price & Co Ltd  
 Mark Rice Estate Agents  
 Mark Rutherford Lettings Ltd  
 Mark Templar & Company Limited  
 Marlborough Estate & Letting  
 Agents/Marlborough Accommodation Agency  
 Marler & Marler  
 Marriott Estates  
 Marsh & Parsons  
 Marshall Buck & Casson  
 Marshall Murrell  
 Marshalls  
 Marshall's Estate Agents  
 Marshalls of Redruth  
 Martin & Co (Tunbridge Wells)  
 Martin Hawksby The Right Estate Agent Ltd  
 Martin Kemp Property Services  
 Martin Maslin Estate Agents  
 Martin Pendered & Co  
 Martin S Lonsdale Estate Agents  
 Martin Smith Residential Letting &  
 Management  
 Martin Stewart Property Rentals  
 Martin Treasure Estate Agents  
 Martins Estate Agents  
 Martyn Gerrard Estate Agents  
 Martyn R Cox & Co  
 Marynbrook Ltd  
 Maslen Estate Agents Ltd  
 Masons of Billingshurst  
 Mather Marshall Ltd  
 Matthew Kallenberg-Pierce Ltd  
 Matthew Limb Estate Agents Limited  
 MATthew Swing & Partneres  
 Matthews of Chester  
 Maunder Taylor  
 Maurice Kilbride Estate Agents  
 Maxey & Son  
 MAXwells Residential Ltd  
 May & Co  
 Mayers & Johnson Estates  
 Mayfair Estates  
 Mayhew Estates  
 MB Hodgson & Son Ltd  
 MBM Management Ltd  
 McAllisters  
 McAuley Miller Ltd  
 McDonald Property Rentals  
 McGranaghan Estate Agents.com  
 McHugh & Co  
 McKenzie Cairns & Hawkins Ltd  
 McKenzie Estates Ltd  
 McKillop & Gregory  
 McKinlays  
 MCM Financial Insurance & Property Services  
 McMahon & Company (Estate Agents) Ltd  
 McManus & Poole  
 McMillan Estate Agency  
 Meacock & Jones  
 Mead Property Management  
 Mead Thompson Property Rentals  
 Medway Mortgage Shop Ltd  
 Meeching Estate Agents  
 Meldrum Salter Edgley  
 Melissa Berry Estates Ltd  
 Melvin Jacobs  
 Melvyn Danes  
 Mercer Taylor  
 Meridian Estates Ltd  
 Merry's  
 Merryweathers  
 Mervyn Smith & Co  
 Messenger Estate Agents Ltd  
 Michael Anthony Estate Agents  
 Michael Antony Ltd  
 Michael C Adams  
 Michael Crouch & Co  
 Michael Davis Estates  
 Michael Everett & Co  
 Michael G Lewis & Son  
 Michael Gould Property  
 Michael Gregory Estate Agents  
 Michael Hardy & Co (Wokingham) Ltd  
 Michael Jones & Co  
 Michael Jones & Company  
 Michael Joseph Estates  
 Michael Moody Residential Lettings & Man  
 Michael Moon Estate Agents  
 Michael Naik & Company Management Ltd  
 Michael Poole  
 Michael Rhodes  
 Michael Searchers Property Management Ltd  
 Michael Skidmore Estate Agents  
 Michael Stevens Estates  
 Michael Tims & Co  
 Michael Vernon  
 Michael Yeo Estate Agents  
 Mid Cornwall Lettings Ltd  
 Middleton Greenwood  
 Midland Property Management  
 Midwinter Koval Estate Agents  
 Mike Anton & Associates  
 Mike Dobson (Estate Agents) Ltd  
 Mike Jolly Estates  
 Miles & Son  
 Miles Estate Agents (Woking) Ltd  
 Milestone Commercial  
 Milbank Estate Agents  
 Millennium Properties (Letting Agents) Ltd  
 Miller McKenzie Ltd  
 Miller Metcalfe Ltd  
 Millers  
 Millers Chartered Surveyors & Estate Agents  
 Mills and Company  
 Mills Knight  
 Milton Ashbury (Property Agents) Ltd  
 Miltons Estate Agents  
 Mishon Mackay  
 Mitchell and Partners (Ash Vale)  
 Mitchell and Partners (Farnborough)  
 Mitchell Property Management  
 Mitchells Estate Agency  
 Mitchells Property Sales  
 MK Property Sales  
 ML Property Consultants Ltd  
 Molica Franklin  
 Mon Properties  
 Moneyproperties  
 Montgomery Letting & Management  
 Moon & Co Caldicot Ltd  
 Moore Allen & Innocent LLP  
 Moorfoot Estates  
 Moorland  
 Morgan & Co  
 Morgan and Davies  
 Morgan Beddoe Ltd  
 Morgan Berry  
 Morgan Hampton Estate Agents  
 Morgan York  
 Morris Estate Agents  
