



Your survey and valuation report

Property address

XXXXXXX, XXXXXXX, XXXXXXX, United Kingdom, XXXXXXX

Client's name

XXXXXXXX

Inspection date

23/08/2022

Surveyor's RICS number 0853041



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About the inspection and report

This Home Survey – Level 2 (survey and valuation) service has been produced by a surveyor, who is a member of the RICS Valuer Registration scheme.

The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.



About the inspection and report

As agreed, this report will contain the following:

- a physical inspection of the property (see 'The inspection' in section M) and
- a report based on the inspection (see 'The report' in section M).

About the report

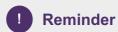
We aim to give you professional advice to:

- make a reasoned and informed decision on whether to go ahead with buying the property
- make an informed decision on what is a reasonable price to pay for the property
- take account of any significant repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchasing the property

Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

About the inspection

- We only carry out a visual inspection. Also, we do not remove secured panels or undo electrical fittings.
- We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.
- We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and under-floor spaces so far as there is safe access to these (although we do not move or lift furniture, floor coverings or other contents). We do not remove the contents of cupboards. We are not able to assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove secured panels or undo electrical fittings.
- We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.
- We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric of the building. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.
- To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.
- In the element boxes in sections D, E, F and G, we describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described in section B of this report. The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.



Please refer to your Terms and Conditions received on the	18th Jul 2022	for a full list
of exclusions.		



About the inspection

Surveyor's name Mathew Butterworth Surveyor's RICS number 0853041 Company name MBA Chartered Surveyors Date of the inspection Report reference 23rd Aug 2022 MBA4620 Related party disclosure

I am not aware that there is any conflict of interest as defined in the RICS Valuation Standards and the RICS Rules of Conduct.

Full address and postcode of the property

XXXXXXX XXXXXXX XXXXXXX United Kingdom XXXXXXX

Weather conditions when the inspection took place

Dry and sunny together with good daylight.

Status of the property when the inspection took place

Unoccupied, unfurnished and all floors covered.





Overall opinion

This section provides our overall opinion of the property, and summarises the condition ratings of the different elements of the property. Individual elements of the property have been rated to indicate any defects, and have been grouped by the urgency of any required maintenance.

If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in the worst condition is shown here.

Important note

To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular section L, 'What to do now', and discuss this with us if required.

Condition ratings

Overall opinion of property

The property is considered to be a reasonable proposition for a purchase price of £280,000 taking into account the current market conditions and the general condition of the property.

Please note however house prices have seen a significant increase during and following the pandemic due to the effects of the previous Stamp Duty holiday, combined with low interest rates and general shortage of properties coming to market and therefore house prices in the region are somewhat inflated and may reduce in the longer term particularly with the recent increases in interest rates, energy prices and inflation.

The main item of repair that will need to be addressed at some point in the next few years is the main roof coverings which are original and therefore will need extra attention to ensure it remains wind and weather tight.

No particular difficulties are foreseen on resale in normal market conditions.

Please note the valuation that has been provided within this report should not be relied upon for lending purposes without the express permission of the person who has prepared the report.

To determine the condition of the property, we assess the main parts (the 'elements') of the building, garage and some outside areas. These elements are rated on the urgency of maintenance needed, ranging from 'very urgent' to 'no issues recorded'.



Documents we may suggest you request before you sign contracts

There are documents associated with the following elements. Check these documents have been supplied by your solicitor before exchanging contracts.

Element no.	Document name	Comments (if applicable)
1	Current Gas and Electrical Safety Certificates	
2	Cavity wall insulation guarantee	

3

Elements that require urgent attention

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property.

Element no.	Element name	Comments (if applicable)
-------------	--------------	--------------------------

D7	Conservatory and porches	
E6	Built-in fittings	
F1	Electricity	

Condition ratings

2

Elements that require attention but are not serious or urgent

These elements have defects that need repairing or replacing, but are not considered to be either serious or urgent. These elements must also be maintained in the normal way.

Element no.	Element name	Comments (if applicable)
D1	Chimney stacks	
D2	Roof coverings	
D3	Rainwater pipes and gutters	
D4	Main walls	
D5	Windows	
D6	Outside doors	
E1	Roof structure	
E2	Ceilings	
E3	Walls and partitions	
E7	Woodwork	
E8	Bathroom fittings	

1

Elements with no current issues

No repair is currently needed. These elements listed must be maintained in the normal way.

