

The Property:

\*\*\*\*\*

\*\*\*\*

\*\*\*

\*\*

The Clients:

\*\*\*\*\*

\*\*\*\*\*

\*\*\*\*

\*\*\*

\*\*

\*

Inspection on:

2008

Inspected by:

**Daniel Cooper BSc (Hons) MRICS DipSurv**

**REAL** surveys

**121 St James Road**

**Tunbridge Wells**

**Kent**

**TN1 2HG**

**01892 515381**

PLEASE READ THIS  
PAGE WITH EXTRA  
CARE

#### A: INTRODUCTION

*Please note that this Report is solely for your use and your professional advisers, and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences.* [Standard Terms of Engagement, Clause 6].

The Report has been prepared in line with the *Description of the HOMEBUYER Service* already provided (an additional copy is attached). If any addition to the standard Service was agreed before the Inspection, this is confirmed at the foot of the last page.

#### ■ OBJECTIVE

##### OBJECTIVE

The principal objective of the Report and Valuation is to assist you to:

- make a reasoned and informed judgement on whether or not to proceed with the purchase;
- assess at what price it would be reasonable to purchase the Property;
- be clear what decisions and actions should be taken:
  - in ENGLAND AND WALES before contracts are exchanged;
  - in SCOTLAND before concluding an offer to purchase.

#### ■ CONTENT

##### CONTENT

The general condition and particular features of the Property are covered, but the Report focuses on the matters which I judge to be urgent or significant.

*Urgent matters* are defects judged to be an actual or developing threat to the fabric of the building; it will be advisable to have these put right as soon as possible after purchase (in some cases even before). *Significant matters* are defined as matters which could reasonably be expected in negotiations over price to be reflected in the amount finally agreed.

Matters assessed as *not urgent* or *not significant* are outside the scope of the HOMEBUYER Service, and are generally not reported. However, other matters (such as legal and safety considerations) may be reported where I judge this to be helpful and constructive.

#### ■ ACTION

##### ACTION

If - after reading and considering all the information and advice in the Report - you decide to proceed with the purchase, then there are probably some things on which you should take action at once. Each such item is highlighted in the Report with the word ACTION and is also listed in Section F: *Summary* together with advice on what to do next.

#### OVERALL OPINION

Below are my conclusions, in brief, on the price at which it would be reasonable to purchase the Property, and on particular features which affect its present value and may affect its future resale. The opinion takes no account of factors outside the scope of the HOMEBUYER Service.

This property is considered to be a reasonable proposition for purchase provided that you are prepared to accept the costs and inconvenience of dealing with the various repair/ improvement works reported. These deficiencies are quite common in properties of this age and type. Provided the necessary works are carried out to a satisfactory standard, we can see no reason why there should be any special difficulty on resale. Given current market conditions the purchase price is considered to be at the upper end of the acceptable scale. You must satisfy yourself whether you are prepared to pay a premium to secure a dwelling in need of upgrading and improvement.

**PLEASE READ THESE NOTES**
**B: THE PROPERTY & LOCATION**

This section covers the important general background information on the Property and its location, including amenities and features of the vicinity as well as any environmental and other wider considerations. It also includes who appeared to be in occupation, the weather at the time of the Inspection, and any limitations on the Inspection.

*Please note that, throughout the Report, the principle features and parts of a property are given in the left-hand margin thus: **B1 THE PROPERTY** - often followed by a list of supplementary items, such as: ■ **Type and Age***

**B1  
THE PROPERTY**
**■ Type and age**

The subject property comprises an extended detached chalet bungalow, likely to have originally been constructed circa 1950.

**■ Construction**

In summary, the property is constructed as follows:

**Roof:** The main roof is of pitched and tiled design, and there is a considerable flat roofed area to the rear parts.

**Walls:** The walls are of loadbearing masonry construction together with lightweight timber frame to the first floor dormer windows.

**Floors:** The upper floor to the property is of suspended timber design, i.e. chipboard decking over intermediate timber joists, whereas the ground floor is a combination of suspended timber and solid groundbearing concrete construction.

**■ Accommodation**

**Ground floor level:** Covered entrance porch leading into inner hallway with doors to study, bedroom, family room, shower room, kitchen/breakfast room, dining room, and garage – currently being used as a utility room and storage area.

**First floor level:** Two bedrooms and family bathroom.

**■ Garage and grounds**

There is off road parking to the front of the dwelling for two cars together with an integral garage, although this is currently being used as a storage area and a utility room. There are reasonable sized gardens to the rear parts.

**B2  
THE LOCATION**

The dwelling is set within a pleasant residential area within reasonable proximity to local amenities and facilities. We assume that you have familiarised yourself with the local area and amenities and have not expanded further within the confines of this report.

**B3  
CIRCUMSTANCES OF  
THE INSPECTION**

The inspection was carried out in overcast but dry weather. Fitted floor coverings and furniture restricted the extent of our investigations. We were unable to inspect the flank wall of the garage externally due to the presence of hedging. Internally, this area was concealed by stored goods. Defects could be present in this area that we were unable to view.

**PLEASE READ THESE  
NOTES****C: THE BUILDING**

Movement, timber defects and dampness are, in their various forms, the three greatest potential threats to the structure of a building. Where evidence is found of any of these conditions, advice is given on what action should be taken. (Where a problem is judged to be serious, it might prove necessary for a separate, detailed examination to be undertaken - perhaps by specialists. For example, the foundations might have to be laid open to analyse the cause of some structural movement, or the full extent of timber defects might require further investigation).

**C1  
MOVEMENT**

We found no evidence to suggest that the building has been subject to significant movement to date, nor was there evidence of ongoing instability. Hairline cracks should be filled, made good and monitored in future.

