

For Sale by Timed Online Auction
Part of a portfolio of properties located in Ipswich,
the county town of Suffolk.



Contact Us



Clarke and Simpson
Well Close Square
Framlingham
Suffolk IP13 9DU
T: 01728 724200
F: 01728 724667

Timed Online Auction - 1st June 2021

And The London Office
40 St James' Place
London SW1A 1NS

email@clarkeandsimpson.co.uk
www.clarkeandsimpson.co.uk

INTRODUCING CLARKE & SIMPSON ONLINE AUCTIONS

Clarke & Simpson Online Auction is an innovative and pioneering platform for buying and selling property. It provides all the benefits synonymous with traditional auctions, including: speed and certainty of sale, transparency and zero risk of gazumping, but with the added advantage of being able to bid pressure-free from the comfort of your own home or office via desktop, tablet or mobile phone.

A STRAIGHTFORWARD PROCESS FROM START TO FINISH

In order to bid at Clarke & Simpsons Online Auction you will first need to create an account by providing your contact details. You will be required to verify your email address, by clicking an activation link that we'll send to you via email. Once you've created an account you can 'watch' lots that you're interested in (you'll be kept up-to-date throughout the auction cycle), as well as gain access to the legal packs. In order to place a bid on a lot you will need to complete the bidder registration steps, as detailed below.

Please note, the first time you register to bid you will also be asked to verify your mobile number. This is required so we can easily keep in touch in the event of you purchasing a lot.

ENSURE YOU READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS

You will be asked to read and accept our Online Auction Terms and Conditions. Additionally, there may be specific documentation relating to the sale of the property you're registering to bid on that will need to be read and accepted before you are able to bid. Once accepted, you will receive a copy of the document(s) via email for your own records.

COMPLETE AN ONLINE ANTI-MONEY LAUNDERING CHECK

Clarke & Simpson are required by law to carry out anti-money laundering check on all persons wishing to bid. You will be asked to provide information to verify your identity, including your date of birth, addresses for the last 3 years and at least one of passport, driving licence or national insurance number.

This check leaves a 'soft footprint' on your credit report (but should not affect your credit rating).

REGISTER YOUR CREDIT OR DEBIT CARD FOR THE BIDDER SECURITY DEPOSIT

In order to bid online you will be required to register a credit or debit card for the Bidder Security Deposit. The Bidder Security Deposit is a non-refundable £3,000 payable on a winning bid, part of which will be deducted from the 10% deposit due (and part for the Buyers Administration Charge of £900 inclusive of VAT on purchases of £20,000 and above and £420 inclusive of VAT for purchases below £20,000). We use Stripe who provide a secure, online card registration facility, and they will attempt to place a 'hold on funds' on your account for the Bidder Security Deposit (often known as a 'payment shadow' as no money is taken at this stage). The bidder security amount will be clearly displayed when registering your card.

On the fall of the electronic gavel, the winning bidder's card will be automatically debited for the Bidder Security Deposit, whilst all the unsuccessful bidder's cards will have their shadow payments released (this can take several days depending on the card provider). For more information about this process please read the detailed explanation at the end of this document.

RECOMMENDED DUE DILIGENCE BEFORE BIDDING

In general terms, you are strongly advised to view the property and take professional advice as to its condition and suitability. You should also ensure that you thoroughly read and understand the legal pack and any other associated documentation available online, and take proper legal advice accordingly. Finally, understand the contract you are entering into and the financial commitment that you will be liable for should you be the successful purchaser.

UNDERSTAND THE GUIDE PRICE AND RESERVE PRICE

What is a Guide Price?

A Guide Price is an indication as to where the Reserve is currently set. It is not necessarily what the auctioneer expects to sell the lot for, and should not be taken as a valuation or estimate of sale price. The reserve will not exceed the Guide Price by more than 10% if it is a single figure Guide price, and if a Guide Price range is quoted, the Reserve will fall within that range.

What is a Reserve Price?

The Reserve is the minimum figure that the Auctioneer is currently authorised by the vendor to sell the property for. Please note that Reserve is liable to change throughout the course of marketing. The Auctioneer reserves the right to lower the Reserve during the auction to a level that matches the existing highest bid. In the event that there were no further bids, the bidder who placed that 'highest bid' will be declared the purchaser at the end of the auction process.

STRESS-FREE BIDDING FROM THE COMFORT OF YOUR OWN HOME

When the auction opens, you will be able to place bids in line with the pre-determined bid increment levels, using the bid increase (+) and decrease (-) buttons provided. Having set your preferred bid amount and clicking the 'Place Bid' button, you will be asked to confirm your bid at which point it will be placed.

Every time you submit a bid you will be clearly shown whether your bid was successful, and a full list of all bids is displayed on-screen at all times.

Maximum (Proxy) Bids

You are not restricted to placing a bid at the minimum bid amount, but can instead increase your bid and place a maximum (proxy) bid in the system. By setting a maximum bid, the system will automatically bid on your behalf to maintain your position as the highest bidder, up to your maximum bid amount. If you are outbid, you will be notified via email so you can opt to increase your bid if you so choose.

How proxy bids work with the reserve price

Virtually every lot is sold subject to a reserve price (the minimum price that the auctioneer is authorised to sell for on the day). When you submit a maximum bid, the actual bid placed by the system will depend on where the reserve price is in relation to your maximum bid, as defined below.