 Morriss & Beba Estate Agents  
 Mortimers Estate Agents Limited  
 Moss Property Management Ltd  
 Move 2 (Ayrshire) Ltd  
 Move and Save Ltd  
 Move Estate Agents UK Ltd  
 Move In MK  
 Move Residential  
 Moving Pad Ltd  
 Moving Works  
 Movingspace.com  
 Mr Mark Savill  
 M-S Estates  
 Mulberry Capital Estates (Lettings Only)  
 Mulberry Estate Agents (Norfolk) Ltd  
 Mullenger & Co  
 Mullucks Wells  
 Mundy & Co  
 Munton & Russell  
 Murray & Co  
 Murrays Estate Agents  
 My New Roof Limited  
 Myles Danker Associates Ltd  
 N P Estates Rental Management Ltd  
 Naish Estate Agents & Solicitors  
 Nancekivell & Co  
 Nash Property Management Ltd  
 Naylius McKenzie  
 Naylor Powell  
 NCT Estate Agents  
 Neal Sons & Fletcher  
 Neil Douglas  
 Neil Harris Consultant Property Services  
 Neil Harvey & Richard Smith  
 Neville Turner  
 Nevin & Wright Residential  
 New Era Agency Ltd  
 Newey Property Ltd  
 Newman Estate Agents  
 Newplan Estates Ltd  
 Newquay Property Centre Ltd  
 Newstead Estates  
 Newton & Derry (Newark) Ltd  
 Newton Fallowell Ltd  
 Next Move  
 Next Step Independent Estate Agents  
 next2buy Ltd  
 Next-Move Estate Agents  
 Nicholas Belt (Estate Agency) Ltd  
 Nicholas Clegg & Co  
 Nicholas Craddock Estate Agents  
 Nicholas Estate Agents Ltd  
 Nicholas George  
 Nicholas Gething & Co  
 Nicholas Irwin Estate Agents  
 Nicholas Michael Estate Agents  
 Nicholas Zorab Estate Agents  
 Nicholls & Barnes Estate Agents  
 Nicholson's Estate Agents (Epping)  
 Nicholson's Property Services Ltd  
 Nicholson's Yorkshire Coast Estate Agents Ltd  
 Nick Carver Estate Agents  
 Nick Champion  
 Nick Tart Estate Agents  
 Nick Tart Residential Ltd  
 Nigel Danford Property Services  
 Nigel Davis Property Services  
 Nigel Green Property Sales & Rentals Ltd  
 Nightingale Davies Hand  
 No Time to Look  
 Nock Deighton  
 Noel Alexander Property Consultancy  
 Norfolk Property Management & Lettings  
 Norgans Surveyors and Estate Agents  
 Norman Devlin Property Consultants  
 & Surveyors  
 Norman Hope & Mann  
 Norman J. Shepherd & Co  
 Norman Morrow & Co  
 Normans Estate Agents  
 Norrow Estates Ltd  
 Northern Property Managers Ltd  
 Northfields Estates  
 Northumbria & Cumbria Estates  
 Nottingham Property Services  
 Nova Homes Blandford Forum  
 Novahomes  
 novahomes.co.uk  
 Novahomes.co.uk  
 Novahomes.co.uk (Exeter)  
 Novehomes.co.uk  
 Nsure Estate Agents Ltd  
 Nugent & Wallis  
 NWA Property Management  
 Oak Estates & Financial Services  
 Oak Residential Ltd  
 Oakland Residential Lettings  
 Oakley Residential  
 Oastcrown Property Limited  
 Ocean Estate Agents Ltd  
 Oceanmoves  
 O'Hearne & Partners  
 Oliver & Saunders  
 Oliver Burn Residential Ltd  
 Oliver Finn Ltd  
 Oliver Ling  
 Oliver Miles  
 Oliver Minton Estate Agents  
 Online Property Services  
 Openbrook t/a Hathaways  
 Optimum Real Estate  
 Orchard & Shipman PLC  
 Orchard Cottages Ltd  
 Orchard Sales & Lettings Ltd  
 O'Riordan Bond Estate Agents Ltd  
 Osborn Humphreys  
 Osbornes Estate Agents  
 Otisdale Estate Agents  
 Oystons Estate Agency  
 Outlook Property Ltd  
 Owen Knox Estates  
 Owen Lyons  
 Owen Lyons Estate Agents (Grays)  
 Oystons Estate Agency  
 P A Wilkins & Co  
 P M & A  
 Pa Jones & S Jones  
 Pad London.com  
 Paige & Petrook  
 Palladian Estates  
 Palmer Collins Independent Estate Agents  
 Palmers  
 Palmerstons Estate Agens  
 Pam Hall  
 Papas Property Centre Ltd  
 Park and Bailey Estate Agents Ltd  
 Park Estates  
 Parker Mercer & Durnian  
 Parkers Estate Agents  
 Parkers Property Services  
 Parkheath Estates  