Element no.	Element name	Comments (if applicable)
D8	Other joinery and finishes	
E4	Floors	
F3	Water	
F5	Water Heating	



Elements not inspected

We carry out a visual inspection, so a number of elements may not have been inspected. These are listed here.

Element no.	Element name		
E5	Fireplaces, chimney breasts and flues		
E9	Other inside the property		
F2	Gas/oil		
F4	Heating		
F6	Drainage		
G2	Permanent buildings and other structures		
G3	Other grounds		



Elements not applicable

Elements that have not been inspected.

Element no.	Element name
D9	Other outside the property
F7	Common Services
G1	Garage





About the property

This section includes:

- About the property
- Energy efficiency
- Location and facilities



About the property

Type of property

Semi Detached House

Approximate year the property was built

1930's

Approximate year the property was extended

N/A

Approximate year the property was converted

N/A

Information relevant to flats and maisonettes

N/A

Construction

The property is constructed using traditional methods and materials, including brick cavity external walls, suspended floors, pitched slate roof and uPVC double glazed frames.

Accommodation

	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other
Lower ground								Basement Rooms
Ground	2				1			Side Porch
First		3	1					
Second								
Third								
Other								
Roof Space								

Energy efficiency

C

We are advised that the property's current energy performance, as recorded in the EPC, is as stated below.

We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Energy efficiency rating

60				
Issues relating to t	he energy efficiency rati	ng		
This is a good ratir	ng.			
Main services				
A marked box show	s that the relevant mains s	ervice is present.		
Gas	Electric	Water	Drainage	
Central heating				
Gas	Electric	Solid fuel	Oil	
Other services or energy sources (including feed-in tariffs)				
N/A				
Other energy matte	ers			



Location and facilities

Grounds

Driveway to front and rear together with gardens.

Location

The property is located in an established residential area of similar aged and style properties.

You should familiarise yourself with the area prior to purchase.

Facilities

The property has access to a range of amenities including road networks and public transport.

Local environment

According to the Environment Agency the property is located in an area where there is a risk of surface water flooding.

As a precaution you may wish to contact your existing insurer to ensure adequate insurance provision can be provided.

With regards to the risk of subsidence, no enquiries have been made as part of this survey and you are advised to ensure suitable enquiries are carried out by your legal advisor as part of their normal searches.

This is a general risk assessment of the area and for a more detailed report you are advised to ask your legal adviser to purchase a 'Residential EnviroCheck' report from Landmark.





Outside the property

D

Outside the property

Limitations on the inspection

Our inspection was limited to the use of a 3.2m ladder together with binoculars and no destructive testing was carried out.

Any reference to costings towards repairs should are for guidance purposes only and we recommend you seek competitive quotes from reputable contractors.

Please note due to the age of the property there is a possibility that some of the materials used in its construction may contain asbestos and our comments are limited to only what is easily visible and exposed since any testing or destructive opening-up works is outside the scope of this report.

D1 Chimney stacks

The property is designed with two shared brick chimney stacks, however only the chimney serving the rear sitting room is in use.

Following our inspection taken at ground level we noted minor pointing is now needed to the rear stack along with checking the cement flaunching on the front stack to ensure that it is securely fixed in position.

With regard to the flues we cannot confirm if they have been lined and therefore if you are intending to re-use any of the fires these will need to be tested.



D2 Roof coverings

The main roof is pitched and covered with natural slate which is not laid over any form of felt lining. Beneath the roof coverings plastic sheeting has been fitted to the underside of the rafters in an attempt to reduce dusting and the old lime torching falling onto the insulation.

Due to the age of the roof coverings the nails used to secure the slates in position will have suffered from corrosion and therefore there is now greater risk of the slates dislodging and slipping down the roof.

In addition all of the lead work fitted in each of the valleys is likely to be original and therefore will have deteriorated.

On the front slope there is a short section of shared box gutter, which appears to be lined with lead, complete with a narrow spitter and again this will need to be maintained to prevent any risk of blockages which in turn will cause internal water ingress.

The roof does have good alignment across each of the slopes and therefore all of the main roof timbers are adequately sized and supported but because there is no felt beneath ongoing maintenance is now needed to replaced and re-fix any slipped slates and ultimately consideration will need to be given towards completely stripping the roof and re-laying the slates over a new breathable felt lining together with pre-treated battens.