If your maximum bid is below the reserve price

The system will place an immediate bid at your maximum bid amount.

If your maximum bid is at or above the reserve price

The system will automatically increase your bid to be at the reserve, and will only bid again on your behalf if you are subsequently outbid by another bidder (up to your maximum bid amount).

If another bidder has already placed the same maximum bid or higher, they will be the highest bidder and the system will notify you via email so you can place another bid.

NB: Your maximum bid is kept completely confidential – its presence or amount are not disclosed to the auctioneer, vendor or any other bidder.

Bidding example:

1. The current bid on a lot is £90,000. The reserve price has been set at £100,000 (not disclosed).
2. Tom wants to bid. The minimum bid amount is £91,000 but Tom decides to place a maximum bid of £97,000. This is below the reserve price, so the system places a bid for Tom at his maximum bid amount and he becomes the highest bidder at £97,000.
3. Jane logs on to bid. The minimum bid amount is £98,000 but Jane places a maximum bid of £105,000. The system automatically increases Jane's bid to meet the reserve and she is now the highest bidder at £100,000. However, Jane still has a proxy bid of £105,000 "in the system" which will automatically bid on her behalf if anyone else places a bid.
4. Tom is notified that he has been outbid. If no more bids are placed Jane would win the lot for £100,000.
5. Tom places a bid of £101,000, and Jane's proxy bid instantaneously outbids him at £102,000 as this is the lowest bid required to make her the highest bidder.
6. Tom then places a maximum bid of £105,000. The current bid jumps to £105,000 with Jane as the highest bidder as she placed a proxy bid at that amount before Tom did.
7. Tom then places a bid at £106,000 and wins the lot as there are no other bids and it is above reserve.

THE BIDDING EXTENSION WINDOW ELIMINATES 'BID SNIPING'

Unlike eBay, bid sniping is impossible on our online auction platform. All auctions will close as per their advertised 'Auction End Date', however if a bid is placed within the final 60 seconds of the auction's scheduled end time the auction will be extended by an additional 60 seconds – known as the 'bidding extension window'.

If a bid is placed in the bidding extension window, the countdown clock will immediately reset to 60 seconds again, and the auction will only finish when an entire 60 second bidding extension window passes without any further bids being placed, i.e. 60 seconds of 'bidding silence'. This ensures every bidder has a fair and equal opportunity to place another bid.

Do not leave your bid to the last few seconds. It gives you no advantage, you risk your bid not being received by the server in time and you could lose the lot to another bidder.

Bidding is based on the server time and not your device which could be up to 2 seconds behind the server.

LEGAL POSITION WHEN YOU'VE WON THE AUCTION

We offer property for sale by immediate, unconditional contract. This means that the fall of the electronic gavel constitutes an exchange of contracts between the buyer and seller. Both parties are legally bound to complete the transaction – usually within 20 working days following the close of the auction but this will be confirmed within the legal documentation. Do not bid unless you can meet this criteria.

WE'LL GUIDE YOU THROUGH TO COMPLETION

If you are the successful purchaser, we'll be in touch following the online auction to discuss the next steps. In summary, the system will take the Bidder Security Deposit from your registered credit or debit card (all underbidders will have their hold on funds released); the contract will then be signed on your behalf with copies being sent to both your solicitor and the seller's solicitor. The Bidder Security Deposit of £3000 goes towards the Buyers Administration Charge and the deposit. The Auctioneers will provide the successful purchaser with our client account details so the remaining 10% deposit can be paid, ideally same day, but no later than two business days from the end of the auction. The remaining purchase funds are to be paid upon completion via the solicitors.

HOW THE PAYMENT REGISTRATION WORKS

In order to bid online you are required to submit details of a credit or debit card. When you register your card, we will be placing a hold on funds on your credit card (or bank account if you use a debit card), to the value of the Bidder Security Deposit. This means that the amount we're holding will affect the available amount you have to spend on your card, as the amount will be ring-fenced and you will not be able to spend it until the hold has been released.

If you are the winning bidder then the amount will be taken in full from your registered credit card or bank account **immediately following the close of the auction**. If you are not a winning bidder then the hold on funds will be released from your card, but be aware that it can take anything from a few hours up to several days for the hold to be released (dependent on the card issuer). If in doubt, contact your card issuer. Please be aware that you will not have access to the funds until the hold has been released.

Two example payment registrations are shown below:

PAYMENTS

Scenario 1:

Tom has a credit card with an overall limit of £6,000, and a current available balance of £5,000

- Tom registers to bid on an online auction lot which has a bidder security deposit of £3,000 applicable
- Tom registers his credit card – a hold on funds is placed on the card to the value of £3,000
- The available balance to spend on the card is now £2,000
- Tom goes out shopping and buys a new laptop for £1,500
- The available balance on Tom's card is now only £500
- Tom bids on the online auction but is unsuccessful and doesn't win. The auction closes and the system automatically instructs Stripe to release the hold on funds from Tom's card

The available balance on Tom's card will revert to £5,000 once the 'release' has taken place

Scenario 2:

Jane has a debit card for a bank account with a current balance of £3,250

- Jane registers to bid on an online auction lot which has a bidder security deposit of £3,000 applicable
- Jane registers her debit card – a hold on funds is placed on Jane's bank account, to the value of £3,000
- The available balance in Jane's bank account is now only £250
- Jane goes shopping and buys a new mobile phone for £300, pushing her £50 into an overdraft
- Jane bids on the online auction and wins the auction. The auction closes and £3,000 is immediately taken from her bank account

Jane remains £50 overdrawn

For more information contact: Stuart Clarke at Clarke & Simpson on 01728 724200

Ipswich Property Portfolio Sale

Method of Sale

The properties are being offered for sale by unconditional Timed Online Auction on 1st June 2021 and on the assumption that each property reaches the reserve price, exchange of contracts will take place upon the fall of the electronic gavel with completion occurring on a set date that will be set out in the Special Conditions of Sale. For details of how to bid, please read the Online Auction Buying Guide.