 Parkhouse & Partners  
 Parkland Estates  
 Parkside Estate Agents  
 Parkstone Estate Agents  
 Parkyns  
 Parmars  
 Parnell Jordy & Harvey  
 Parris Residential  
 Parry Lowarch  
 Parys  
 Parson Limited  
 Parsons Ltd  
 Parsons Son and Basley  
 Partridge & Co (Devon) Ltd  
 Pasterfield Estates Ltd  
 Patchings  
 Patrick Russell  
 Patrick Williams & Partners  
 Patterson Hawthorn  
 Paul Andrew Estates  
 Paul Burton  
 Paul Carr Estate Agents  
 Paul Dubberley & Co  
 Paul Graham Estate Agents  
 Paul Jackson Auctioneers & Estate Agents  
 Paul Jeffreys Independent Estate Agents  
 Paul Johnson Property Consultants  
 Paul Knight Ltd  
 Paul Meakin Estate Agents Ltd  
 Paul Murphy Estate Agents  
 Paul Murray (Town & Country Property) Ltd  
 Paul Twyneham & Co  
 Paul Vitti Residential  
 Paul Wallace  
 Paul Watts Estate Agents  
 Paul Wright & Co Ltd  
 Payne & Co  
 Payne and Co Limited Liability Partnership  
 Payne Estates  
 Payton Jewell Caines & Hurry  
 PDQ Estates Ltd  
 Peachey Loak  
 Pearson Ferrier  
 Pearson Gore  
 Pearsons Estate Agents  
 Pedersen & Co  
 Pell & Co  
 Pendle Estate Agents Ltd  
 Peninsula Estates  
 Penney & Co  
 Pennine Estate Agents  
 Pennine Lettings & Management Ltd  
 Penny Ashton Property Management Ltd  
 Pennys Estate Agents Ltd  
 Pereds  
 Perhay Country Property Search  
 Perr & Partners  
 Peter Alan Limited  
 Peter Buswell Estate Agents Ltd  
 Peter Consibee  
 Peter Freitag Associates t/a Tag & Co  
 Peter Graff  
 Peter Heron Estate Agents  
 Peter Hughes  
 Peter James Estates  
 Peter Joy Estate Agents  
 Peter Lane & Partners Ltd

Peter Large & Company Ltd  
 Peter Mountain  
 Peter Mulcahy  
 Peter Reglar & Company  
 Peter Rogers Estate Agents  
 Petermang  
 Pettengells Estate Agents  
 Pettifer Property Management  
 Peverel Estates Ltd  
 Philip A Chapman  
 Philip Andrews  
 Philip Bannister & Co  
 Philip Green Lettings  
 Philip Laney & Jolly  
 Philip Ling Estates  
 Philip Lockwood Estate Agents  
 Philip Phillips & Co Ltd  
 Philip Pugh and Partners  
 Phillip Southwell Estates Ltd  
 Phillips & Stubbs Ltd  
 Phillips Residential Ltd  
 Phillips Smith & Dunn  
 Phoenix Estate Agents  
 Pigott & Hall  
 Pikes Estate Agents  
 Pilgrims  
 Pink & Black Property Consultants Ltd  
 Pinkerton Murray  
 Pinks Residential Lettings  
 Pinnacle Properties  
 Piran Property Services  
 P J McIlroy & Son  
 PK Properties (London) Ltd  
 Platinum Estates + Mortgages Ltd  
 Plaza Estates Agency Ltd  
 Plutswell Property Search  
 PM Lettings  
 Pocock & Shaw  
 Pollard Machin  
 Pollard Residential  
 Poonam Estates (Southall)  
 Porters Estate Agents  
 Portfield Garrard & Wright  
 Potter & Co  
 Potter & Ford  
 Powell & Partner  
 Preece & Company Estate Agents  
 Premier Lettings  
 Premier Move  
 Premier Places  
 Premier Property Management  
 Preston Bennett Holdings Ltd  
 Prestons  
 Price Property Rentals Ltd  
 Pricewise Estate Agents Ltd  
 Prichard Real Estate  
 Prickett & Ellis Residential  
 Primary Executive Homes  
 Prime Choice Ltd  
 Prime Lettings & Management  
 Prime Portfolio  
 Primedale Residential Ltd  
 Pritchard & Partners  
 Pritchards Estate Agents Ltd  
 Proffitt & Holt Partnership  
 Promark Ltd  
 Properties Letting Service  
 Propertiesdirect2u Ltd  
 Property Choices  
 Property Concept Ltd  
 Property Deals Direct  
 Property Express  
 Property In.com  
 Property Management Partnership  
 Property Park Management Ltd  
 Property Rentals (Sussex) Ltd  
 Property Secret Ltd  
 Property Services 2000 Ltd  
 Property Street  
 Property Zone Ltd  
 Property Zone Management Ltd  