The time when this will be needed is very much dependent upon how it is maintained in the interim but as a guide we would suggest within the next 5-10 years and based at today's prices the cost is likely to be in the region of £5,000-6,000.

Finally on the rear of the property the flat roof above the bay window is covered using mineral felt which appears to be free from damage.











D3 Rainwater pipes and gutters

All of the rainwater fittings including downpipes and gutters are plastic and these appear to be adequately sized, however they are now in need of a general overhaul including cleaning out, realignment and replacing any perished rubber seals.

D4 Main walls

The main external walls are of cavity construction and appear to be insulated, for which there is normally a 25 year CIGA guarantee.

The walls benefit from an external leaf formed in good quality stock or engineering brick and there is a possibility the walls will also be fitted with an original physical bituminous damp proof course.

The house is built on a sloping site and therefore the risk of rising damp is minimal, due to the property being designed with a basement.

Following our inspection of each elevation, both externally and internally, no signs of any serious structural movement associated with foundation settlement or subsidence were recorded. Nor did we find any defects associated with wall tie failure.

Areas of re-pointing are needed to the rear elevation, for example around and above the garage doors along with sealing up the hole where the old boiler flue was positioned, the cost of which is likely to be in the region of £400-£500.

On the front bay window pebble dash render has been fitted and this is now suffering from general deterioration and again repairs will soon be needed.

All of the stone work forming the cills is now in need of scraping down and redecorating.

Numerous air bricks have been introduced, particularly to the front elevation, the purpose of which is to provide ventilation to the sub floor areas, including the basement.



2



D5 Windows

The windows throughout are mainly double glazed uPVC and we would suggest are in excess of 15 years old and therefore no longer under guarantee.

There are two original timber frames, complete with leaded lights, on the stairs and hallway which now have several cracked panes.

A sample of windows were tested and found to have suffered wear and tear to the handles and hinges.

You should note that double glazed units will fail at some point and generally begin to fail after they are ten years old, however they can normally be replaced at relatively low cost.



D6 Outside doors (including patio doors)

The external doors are again uPVC and these appear to be in excess of 10 years old and therefore no longer under guarantee.

The front door has a missing rain drip and each of the doors when tested were found to have suffered wear and tear to the handles and locks.

D7 Conservatory and porches

3

The side porch is designed with a sloping translucent roof together with suspended floor, which when tested was found to suffer from deflection when walked on, however because it is overlaid with laminate further investigation would be needed to identify whether the joists themselves are in need of replacement.

Following our external inspection of the porch we noted the structure has suffered from past settlement, which has resulted in a tapering gap where it joins onto the side elevation together with sloping cills and brickwork.

The cause of this is most likely due to the foundations being inadequate and therefore there is potential for further movement to occur.

All of the wooden window frames are now suffering from wet rot within the bottom sections to the extent replacement will soon be needed.





D8 Other joinery and finishes

All other external joinery, including soffits and fascia boards are uPVC, with the exception of the open canopy above the front entrance door which is timber, however these appear to be well decorated.

D9 Other

Not applicable.

1

(NA)





Inside the property

Inside the property

Limitations on the inspection

No inspection was made under floors, together with no destructive testing being carried out.

It would appear that the entire property has recently been re-decorated including all walls and ceilings.

Please note due to the age of the property there is a possibility that some of the materials used in its construction may contain asbestos and our comments are limited to only what is easily visible and exposed since any testing or destructive opening-up works is outside the scope of this report.

E1 Roof structure

Access into the roof space is provided by the very small hatch on the landing which only allowed a head and shoulders inspection.

The is designed using traditional methods and materials including purlins, rafters and ceiling joists which support onto the internal and external load bearing walls.

As previously reported the roof is not protected by any form of felt lining and all of the lime torching is now missing and resting on the ceiling.

There is currently a 50mm layer of insulation laid between the ceiling joists, which we recommend is increased to 300mm to further reduce heat loss.

The separating fire wall, where visible, has been fully built up and generally the level of ventilation within the roof space is adequate.

Finally old staining was recorded along the top edges of the roof timbers and this is as a result of past water ingress and in order to prevent any risk of wet rot the roof will need to be regularly maintained to ensure that all slates and pointing are securely in place.