The vendor's solicitor is preparing Auction Legal Packs. These will be available to view online and interested parties should Register online to receive updates. If you are viewing a hard set of these particulars or via Rightmove or alike, please visit the Online Property Auctions section of Clarke and Simpson's website to Watch/Register/Bid.

Seller's Solicitors

The vendor's solicitors are Ashtons Legal, Chequers House, 77 - 81 Newmarket Road, Cambridge, CB5 8EU; Tel: 01223 431102; clare.best@ashtonslegal.co.uk. We recommend that interested parties instruct their solicitor to make any additional enquiries prior to the auction.

Tenancies

All the properties are let subject to Assured Shorthold Tenancies with further detail listed on each lot. The properties have been let and are managed by Thompsons Estate Agents, 12 Upper Brook Street, Ipswich IP4 1EF; Tel: 01473 251907. It is understood that Thompsons are happy, should a buyer wish, to continue to manage the lettings for the new owner and hold the Tenancy Deposit Scheme (TDS) funds.

Location

All the properties are located within Suffolk's county town of Ipswich. The town is located adjacent to the River Orwell and central amenities include pubs, restaurants, national shops and offices, together with a railway station from where regular mainline rail services run to London's Liverpool Street Station taking just over the hour. The town is bypassed by the A12 and A14 dual carriageways which are linked to London's M25, Stansted Airport, as well as Cambridge and the Midlands. Recreationally, there are numerous golf courses on the edge of the town whilst the east coast Orwell and Deben estuaries offer a wide range of water sport opportunities.

Viewings

Viewings will be by virtual, detailed video tour only so as not to unnecessarily disturb the tenants. If a prospective buyers mortgage valuer or building surveyor needs to inspect the premises, please ask them to contact Clarke and Simpson.

Local Authority

Ipswich Borough Council, Grafton House, 15 - 17 Russell Road, Ipswich, Suffolk IP1 2DE; Tel: 01473 432000.

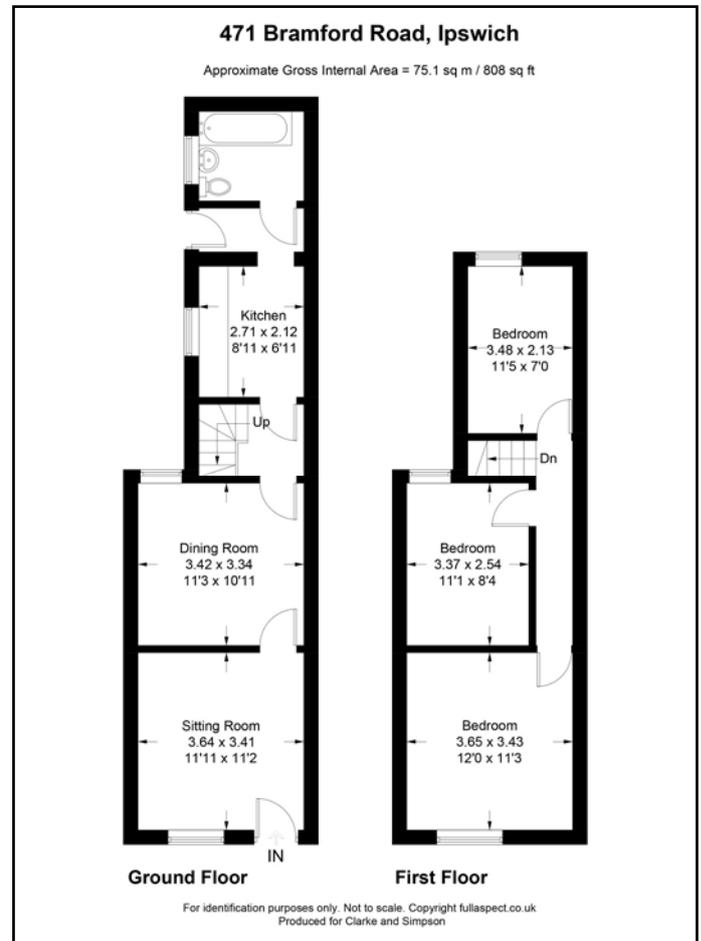
Energy Performance Certificates

Copies of the EPCs are available on request.

LOT 1

471 Bramford Road, Ipswich IP1 5AU

Guide Price £130,000 Freehold



General: A mid terraced house of predominantly brick construction under a tiled roof. Benefitting from UPVC double glazing and a gas fired central heating system. Internally, with sitting room, dining room, kitchen and bathroom. Three first floor bedrooms. Externally, front courtyard and rear garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 11th March 2015. With a current rent of £570 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: E

Council Tax Band: A; £1,341.06 payable per annum 2021/2022



LOT 2

473 Bramford Road, Ipswich IP1 5AU

Guide Price £130,000 Freehold



General: A mid-terraced house of predominantly brick construction under a tiled roof with part rendered elevations to the rear. Benefitting from UPVC glazing throughout some of the property and gas fired central heating. Internally comprising sitting room, dining room, kitchen and bathroom. Three first floor bedrooms. Courtyard to the front with garden to the rear.