 Propertygarden.com  
 Propertyspotter.co.uk  
 Prospect Estate Agency Ltd  
 Prosper Estates Ltd  
 Protectagroup Services Ltd  
 Pulver Carr Partnership  
 Purple Willow Estate Agents  
 Putterills of Hertfordshire  
 Putterills of Hertfordshire (Baldock)  
 Putterills of Hertfordshire (Hitchin)  
 Putterills of Hertfordshire (Knebworth)  
 Putterills of Hertfordshire (Royston)  
 Putterills of Hertfordshire (Welwyn Garden City)  
 Putterills of Hertfordshire (Wheathampstead)  
 PW Jones Ltd t/a Bromley's Estate Agents  
 Pygott & Crone  
 Pylmouth Homes Ltd  
 Pymm & Co  
 Pyramid Properties  
 Quantrills Estate Agents  
 Quartz Property and Estates Ltd  
 Quealy & Company  
 Queens Park Partnership  
 Queens Park Real Estate  
 Questiva  
 Quik Lets  
 Quilliam Property Services  
 Quinton Scott Ltd  
 Quirk Deakin Estate Agents  
 Quirks Estate Agents  
 R & B Estates  
 R Benson & Son  
 R House Estate Agency  
 R J Brown & Co  
 R W Johnson & Company  
 R. Breen & Co Ltd  
 R. J. Long and Company  
 Rainbow Reid Estate Agent  
 Rash & Rash  
 Rathods Property Centre  
 Ravens & Company  
 Rawlinson & Webber Ltd  
 Rayners  
 Rayners Estate Agents Ltd  
 Re/Max Partners  
 Re/Max Preferred  
 Re/Max Property Specialists  
 Reades Residential Ltd  
 Reads Davies  
 Real Directions LLP  
 Real Estate  
 Real estate Homes Ltd  
 Real Estates  
 Real Homes (Highland) Ltd  
 Real Life Services Ltd  
 Reaston Brown Rentals Ltd/Reaston  
 Brown International  
 Reb Letting  
 Red Brick Estate Agents  
 Red House Estate Agents Ltd  
 Red Roof Estates  
 Redfems  
 Redfems Ottery St Mary Ltd  
 Redhill Property Services Limited  
 Redmove Ltd  
 Redwoods Estate & Lettings Agents  
 Reed Evans & Co  
 Reeds Rains Estate Agents  
 Rees Richards & Partners  
 Reeve Lettings  
 Regal Estates - Elliott & Goddard  
 Regan Estates  
 Rennick Stark  
 Renown Estate Agents  
 Renshaw Estates  
 Rent A Home Associates  
 Residential Property Services (Yorkshire) Ltd  
 Rex Gooding  
 Ribchester Associates  
 Rice Estates  
 Richard Babington & Partners  
 Richard Birds Estate Agents  
 Richard Bruce  
 Richard Butler Estate Agents (Lydney) Ltd  
 Richard Butler Estate Agents Ltd  
 Richard Copus Estates  
 Richard Dolton  
 Richard Gaby & Co  
 Richard Godsell Estate Agents (Christchurch) Ltd  
 Richard Harding  
 Richard James & Co Ltd  
 Richard Kendall Estate Agents  
 Richard Kendall Estate Agents  
 Richard Lowth & Co  
 Richard Poyntz & Co  
 Richard Saunders & Company  
 Richard State Independent Estate Agents  
 Richard Stubbs  
 Richard Trowbridge Estate & Letting Agent  
 Richards Estate Agents  
 Richardson & Smith  
 Richardsons  
 Rickard Estate Agents and Chartered Surveyors  
 Rickitt Grant  
 Rickman Properties Ltd  
 Ridgeway Estate Agents  
 Ridings Estate Agents  
 Right Moves Estate Agents  
 Right Properties  
 Riley Snelling Management Services Ltd  
 Rive Estate Agents  
 Riverchain Ltd  
 Riverdale Estates  
 Rivershill Ltd  
 Riverstone/Riverstone Estate Agents  
 RML GB Ltd  
 RNR Properties (Reading) Ltd  
 Robbie Howarth Estate Agents  
 Robert Aston & Company Ltd  
 Robert Bradley & Co  
 Robert Ferris Estate Agents  
 Robert Hale Estates  
 Robert Holder Estate Agents  
 Robert Irving Burns  
 Robert Leech & Partners  
 Robert Newton Estates  
 Robert Oulsnam & Company  
 Robert Watts Estate Agents  
 Roberts Homes  
 Roberts Hunt & Co  
 Roberts Newby Partnership  
 Robertson Phillips Ltd  
 Robertson Smith & Kempson  
 Robin King LLP  
 Robinson & Jackson Estate Agency Partnerships  
 Robinson (Bellgrove) & Jackson  
 Robinson Bellegrave & Jackson (Belvedere)  