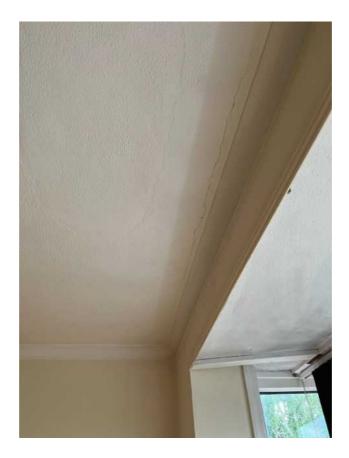




E2 Ceilings

The ceilings throughout are all original and consist of lath and plaster and in some rooms cracks have now formed, for example on the rear lounge ceiling and along the bay, therefore you should expect some repairs as part of future maintenance.

Finally the ceiling in the small bedroom has a textured coating. Such coatings can contain small amounts of asbestos fibres and if disturbed, it could be a safety hazard. If the ceiling needs redecorating or repairing, you should where possible avoid any sanding or drilling together with wearing suitable protective clothing such as face masks and damping down the material. See Section I Risks.



E3 Walls and partitions

2

The internal walls largely consist of solid masonry together with the original plasterwork and it would appear no walls have been removed.

Following our inspection in each of the rooms we did record minor distortion above some of the door heads, together with cracked plaster, for example around the lounge door opening. The cause of this is historic settlement within the internal and external doors but this all appears to be long standing and therefore the risk of any further movement is minimal.

Random checks for damp were made wherever possible using an electronic moisture meter within the internal and external walls up to a height of 1200mm. Where walls are tiled or there are built in fitments such as kitchen units, dampness can be difficult to trace but costly and inconvenient to rectify. No testing was carried out behind large pieces of furniture, for example book cases and sofas.

Above normal readings were recorded in several areas including under the stairs, within the front chimney breast and front left hand corner of the living room. In the first instance we would recommend monitoring the levels of dampness over a period of 6 months and in the event the problem becomes worse consideration will need to be given towards the installation of a partial new damp proof course.

Please note all of the walls in the rear living room have been panelled and therefore testing for dampness could not be carried out.





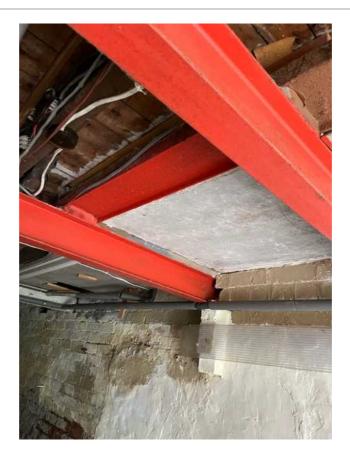
E4 Floors

The floors throughout are all suspended timber and we suggest consist of the original joists and floorboards and on the ground floor the timbers were exposed and available for inspection via the basement.

We noted within the basement several sections of steel have been introduced below the kitchen floor and in particular around the position of the stone slab adjacent to the external door.

Below the slab is a piece of boarding which possibly contains asbestos and therefore this should not be removed without taking the necessary precautions. See Section I - Risks.

Following a toe and heel test in each of the rooms the floors were generally found to be sound together with no signs of woodworm where inspected. Please note in some rooms laminate flooring has been laid which can conceal hidden defects.



(1)





E5 Fireplaces, chimney breasts and flues

Currently there is only one flue in use which is in the rear sitting room where a gas fire is installed.

This fire was not tested and prior to re-use we recommend it is inspected and serviced by a Gas Safe registered heating engineer. See Section I - Risks

(NI)



E6 Built-in fittings (built-in kitchen and other fittings, not including appliances)



The kitchen is fitted with a range of very basic wall and base units, together with work surfaces and the appliances are not integrated.

We recommend consideration is given toward the replacement of the units which is likely to include the need for re-plastering.

With regard to the appliances these were not fully tested and for more information you should contact the Seller.



E7 Woodwork (for example, staircase joinery)

All of the internal woodwork appears to be original including doors, frames, architraves, staircase and skirting boards and these are now in need of general maintenance including redecoration and minor adjustment.

E8 Bathroom fittings

The bathroom is plumbed with a separate WC, bath with shower over, wash hand basin and partially tiled surfaces.

Please note there is no mechanical extractor fan fitted which can lead to problems of condensation.

The fittings are a number of years old and when tested were found to have suffered general wear and tear.