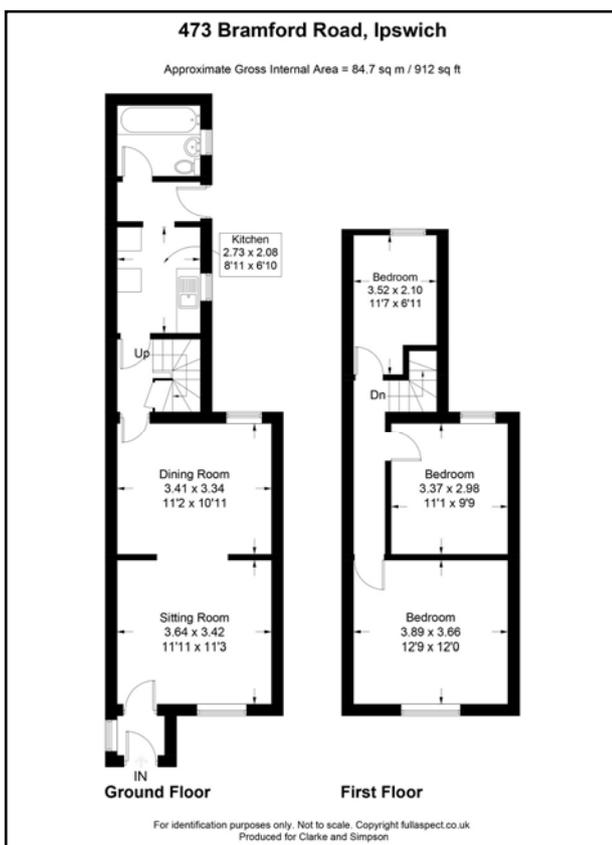
Tenancy: Let on an Assured Shorthold Tenancy commencing 17th June 2016. With a current rent of £610 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

Agents note: It is understood that the neighbouring properties have a pedestrian right of way through the rear garden to access their dwellings.



LOT 3

15 Clifford Road, Ipswich IP4 1PJ

Guide Price £110,000 Freehold



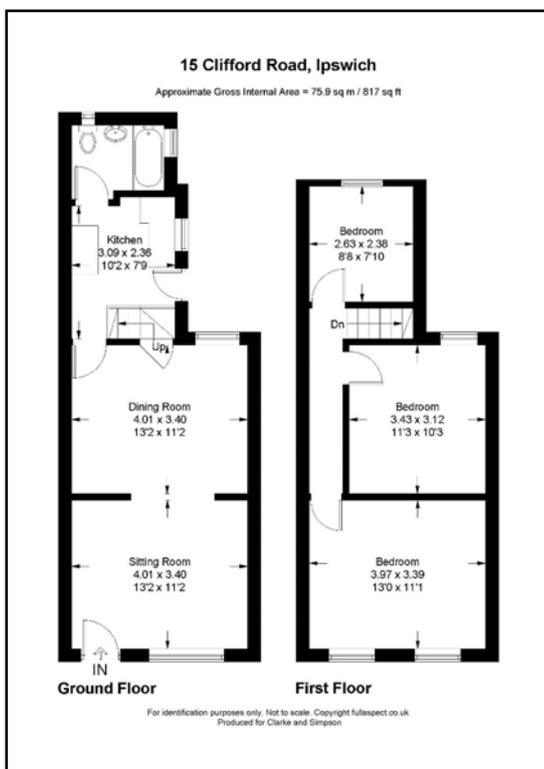
General: A mid-terraced house of predominantly brick construction under a tiled roof. Benefitting from UPVC double glazing and a gas fired central heating system. Internally comprising sitting room, dining room, kitchen and downstairs bathroom. Three first floor bedrooms. Externally, a front courtyard and rear garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 3rd November 2020. With a current rent of £660 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

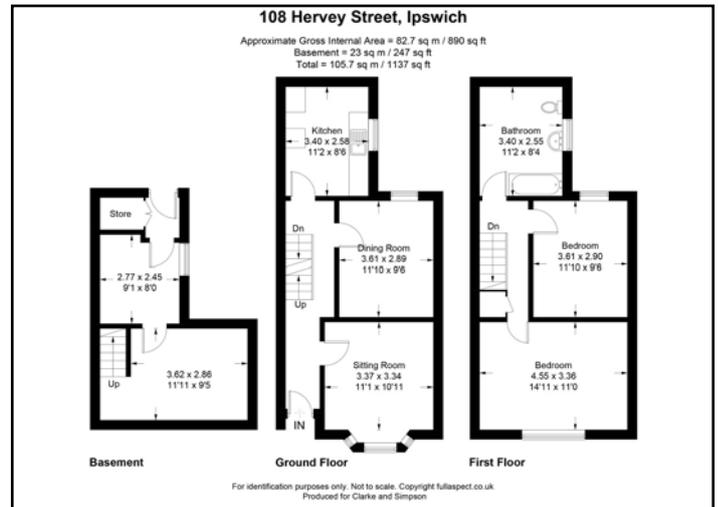
Council Tax Band: A; £1,341.06 payable per annum 2021/2022