 Robinson Browning & Jackson  
 Robinson Griffiths and Jackson  
 Robinson Hedges & Jackson  
 Robinson Hornsby  
 Robinson Jackson Estate Agency Partnerships  
 Robinson Michael & Jackson  
 Robinson Moore Ltd  
 Robinson Perkins & Jackson  
 Robinson Powell & Jackson  
 Robinson Sherston  
 Robinsons Estate Agents  
 Roffeys Residential Sales  
 Roger Hemming Estate Agents  
 Roger Marsh & Co  
 Roger McGhee  
 Roger Mein Estate Agents Ltd  
 Roger N Coupe Estate Agents  
 Roger N Harris  
 Roger W Dean & Co Ltd  
 Rogers & Company  
 Rogers & Partners  
 Rogers & Partners (Wolverhampton)  
 Rolfe East (South West London) Ltd  
 Rooke Wood & Miller Ltd  
 Roscoe Haigh Pawlett  
 Roscoe Rogers & Knight  
 Rose & Co  
 Rose Estate Agency  
 Roseberry Newhosue Ltd  
 Rosiman Estates Ltd  
 Ross Estate Agents  
 Rounce & Evans  
 Rouse Estate Agents  
 Rowan Residential Ltd  
 Rowan Webster & Co  
 Roy Barrett Estate Agents  
 Roy Edwards Estate Agency Services  
 Royle Estate Agents  
 Royle Estates (Lancaster) Ltd  
 Royston & Lund Estate Agents  
 Royston Matthews Estates  
 Rubicon Residential Ltd  
 Runnymede Residential Letting Services Ltd  
 Rush Witt & Wilson (Bexhill) Ltd  
 Russell & Butler Ltd  
 Russell & Russell (Sussex) Ltd  
 Russell Cope Lettings & Property Management  
 Russell Ponsford  
 Russell Residential  
 Russell-Collins & Co  
 Ruxton Independent Estate Agents & Valuers LLP  
 Ryan Estate Agents  
 Ryburne & Co  
 Ryder & Dutton  
 Ryedales  
 S H Properties  
 S M Properties  
 S R Brown  
 S&F Associates  
 Sabotech Limited  
 Sadlers Estate & Property Management  
 Specialists Ltd  
 Salter McGuinness  
 Samuel James Ltd  
 Sanders & Co (Amersham) Ltd  
 Sanders Management & Lettings  
 Sanderson Estate Agents  
 Sanderson Young  
 Sandfords  
 Sandra Davidson Estate Agents Ltd  
 Sandye & Harris Ltd  
 Sansome & George (Berkshire) Ltd  
 Sansome & George (Residential Sales) Ltd  
 Saracush Ltd  
 Sarah Mains Residential Sales & Lettings  
 Sargent & Young  
 Savannah Estates (UK) Ltd  
 Sawyers (Overseas) Ltd  
 Sawyers Estate Agents  
 Savons Estate Agents  
 Saxton & Co  
 Saxtons (Rossendale) Ltd  
 SB Property Ltd  
 Scott Baines Ltd  
 Scott City Residential  
 Scott Fraser Ltd  
 Scott Maddison  
 Scottish Highland Property Services  
 Scotts  
 Scott-Symonds Estate Agents  
 Scrivener & Reinger  
 Scrivens & Co  
 Sealeys Letting Agents Ltd  
 Sean Heaney Estate Agents Ltd  
 Seasons Estate Agents  
 Sebastian Roche  
 Select Estates  
 Sellers  
 Selling Houses Ltd  
 Selwyn Hedgley Estate Agents  
 Sergeant Limited  
 Seth's Estate Agents  
 Setter & Lee  
 Setter & Lee (Wroughton)  
 Seymours Estate Agents  
 SH Properties  
 Shadowgrade Developments Ltd  
 Shakespeares Estate Agents  
 Sharman Burgess  
 Sharpes Estate Agents  
 Shaw Rabson & Co  
 Shaws Estate Agents Ltd  
 Shaw's Residential Estate Agents Ltd  
 Shearer & Morris  
 Shenley Estate Agents Ltd  
 Shepherds Estate Agents  
 Sheraton Law Ltd  
 Sheridan Jones Estate Agents  
 Sheridan's  
 Sherriff Mountford  
 Sherston Monk Ltd  
 Sherwood Properties  
 Shiebert & Co  
 Shinerocks  
 Shipmans Independent Property Services  
 Shires Estate Agents Ltd  
 Shortland Horne (Nuneaton) Ltd  
 Shortland Horne Residential Ltd  
 Sibley Pares Ltd  
 Silburys Estate Agents  
 Silver Service Estate Agents  
 Simon Bance & Company  
 Simon Clarke  
 Simon Clarke Residential  
 Simon Williams Estate Agents  
 Simply Homes (South East) Ltd  
 Simply Lets Ltd  
 Simpson Bacon & Company Ltd  
 Simpsons Estate Agents  
 Sims-Williams  
 Sinclairs  
 Singer & Singer  