There are other certain facilities including smoke alarms and shower facility, however these were not tested and for more information you should contact the Seller.

Please note there are currently no carbon monoxide detectors fitted within the property and these are normally fitted in all rooms where there is a gas appliance. See Section I - Risks.

Beneath the property is a basement which is accessed via a set of timber double doors, both of which are in need of repairs. The basement floor appears to be a concrete surface and is laid to falls to allow any surface water to discharge out through either the door or a drainage channel.





Services

Services are generally hidden within the construction of the property. This means that we can only inspect the visible parts of the available services, and we do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely, and meet modern standards.

Services

Limitations on the inspection

A visual inspection was made only of all accessible parts of the installations.

F1 Electricity

Safety warning: Electrical Safety First recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact Electrical Safety First.

The property is supplied with a single phase supply and the meter and fuse board are located in the basement.

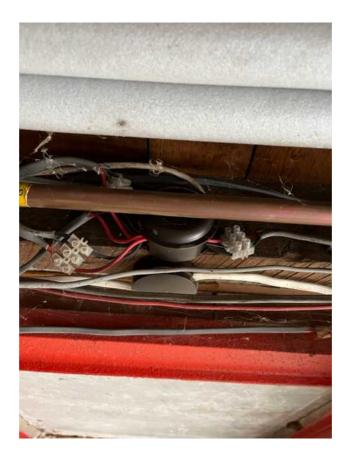
The entire installations are now in need of substantial updating since they consist of an old consumer unit fitted with wired fuses along with numerous exposed and poorly jointed wiring.

We strongly recommend you arrange for the entire installations to be inspected and tested by an NICEIC/ELACSA electrical contractor, together with carrying out any recommendations. See Section I – Risks.

As a guide the cost of re-wiring is likely to be in the region of £4,000.



RICS Home Survey - Level 2 (survey and valuation)



F2 Gas/oil

Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a registered 'competent person' in line with the manufacturer's instructions. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning, and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice, contact the Gas Safe Register for gas installations, and OFTEC for oil installations.

A mains gas supply is connected to the property and the meter is located in the basement from which it connects to 22mm copper pipework.

Please note that any alterations to the gas installations must only be carried out by a Gas Safe Registered engineer and unless there is a current valid certificate available you are advised to arrange for it to be tested, the cost of which is normally in the region of £80. See Section I - Risks.

(NI)



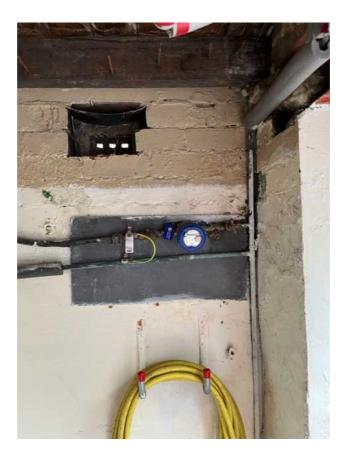
F3 Water



The property is served with mains water and is a metered supply with the meter and stop tap both being located in the basement.

It would appear that he incoming water main has been replaced with plastic.

The water pressure was tested at each of the outlets and found to be good.



F4 Heating

(NI)

The primary heating consists of a 'Worcester' wall mounted gas fired combination boiler located in the rear bedroom which appears to be relatively new and therefore may still be under warranty.

At the time of our inspection the heating was turned off together with no service records being sighted.

The boiler connects to older style pressed steel single panel radiators fitted in each of the rooms through 15mm copper pipework and the heating is controlled by a programmer and room thermostat.

Due to the age of the radiators and the fact some are possibly undersized, for example in the bedrooms, we strongly recommend you arrange for the entire installations to be inspected and tested by a suitably qualified heating engineer prior to purchase.



F5 Water Heating

1

Domestic hot water is provided from the boiler and was tested at each of the outlets and found to be satisfactory.

F6 Drainage

The property is assumed to connect to the main public sewer, this will need to be confirmed by your legal adviser.

There do not appear to be any inspection chambers located within the curtilage of the property therefore no inspection was made of any below ground drainage.

Please note a full inspection requires the use of specialist equipment which is outside the scope of this report.

At the head of the drain there is an original cast iron soil pipe which is now corroded and will soon require replacing, costing an estimated £400.

We suggest the house is designed with a combined foul and surface water system with all below ground drainage consisting of 100mm diameter clay pipes laid to falls.