LOT 4

108 Hervey Street, Ipswich IP4 2EU

Guide Price £165,000 Freehold



General: An end of terrace three storey house of predominantly brick construction under a tiled roof. Benefitting from gas fired central heating and UPVC glazing throughout the majority of the property. Internally comprising sitting room, dining room and kitchen. Basement with two rooms and store. First floor with two double bedrooms and bathroom. Externally, a courtyard to the front and rear garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 10th December 2020. With a current rent of £720 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

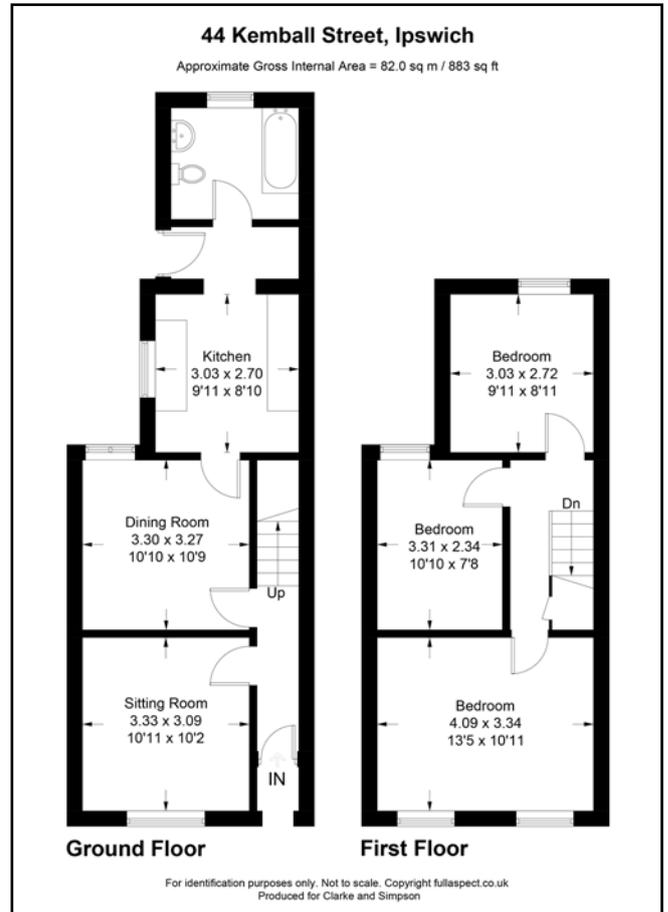
Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

LOT 5

44 Kemball Street, Ipswich IP4 5EE

Guide Price £165,000 Freehold



General: An end of terrace predominantly red brick house under a tiled roof benefitting from UPVC double glazed windows throughout. Offering sitting room, dining room, kitchen and downstairs bathroom. Three first floor bedrooms. Front and rear gardens.

Tenancy: Let on an Assured Shorthold Tenancy commencing 9th October 2020 with a current rent of £700 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022



LOT 6

363 Landseer Road, Ipswich IP3 9LS

Guide Price £175,000 Freehold



General: A semi-detached house of predominantly brick construction under a tiled roof benefitting from UPVC double glazing and gas fired central heating system. Offering sitting room, dining room and kitchen. Three first floor bedrooms and bathroom. Off road parking to the front of the property and rear garden.

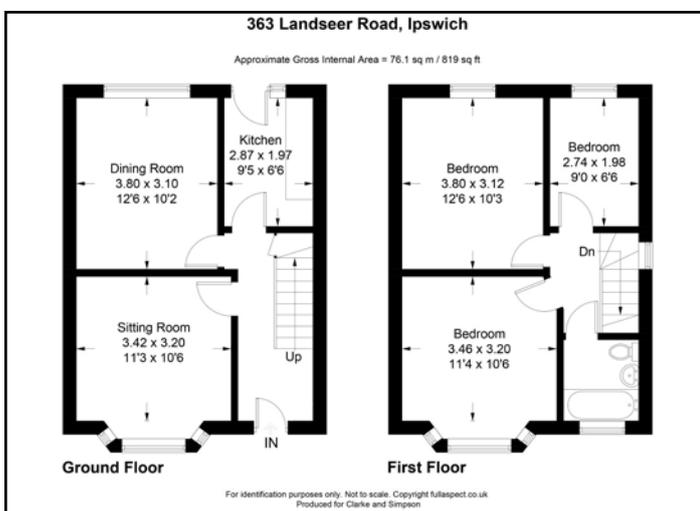
Tenancy: Let on an Assured Shorthold Tenancy commencing 14th March 2013 with a current rent of £660 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

Agents notes: It is understood that the sheds are owned by the tenant. It appears that the neighbouring property, no 365 occupies the land to the side of no 363 (with 363 still crossing this area) Please refer to the agents for a more detailed plan that shows this.