 Sinnott Green Estate Agents  
 Sinton Andrews  
 Sleigh & Son  
 Smart Choice Property Services  
 Smart Homes  
 Smart Let (Derbyshire) Ltd/Smart Mortgage Ltd  
 Smiles All Round Estate Agents  
 Smith & Wyppler Estate Agents  
 Smith and Partners  
 Smith Lachter Property Services  
 Smiths Estate Agents  
 Smyth Properties Countrywide  
 Snape Estate Agents (Bramhall) Ltd  
 Solent Estates  
 Solo Property Services  
 Sothview Property Service Ltd  
 South West Estates  
 Southall Estate Agents Ltd  
 Sowerbys  
 Space for Living Ltd  
 Space Residential  
 Sparks Ellison  
 Specialised Investment Property Services Ltd  
 Spencer James Residential Ltd  
 Spencer Kennedy Estate Agents  
 Spencer Thomas Estate Agents  
 Spencers of Burley Ltd  
 Spencers Property Services  
 Spicerhaart Group Ltd  
 Spoull Ltd  
 Spread Agency  
 Squares Estate Agents Ltd

St James Estate Agents Ltd  
 St. Marychurch Rent Agency  
 Stafford Johnson Estate Agents  
 Stag Property Management Ltd  
 Stamford  
 Stanbra Powell  
 Stanley Best Estate Agents  
 Start & Co  
 Statons Estate Agents  
 Stella Lange  
 Stephen & Carter (Eastbourne)  
 Stephen & Co (WSM) Ltd  
 Stephen Allenyne & Co  
 Stephen Brown Estate Agents  
 Stephen Glasgow Estate Agents  
 Stephen J Woodward Ltd  
 Stephen Maggs Estate Agents  
 Stephen McIntyre & Co Ltd  
 Stephen Oakley & Company  
 Stephen Uren & Co  
 Stephenson Browne Estate Agents  
 Stepping Stones Estate Agents  
 Steps Estate Agents  
 Sterling Estate Agents  
 Sterling Estates  
 Sterling Properties (Emlyn Financial Services Ltd)  
 Steve Stanton Property Lettings  
 Steven Woodley & Associates  
 Stevenette & Company  
 Stevens & Co  
 Stevens Estate Agents  
 Stevens' Estate Agents  
 Steventon Land & Estate Agents  
 Stewart Lilly Associates Ltd  
 Stewart Saunders  
 Steyn Lettings  
 Stokes Chartered Surveyors & Estate Agents  
 Stonebridge & Company  
 Stonegate Estates Ltd  
 Stonehouse Estate Agents Ltd  
 Stones Properties  
 Stonewell Estates  
 Straker Goodman Ingram Ltd  
 Stratford & Stratford  
 Stringfellow  
 Stuart and Partners  
 Stuart Cullum  
 Sue Payne Property Management  
 Suffolk.co.uk  
 Sullivan Thomas & Company Ltd  
 Sun Property Services  
 Sunderlands  
 Sunshine Rentals  
 Susan Porter  
 Sw19 Estate Agents  
 Swan Estate Agents  
 Swift Estate Agents  
 Swift Move Property Management Ltd  
 Sworders  
 Sworders Estate Agents  
 Symon Smith  
 Symonds Estate Agents  
 T Wilkinson & Son  
 Tabern Home To Home Ltd  
 Talbots Estate Agents  
 Tamlyn & Son  
 Tarrant & Son  
 Tattlers Estate Agents  
 Taygar Ltd  
 Taylforth Residential  
 Taylor and Tester Edenbridge  
 Taylor Cole Estate Agents  
 Taylor Engley  
 Taylor Griffin  
 Taylor Phillips (Estates) Ltd  
 Taylor Riley  
 Taylor Rose Ltd  
 Taylor Tofts Partnership Ltd  
 Taylors Estate Agents  
 Team Location  
 Teasdale Stevens  
 Teignbridge Estates Property & Marketing  
 Templemans  
 Temples Property Management (BSE) Ltd  
 Templeton Robinson  
 Tender Property  
 Terry & Co  
 Tersons  
 Thames View Estate Agents  
 Thatch & Company Ltd  
 The Adam Stevens Partnership Ltd  
 The Apartment Company  
 The Art of Living (Hamble) Ltd  
 The Bain Property Agency  
 The Bath Property Shop Ltd  
 The Brampton Partnership  
 The Castle Mile Group Ltd  
 The Chancellors Group of Estate Agents  
 The Corum Partnership  
 The Country Property Agents  
 The Dwelling Place  
 The Eric Cairns Partnership  
 The Estate Agency  
 The Flat Specialist Ltd  
 The Flatman Partnership  
 The Fullan Partnership  
 The Gilbert Partnership  
 The Home Office Estate Agency  
 The Home Partnership Ltd  