Please note that due to the age of the property the drains are likely to have suffered from past settlement causing some loss of fall, together with opening up of the spigot joints. This can lead to problems of blockages, however modern techniques enable the drains to be re-lined without the need for expensive excavation.

F7 Common Services

(NA)

Not applicable.

(NI)





Grounds (including shared areas for flats)



Grounds (including shared areas for flats)

Limitations on the inspection

N/A

G1 Garage

Not applicable.

G2 Permanent outbuildings and other structures

Timber shed.

G3 Other

The flagged driveway is now uneven to both front and rear and would benefit from being re-laid.

In addition some of the fence panels are now in need of replacement, along with the side gate.

(NA)

(NI)

(NI)





Issues for your legal advisers

We do not act as a legal adviser and will not comment on any legal documents. However, if, during the inspection, we identify issues that your legal advisers may need to investigate further, we may refer to these in the report (for example, to state you should check whether there is a warranty covering replacement windows). You should show your legal advisers this section of the report.



Issues for your legal advisers

H1 Regulation

Building Regulations compliance certificate for replacement boiler.

H2 Guarantees

Boiler service records and warranty.

Appliance manuals.

Cavity wall insulation guarantee.

Current Gas and Electrical Safety Certificates.

H3 Other matters

Your Legal Adviser should advise you on your rights and obligations in relation to:

Evidence of any adverse easements, servitudes or wayleaves affecting the property.

Responsibility for maintenance and repairs or boundary walls and fences prior to any works being carried out.

According to Land Registry the property is understood to be Leasehold. This will need to be confirmed by your legal adviser together with explaining what this means.

Our valuation has assumed a Lease term of at least 85 years unexpired with a nominal ground rent. Your legal adviser should check the details and if this is not the case please refer back to ourselves as this may affect the valuation.



Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition-rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and not be reasonably changed.

Risks

I1 Risks to the building

None.

I2 Risks to the grounds

Located in an area where there is a risk of surface water flooding.

I3 Risks to people

Ceilings - Risk of asbestos contained in small bedroom ceiling finish.

Floors - Potential risk of asbestos contained in boarding below kitchen floor.

Fireplaces - Potentially dangerous gas appliance.

Other – No carbon monoxide detectors fitted.

Electrical Installations - Condition of electrics.

Gas - Condition of installations.

Water - Risk of lead poisoning.

I4 Other risks or hazards

N/A





Property valuation

Property valuation

This valuation has been undertaken in accordance with the *RICS Valuation - Global Standards* (Red Book Global Standards) - which includes the *International Valuation Standards*.

In my opinion the market value on 23rd Aug 2022 as inspected was:

£280,000

In my opinion the current reinstatement cost of the property (see note below) is:

£210,000

Tenure

Area of property (sq m)

Leasehold

105

! Arriving at my valuation, I made the following assumptions:

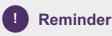
Regarding the materials, construction, services, fixtures and fittings, etc, I have assumed that:

- an inspection of those parts that I could not inspect would not identify significant defects or a cause to alter the valuation
- no dangerous or damaging materials or building techniques have been used in the property
- there is no contamination in or from the ground, and the ground has not been used as landfill
- the property is connected to, and has the right to use, the mains services mentioned in the report and

• the valuation does not take account of any furnishings, removable fittings or sales incentives.

Regarding legal matters, I have assumed that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term)
- the condition of the property, or the purpose the property is or will be used for, does not break any laws
- no particularly troublesome or unusual restrictions apply to the property, the property is not affected by problems that would be revealed by the usual legal inquiries and all necessary planning permissions and Building Regulations consents (including consents for alterations) have been obtained and complied with, and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local-authority, not private, control).



Your legal advisers, and other people who carry out property conveyancing, should be familiar with these assumptions and are responsible for checking those concerning legal matters.

Any additional assumptions relating to the valuation

N/A

My opinion of the market value shown could be affected by the outcome of the enquiries by your legal advisers (section H) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any assumptions in the report.

Other considerations affecting value

N/A

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the *Description of the RICS Home Survey – Level 2 (survey and valuation) service* provided in section M. The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard, using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.