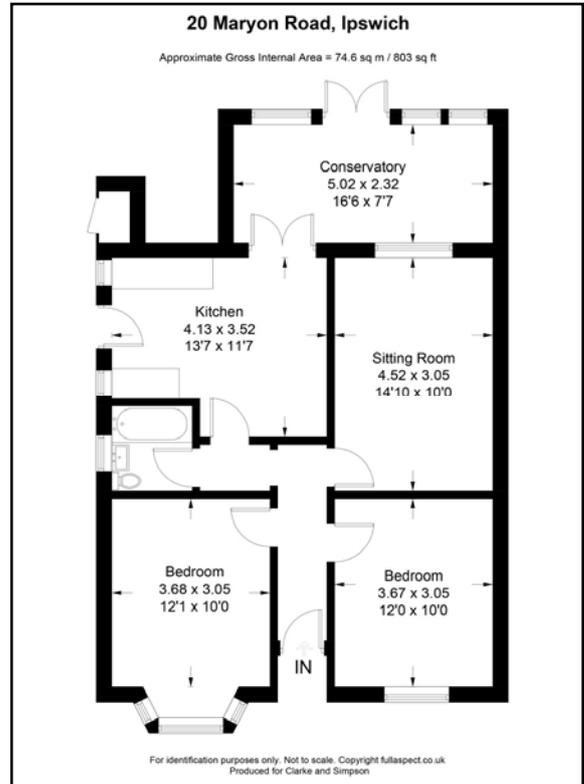
Indicative Land Registry plan - see agents note



LOT 7

20 Maryon Road, Ipswich IP3 9NG

Guide Price £165,000 Freehold



General: A semi-detached bungalow of predominantly red brick construction under a tiled roof. Benefitting from UPVC double glazing and a gas fired central heating system. Internally comprising kitchen, sitting room, conservatory, two bedrooms and bathroom. Externally, a front garden with off road parking and rear garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 17th June 2020. With a current rent of £720 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

Agents note: Some of the kitchen units are owned and were fitted by the tenant. All the curtain rails and curtains belong to the tenant, as well as the summerhouse.



LOT 8

79 Wallace Road, Ipswich IP1 5DA

Guide Price £135,000 Freehold



General: A semi-detached house of brick construction under a tiled roof. Benefitting from UPVC double glazing and a gas fired central heating system. Internally comprising sitting room, dining room and kitchen. Three first floor bedrooms and bathroom. Externally, a front and rear garden.

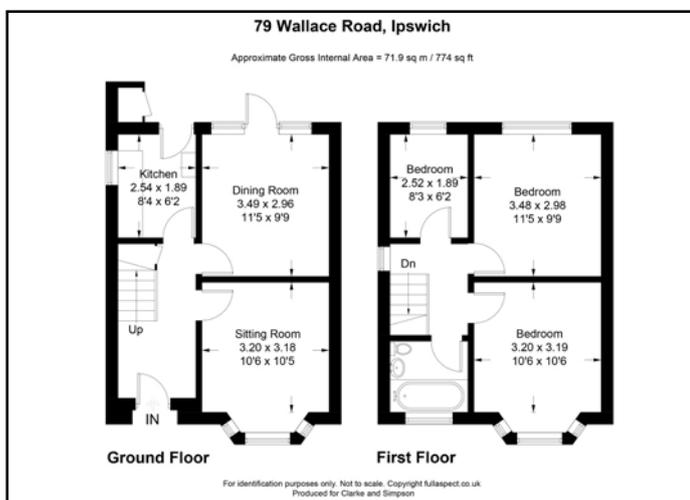
Tenancy: Let on an Assured Shorthold Tenancy commencing 17th May 2019. With a current rent of £620 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

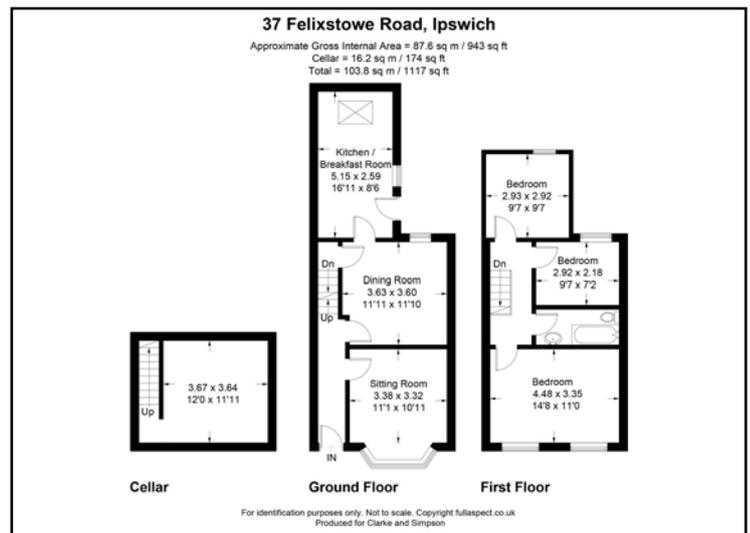
Agents note: Subject to any necessary approvals, the front garden has space to be altered to allow for off-road parking.