 The House Shop  
 The Ian Jones Partnership  
 The JNP Partnership  
 The Latus Lettings Agency  
 The Lettings Centre Limited  
 The Little Letting Company Limited  
 The Lords Partnership Ltd  
 The Martin Barry Partnership  
 The Martin Smith Partnership  
 The Mather Partnership  
 The Mayfair Estate Agency Ltd  
 The Mobile Agents  
 The Murray Agency  
 The New Homes Company  
 The Pallant Partnership  
 The PMSFB Corporation Ltd  
 The Property Bureau.Com Ltd  
 The Property Management & Lettings Co  
 (New Forest) Ltd  
 The Property Outlet Ltd  
 The Property Shop  
 The Reid Partnership  
 The Right Move (Estate Agents) Ltd  
 The Smallholding Centre  
 The Stop  
 The Swinscoe Partnership Ltd  
 The Townends Group Ltd  
 The Venmore Thomas & Jones (Prescot) Ltd  
 The Wilkinson Partnership  
 The Wright Estate Agency  
 Theydon Property Services Ltd  
 Thirlwells Estate Agents & Valuers  
 Thirsk Farmers Auction Mart Co Ltd  
 Thomas & Company Estate Agents Ltd  
 Thomas & Rawson Estate & Letting Agents  
 Thomas C Adams  
 Thomas Merrifield  
 Thomas Morris Estate Agents  
 Thomas Orr Ltd  
 Thomas Tate Ltd  
 Thomas William Gaze & Son  
 Thompson & Partners  
 Thompson Residential Ltd  
 Thompson Vales Estate Agents  
 Thompson Wilson  
 Thompsons Estate Offices  
 Thomson & Moutlon Ltd  
 Thomson Currie  
 Thomson Properties  
 Thornley Groves Ltd  
 Thornton Residential  
 Thresher Owen  
 Tiffen & Co Ltd  
 Tim Dickinson Property Services  
 (Lettings & Sales)  
 Timbrell & Rees Associates  
 Timothy A Brown  
 Tingleys Estate Agents  
 TK International  
 Tm Insurance Consultants  
 Tobin Jones Property  
 Todd & Hartridge  
 Tom Clarke & Co  
 Tom Giles & Co  
 Tonsley Property Management Company  
 Tony Newman Estate Agents  
 Tony Paul Estate Agents  
 Top Lettings Ltd  
 Tops Property Services Ltd  
 Totally Group  
 Town & Country  
 Town & Country Estate Agency  
 Town & Country Estate Agency (Benfleet)  
 Town & Country Estate Agents  
 Town & Country Estates  
 Town & Country Lettings Ltd  
 Town & Country Overseas  
 Town & Country Property Ltd  
 Town & Country Property Services  
 Town & Country Property Services (Worcester) Ltd  
 Town Coast & Country Estates Limited  
 Trading Places (GB) Ltd  
 Tredinnick & Bower  
 Treleaven Estates  
 Tremayne and Belcher  
 Trenchard Aridge Ltd  
 Trend & Thomas  
 Trevor Kent/Trevor Kent.com  
 Troycounty Estate Agents  
 True Associates Ltd  
 Tudor  
 Tudor Park Estates (Sales) Ltd  
 Tufnell  
 Tufnell & Partners  
 Turner Evans Stevens Ltd  
 Turner Gardner Residential Limited  
 Turner-Carr Property Centre  
 Turnkey Management Independent  
 Property Services  
 Tydemans of Lichfield  
 Tylden Lofts and Calvert  
 Tylers Estate Agents  
 UK & Euro Group  
 UK Direct Property Services  
 UK Property Network  
 Underhill (Exeter) Ltd  
 U-Seek Property Services  
 Ushers Estate Agents  
 V G Estate Agent  
 Valerie Loveland Estate Agents  
 Valley Estates Lettings & Property Management  
 Vanet Estates Ltd  
 Vanstones (Wimbledon) Ltd  
 Vantage Properties & Management Ltd  
 Venditum Ltd  
 Venmore Thomas & Jones  
 Venmore Thomas & Jones (Prescot) Limited  
 Vickers & Co  
 Vickery & Company Limited  
 Victor Stone  
 Vikings Estate Agents  
 Village Estates  
 Village Estates  
 Vineyard Properties (Hounslow) Ltd  
 Vision Estates (Rugeley) Ltd  
 Vivien Horder Estate Agents  
 Vizors Estate Agents  
 W A Ellis  
 W P J Millers  
 Wainwright & Edwards Estate Agents  
 Waite & Co Property Management Services  
 Wakefield Giles  
 Wakelins  
 Waldens Estate Agents Ltd  
 Waldrons  