Surveyor's declaration



Surveyor's declaration

Surveyor's RICS number

Phone number

0853041

01704233111

Company

MBA Chartered Surveyors

Surveyor's address

126 Cambridge Road, Southport PR9 9RZ

Year	Establishment	Qualification
1995	University of Central Lancashire	BSc
2004	RICS	MRICS
2001	CIOB	MCIOB
2008	RICS	RICS Registered Valuer

Email

info@mbasurveyors.co.uk

Website

www.mbasurveyors.co.uk

Property address

XXXXXXX
XXXXXXX XXXXXXX
United Kingdom
XXXXXXX

Client's name

Date this report was produced

XXXXXXXX

6th Oct 2022

I confirm that I have inspected the property and prepared this report.

Millight





What to do now

Further investigations and getting quotes

We have provided advice below on what to do next, now that you have an overview of any work to be carried out on the property. We recommend you make a note of any quotations you receive.

Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified. You should get at least two quotations from experienced contractors who are properly insured.

You should also:

- ask them for references from people they have worked for;
- · describe in writing exactly what you will want them to do; and
- get them to put their quotations in writing.

Some repairs will need contractors who have specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers and so on). You may also need to get Building Regulations permission or planning permission from your local authority for some work.

Further investigations and what they involve

If we are concerned about the condition of a hidden part of the building, could only see part of a defect or do not have the specialist knowledge to assess part of the property fully, we may have recommended that further investigations should be carried out to discover the true extent of the problem.

This will depend on the type of problem, but to do this properly, parts of the home may have to be disturbed, so you should discuss this matter with the current owner. In some cases, the cost of investigation may be high.

When a further investigation is recommended, the following will be included in your report:

- a description of the affected element and why a further investigation is required
- · when a further investigation should be carried out and
- a broad indication of who should carry out the further investigation.

Who you should use for further investigations

You should ask an appropriately qualified person, although it is not possible to tell you which one. Specialists belonging to different types of organisations will be able to do this. For example, qualified electricians can belong to five different government-approved schemes. If you want further advice, please contact the surveyor.





Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

Μ

Description of the RICS Home Survey Level 2 (Survey & Valuation) service and terms of engagement

The service

The RICS Home Survey – Level 2 (survey and valuation) service includes:

- a physical inspection of the property (see 'The inspection')
- a report based on the inspection (see 'The report') and
- a valuation which is part of the report (see 'The valuation').

The surveyor who provides the RICS Home Survey – Level 2 (survey and valuation) service aims to give you professional advice to help you to:

- make an informed decision on whether to go ahead with buying the property
- make an informed decision on what is a reasonable price to pay for the property
- · take account of any repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchase the property.

Any extra services provided that are not covered by the terms and conditions of this service must be covered by a separate contract.

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and significant visible defects that are evident. This inspection is intended to cover as much of the property as is physically accessible. Where this is not possible, an explanation is provided in the 'Limitations on the inspection' box in the relevant section of the report.

The surveyor does not force or open up the fabric of the building. This includes taking up fitted carpets, fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level, from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

The surveyor uses equipment such as a damp meter, binoculars and torch, and uses a ladder for flat roofs and for hatches no more than 3m above level ground (outside) or floor surfaces (inside) if it is safe to do so.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests.

The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings and are therefore inspected, but the surveyor does not report on the leisure facilities, such as the pool itself and its equipment internally or externally, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

Flats

When inspecting flats, the surveyor assesses the general condition of the outside surfaces of the building, as well as its access areas (for example, shared hallways and staircases that lead directly to the subject flat) and roof spaces, but only if they are accessible from within and owned by the subject flat. The surveyor does not inspect drains, lifts, fire alarms and security systems.

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase. Until these investigations are completed, the surveyor may not be able to provide you with a market valuation figure.

Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, they should recommend further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within The Control of Asbestos Regulations 2012 ('CAR 2012'). However, the report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

The surveyor produces a report of the inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not addressed. The report objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is

concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigations should be made.

Condition ratings

The surveyor gives condition ratings to the main parts (the 'elements') of the main building, garage and some outside elements. The condition ratings are described as follows:

R - Documents we may suggest you request before you sign contracts.

Condition rating 3 - Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase. **Condition rating 2** - Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

Condition rating 1 - No repair is currently needed. The property must be maintained in the normal way.