LOT 9

37 Felixstowe Road, Ipswich IP3 8DX

Guide Price £170,000 Freehold



General: A semi-detached house of predominantly brick construction under a tiled roof. Benefiting from UPVC double glazing and a gas fired central heating system. Internally comprising sitting room, dining room, kitchen/breakfast room and cellar. On the first floor are three bedrooms and a bathroom. Externally, there is a front courtyard and to the rear, a garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 19th August 2016. With a current rent of £700 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

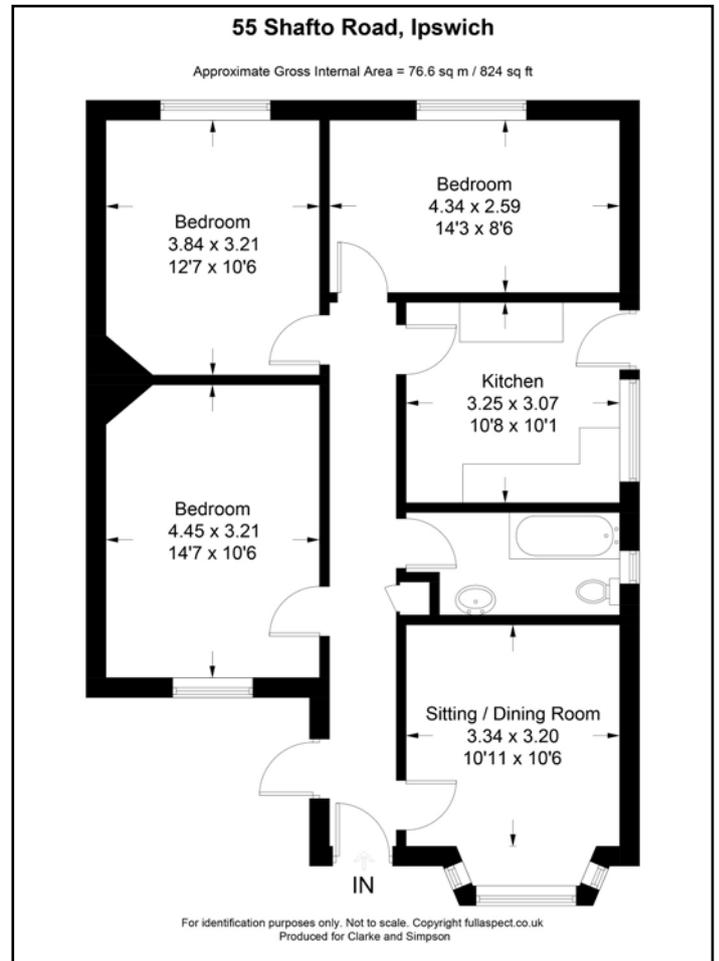
Council Tax Band: B; £1,564.57 payable per annum 2021/2022

Agents note: The garden shed and pergola are owned by the tenant, as are the outside lights.

LOT 10

55 Shafto Road, Ipswich IP1 5HA

Guide Price £175,500 Freehold



General: A semi-detached bungalow of brick construction under a tiled roof. Benefiting from UPVC double glazed windows throughout and a gas fired central heating system. Internally there is a kitchen, sitting/dining room, bathroom and three bedrooms. Front and rear gardens with off road parking.

Tenancy: Let on an Assured Shorthold Tenancy commencing 3rd June 2016. With a current rent of £750 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: C; £1,788.08 payable per annum 2021/2022

LOT 11

37 All Saints Road, Ipswich IP1 4DG

Guide Price £148,500 Freehold

General: A mid-terrace house of predominantly brick construction under a tiled roof. Benefitting from some UPVC double glazing and a gas fired central heating system. Internally, sitting room, dining room, kitchen, and downstairs bathroom. Three first floor bedrooms. Externally, front courtyard and garden to the rear.

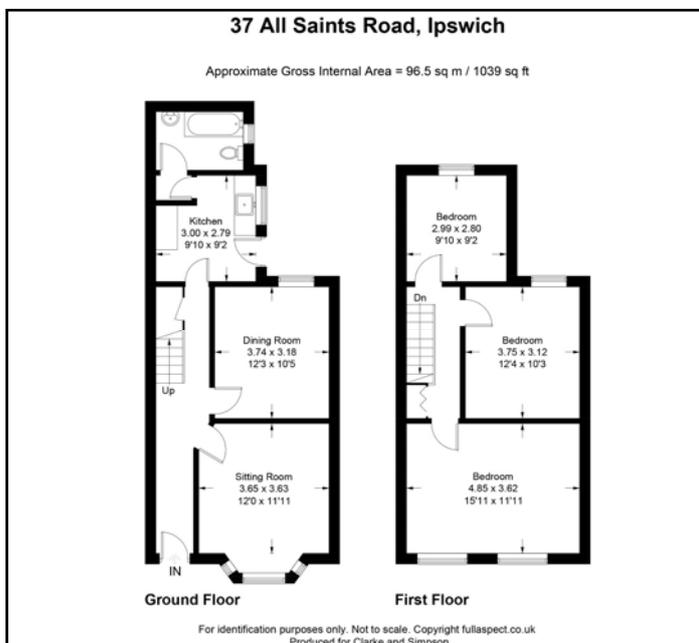
Tenancy: Let on an Assured Shorthold Tenancy commencing 1st December 2014. With a current rent of £650 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating.