 Walker Croft Limited  
 Walker Smale  
 Walkers Estate Agents  
 Walmsley Estate Agency  
 Walter & Mair Estate Agents  
 Walter Ingham & Co  
 Walters  
 Walton & Hipkiss  
 Walton Property  
 Walton Residential  
 Walton Robinson Ltd  
 Ward & Chowen  
 Ware & Co  
 Warmingham & Co  
 Warners  
 Warners Letting Agency Ltd  
 Warriners Estate Agents  
 Warwick Baker  
 Warwick Estate Agents  
 Wassells Estate Agents  
 Waterfall Durrant & Barclay  
 Waterfall Durrant & Barclay (Woking)  
 Waterfields Estate Agents  
 Waterfords  
 Waters and Co  
 Waterside Properties UK Ltd  
 Watersons Independent Estate Agents Ltd  
 Watersons Lettings & Management Ltd  
 Watsons Residential  
 Watts & Sons  
 Waycotts  
 Wayne & Silver  
 Weald Property Management Ltd  
 Weale & Hitcher  
 Webbers Property Services Ltd  
 Webbs Estate Agents  
 Weldon & King Estate Agents  
 Wellstead & Wellstead  
 Welvan Property Services Ltd  
 Wenlock & Taylor Ltd  
 West Cornwall Home Office  
 West End Estate Agents  
 Westbrookes  
 Westdale Property Letting Agency  
 Weston Hare Property Management  
 Westrope & Lowe Ltd  
 Westways Estate Agents  
 Westwick Properties (Holding) Ltd  
 Westwood Property Services  
 Wetherell  
 Wey Valley Properties  
 Wheelers Estate Agents Ltd  
 Wherry Estate Agents Ltd  
 Whichelow Estate Agents  
 Whitakers Estate Agents  
 White & Eddy  
 White & Sons  
 White Horse Estate Agents  
 White kite Ltd & Nicholas J Humphreys  
 Whiteheads Lettings Ltd  
 Whitehouse Estate Agents Ltd  
 Whitehouse Residential  
 WhiteKnights Estate Agents  
 Whites Estate Agents Ltd  
 Whites Independent Lettings Limited  
 Whitestones Estate Agents Ltd  
 Whitfield Nash Estate Agents  
 Whitlock & Heaps  
 Whitlocks  
 Whitney's Estate Agents Ltd  
 Whittington & Co  
 Whittley Parish Estate Agents Ltd  
 Whitton & Laing  
 Whytes town & Country Estate Agents  
 Wicks & Pierce  
 Wicksons  
 Wigwam  
 Wild & Griffiths  
 Wilce Homes Ltd  
 Wilkes-Green & Hill Ltd  
 Wilkie May & Tuckwood  
 Wilkin & Company  
 Wilkins Vardy Residential  
 Wilkinson Byrne Estate Agents  
 Wilkinson Estates  
 Wilkinson Grant & Co Ltd  
 Wilkinsons  
 William A Gregory  
 William Davis & Sons  
 William Hanwell Ltd  
 William James Property Management Ltd  
 William Nilhams & Co  
 William Parkman & Daughters  
 William Plant  
 Williams & Donovan  
 Williams & Goodwin The Property People Ltd  
 Williams Estate Agents Ltd  
 Williams Estates  
 Williams Estates (Northwich)  
 Williams Lewis & Co  
 Willow Properties Limited  
 Willsons  
 Wilson Hawkins PLC  
 Wilson Quinn Ltd  
 Wilson Thomas Limited  
 Windsor Wright & Co  
 Winkworth Franchising Ltd  
 Wise Lettings & Maintenance Ltd  
 Wisemove Property & Financial Services Ltd  
 Wood & Pilcher  
 Woodbridge Mortgage & Lettings Centre  
 Woodcock & Sons  
 Woodford and Company  
 Woodhall Properties  
 Woodlands Estate Agents  
 Woodman & Partners  
 Woodrow Morris  
 Woods Estate Agents  
 Woods Estate Agents and Auctioneers  
 Woods Land & Estate Agents  
 Woolens Ltd  
 Woolley & Wallis  
 Woolliams Property Services  
 Worthingtons Estate Agents  
 Wright & Co  
 Wright & Wright (Nuneaton)  
 Wrights Property Managers  
 www.central-properties.co.uk ltd  
 www.Helpubuy.co.uk  
 Wyatt Hughes  
 Wychwoods Estate Agents Ltd  
 Wynyard-Wright & Ellis  
 Yellow Estate Agency Limited  
 Yeoman & Owen Ltd  
 Youdoo  
 Young & Gilling Residential Ltd  
 Young & Manser  
 Your Move  
 Your Move Franchising  
 Your Property Ladder.com  
 Your Property Solutions  
 Yule Browne  
 Zaza Johnson & Bath



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