NI - Elements not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Home Survey – Level 2 (survey and valuation) service for the property. Where the EPC has not been made available by others, the most recent certificate will be obtained from the appropriate central registry where practicable. If the surveyor has seen the current EPC, they will review and state the relevant energy efficiency and rating in this report. In addition, as part of the RICS Home Survey – Level 2 (survey and valuation) service, checks are made for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Issues for legal advisors

The surveyor does not act as a legal adviser and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, to state you should check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor merely in their capacity as an employee or agent of a firm, company or other business entity ('the Company'). The report is the product of the Company, not of the individual surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for them. For their part, the individual surveyor assumes no personal financial responsibility or liability in respect of the report, and no reliance or inference to the contrary should be drawn.

In the case of sole practitioners, the surveyor may sign the report in their own name, unless the surveyor operates as a sole trader limited liability company.

Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

Risks

This section summarises significant defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you

general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.

The valuation

The surveyor gives an opinion on both the market value of the property and the reinstatement cost at the time of the inspection (see the 'Reinstatement cost' section).

Market value

'Market value' is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

When deciding on the market value, the surveyor also makes the following assumptions.

The materials, construction, services, fixtures and fittings, and so on The surveyor assumes that:

- an inspection of those parts that have not yet been inspected would not identify significant defects
- no dangerous or damaging materials or building techniques have been used in the property
- there is no contamination in or from the ground, and the ground has not been used as landfill
- the property is connected to, and has the right to use, the mains services mentioned in the report and
- the valuation does not take account of any furnishings, removable fittings and sales incentives of any description.

Legal matters

The surveyor assumes that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term)
- the condition of the property, or the purpose that the property is or will be used for, does not break any laws
- no particularly troublesome or unusual restrictions apply to the property, the property is not affected by problems that would be revealed by the usual legal enquiries, and all necessary planning and Building Regulations permissions (including permission to make alterations) have been obtained and any works undertaken comply with such permissions, and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local- authority, not private, control).

The surveyor reports any more assumptions that have been made or found not to apply. If the property is leasehold, the general advice referred to earlier explains what other assumptions the surveyor has made.

Reinstatement cost

Reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard, using modern materials and techniques, and in line with current Building Regulations and other legal requirements.

This includes the cost of rebuilding any garage, boundary or retaining walls and permanent outbuildings, and clearing the site. It also includes professional fees, but does not include VAT (except on fees).

The reinstatement cost helps you decide on the amount of buildings insurance cover you will need for the property

Standard terms of engagement

1 The service - the surveyor provides the standard RICS Home Survey Level 2 (Survey & Valuation) service described in this section, unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:

- costing of repairs
- · schedules of works
- supervision of works
- re-inspection
- detailed specific issue reports and
- market valuation (after repairs).

2 The surveyor - the service will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation and are a member of the RICS Valuer Registration Scheme.

3 Before the inspection - before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).

4 Terms of payment - you agree to pay the surveyor's fee and any other charges agreed in writing.

5 Cancelling this contract - you should seek advice on your obligations under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 ('the Regulations') and/or the Consumer Rights Act 2015 in accordance with section 2.6 of the current edition of the Home survey standard RICS professional statement.

6 Liability - the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

Note: These terms form part of the contract between you and the surveyor.

This report is for use in the UK.

Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress scheme, those details should also be provided. If any of this information is not provided, please notify the surveyor and ask that it be supplied.

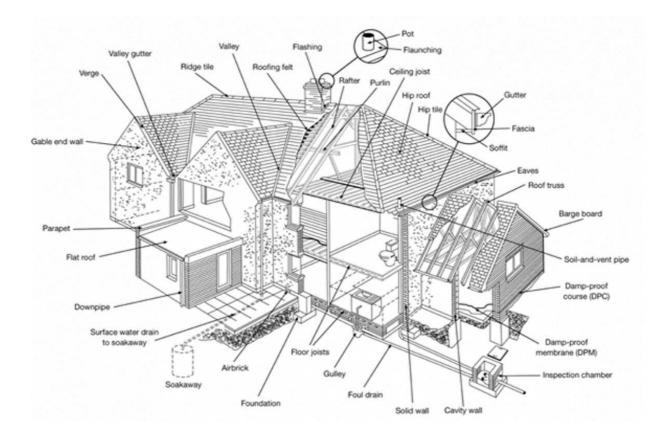




Typical house diagram

Typical house diagram

This diagram illustrates where you may find some of the building elements referred to in the report.



RICS disclaimer

You should know...

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