Energy Rating: D

Council Tax Band: B; £1,564.57 payable per annum 2021/2022

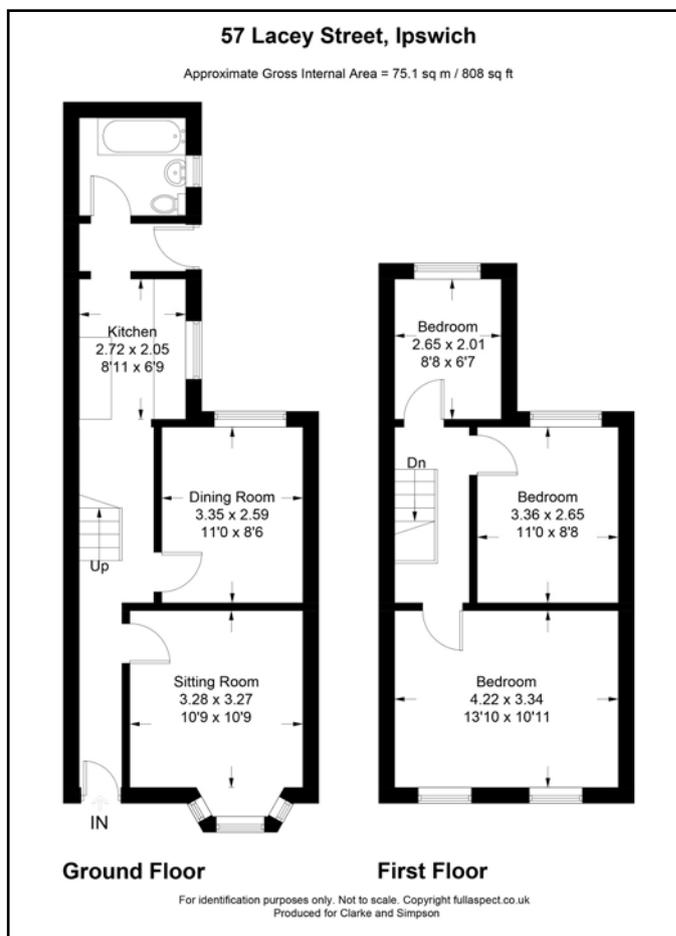
Agents note: Whilst there appears to be a path leading to the mid-terrace cottages at the rear of the garden, this is blocked and access to the property's garden is through the house itself.



LOT 12

57 Lacey Street, Ipswich IP4 2PH

Guide Price £165,000 Freehold



General: A semi-detached house of predominantly brick construction with rendered front elevations under a tiled roof. Benefitting from UPVC double glazing and a gas fired central heating system. Internally on the ground floor is a sitting room, dining room, kitchen and downstairs bathroom. On the first floor are three bedrooms. Externally there is a front courtyard and a rear garden.

Tenancy: Let on an Assured Shorthold Tenancy commencing 4th October 2019. With a current rent of £700 pcm.

Services: Mains water, drainage, electricity and gas. Gas fired central heating with a new boiler fitted in October 2020.

Energy Rating: E

Council Tax Band: B; £1,564.57 payable per annum 2021/2022



15 Clifford Road



471 Bramford Road



20 Maryon Road



37 Felixstowe Road



37 All Saints Road



55 Shafto Road



57 Lacey Street



79 Wallace Road





NOTES

1. These particulars are produced in good faith, are set out as a general guide only and do not constitute any part of a contract. No responsibility can be accepted for any expenses incurred by intending purchasers. Interested parties should rely on their surveyors investigations as to the construction type of the property and its condition. No warranty can be given for any of the services or equipment at the property and no tests have been carried out to ensure that heating, electrical or plumbing systems and equipment are fully operational. Any distances, room aspects and measurements which are given are approximate only. Any plans are indicative only and may not be the same as the transfer plan/s. No guarantee can be given that any planning permissions or listed building contents or building regulations have been applied for or approved. The agents have not been made aware of any covenants or restrictions that may impact the property, unless stated otherwise
2. Under Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 we, as Estate Agents, are required to obtain identification from buyers in the form of the photo page of your passport or a photo driving licence. The document must be in date. In addition, we need proof of address in the form of a utility bill with the name and address of the buyer. This must not be more than three months old. We are also under obligation to check where the purchase funds are coming from. When you register to bid you will be prompted to provide the appropriate money laundering documentation.
3. In the unlikely situation of our client considering an offer prior to auction, a premium price would have to be put forward and the purchaser would be required to sign the contract and put down a 10% deposit and pay the Buyers Administration Charge, well in advance of the auction date. An offer will not be considered unless a potential buyer has read the legal pack and is in a position to immediately sign the contract. The seller is under no obligation to accept such an offer. It should be noted that Clarke and Simpson cannot keep all interested parties updated and at times will be instructed to accept an offer and exchange contracts without going back to any other parties first.
4. Additional fees: Buyers Administration Charge - £900 including VAT (see Buying Guide). Disbursements - please see the Legal Pack for any disbursements listed that may become payable by the purchaser upon completion.
5. Generally speaking a guide price is an indication of the sellers minimum expectations. They are not necessarily the figure that the property will sell for and may change at any time prior to the auction. Virtually every property will be offered subject to a reserve (a figure below which the auctioneer cannot sell the property during the auction) which we will expect will be set within the guide range of no more than 10% above a single figure guide.

May 2021

There's even more to us than you'd think



Residential Sales & Property Auctions



Residential Lettings



Development & Commercial Property



Auction Centre



Land & Farm Agency



Professional Consultancy



Agricultural Machinery & Plant



Estate Management

Take a look at our website:
www.clarkeandsimpson.co.uk
Or visit it us at:



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Auction Centre,
Campsea Ashe
Nr Wickham Market
Suffolk IP13 0PS
Tel: 01728 746323



Clarke & Simpson
Well Close Square
Framlingham
Suffolk IP13 9DU
T: 01728 724200