The property is likely to be founded upon shrinkable clay soils which have the propensity to heave with changing moisture contents and climatic conditions. As a result, whilst we can state that there were no signs of subsidence on the day of inspection, we are unable to provide categorical assurances as to its future integrity.

**C2  
TIMBER DEFECTS**

There were no obvious or substantial signs of timber defects. A number of the windows have the benefit of timber subframes. These were in need of thorough preparation and redecoration as the finishes have perished. One window should be replaced.

**C3  
DAMPNESS**

There were no obvious or substantial signs of dampness within the property on the day of inspection. The driveway falls towards the garage. We cannot confirm that the garage is wholly watertight during periods of wet weather. Further enquiries would be beneficial prior to a legal commitment to purchase the property.

**C4  
CONDENSATION &  
INSULATION**

There were no obvious or substantial signs of condensation within the dwelling on the day of inspection.

The insulation of the dwelling should be wholly upgraded. There does not appear to be an adequate level of roof insulation provided to the pitched and flat roofs. The lightweight timber frame dormer walls are unlikely to incorporate adequate levels of insulation to meet current requirements. We cannot confirm whether cavity wall insulation has been provided. The majority of windows are double glazed, although of older style and not as thermally efficient as their modern equivalent.

Every opportunity should be taken to increase the level of insulation to meet current requirements and reduce future heating costs.

**PLEASE READ THESE  
NOTES**
**C: THE BUILDING (Continued)**

The roof, chimneys and other external surfaces of the building are examined from ground level, where necessary from adjoining public property and with the help of binoculars. The roof structure is examined from inside the roof space where accessible (insulation material, stored goods and other contents are not moved or lifted). The efficiency of rainwater fittings (gutters and downpipes) can only be assessed properly during the Inspection if there is heavy rain.

**C5  
THE EXTERIOR**
**■ Roof structure and  
covering**

The main roof is of pitched and tiled design with barn end hips to the flanks. There are two flat roofed dormer windows and substantial areas of flat roof over the single storey extensions.

The pitched roofs were in fair order, although general upgrading and maintenance works are required to put and keep them in reasonable order for the future.

The dormer cheeks have not been tile hung in accordance with best practice, although appear to be generally adequate and watertight.

All the flat roofs are clad with mineral felt. Areas of bubbled and defective felt were noted over the garage area in particular and repair works are warranted in the short term. We recommend that you budget for re-covering of all of the flat roofs within the next two years. As and when this is undertaken, the insulation should be upgraded to meet current requirements.

Given the area of the felt roofs, this work is likely to cost a reasonable sum of money. You should seek competitive estimates for this work, prior to a legal commitment to purchase the property.

**ACTION: Obtain estimates for the replacement of felt roof coverings, prior to a legal commitment to purchase the property.**

There is a reinforced concrete roof forming the canopy over the entrance door. This appeared to be in fair order, although does not appear to be wholly watertight. Signs of water ingress were noted below to both sides. In addition, there is a hairline crack to the centre of this structure. This should be filled, made good and monitored in future. General upgrading and improvement would be beneficial to put and keep it in reasonable order for the future.

Overall, the flat roofs require replacement in the short to medium term. In addition, some overhauling of the pitched roofs would be beneficial to put and keep them in a watertight condition.

**■ Chimneys**

There is a single stack to the property of fair face brickwork construction above roof level. The stack was continuous throughout its height, no parts having been removed. Minor remedial works are required to put and keep the stack in fair order, although are beyond the scope of this report. Prior to reuse of the gas fire we recommend that the flue is swept and tested for adequacy by a reputable heating engineer.

**■ Rainwater fittings**

The rainwater goods are of white uPVC materials. Where visible, these drain into gulleys to the perimeter of the property. We have not exposed the below ground surface water disposal system and therefore cannot comment on its adequacy. We recommend that all sections of gutter are observed during periods of rainfall and realignment undertaken as necessary.

**■ Main walls**

The main walls are of fair face cavity brickwork construction. Soldier courses of brickwork have been provided over some window and door openings. Lead flashings have been provided over two windows to the flank elevation.

The walls were generally level and even with no obvious or substantial sign of failure. Algae staining was noted to a number that you may wish to clean down in due course. Some hairline cracking was evident that should be filled, made good and monitored in future. Vegetation growth should be cut back and kept in check to prevent damage to the walls or foundations in future.

Where making good has been undertaken in the past this is to a fair standard only and upgrading works are warranted for aesthetic reasons. Some damp staining was noted beneath the porch roof canopy and the roof should be adequately sealed in future. Areas of pointing were poor that would benefit from upgrading and improvement as part of your longer term maintenance programme.

Lead flashings have been installed over the kitchen and bathroom windows. This is an unusual detail and may have been implemented to prevent internal dampness. This is worthy of further investigation, prior to a legal commitment to purchase the property.

Overall, the walls were generally structurally sound although require some overhauling, upgrading and maintenance works to put and keep them in reasonable order for the future.

**■ External joinery and decoration****Eaves**

The eaves consist of timber and uPVC materials. In general, these were in fair order although would benefit from cleaning down of algae staining for aesthetic reasons. Isolated sections of timber are softened and the worst affected parts should be cut out and new timber spliced in prior to redecoration. This work is labour intensive and therefore tends to be relatively expensive.

### Windows

The majority of windows are of double glazed aluminium design set within timber subframes. Where tested, the windows opened and closed adequately with no obvious or substantial signs of disrepair. Localised easing and adjusting would be beneficial. The timber subframes would benefit from thorough preparation and redecoration to provide a sound base for new finishes.

One original timber window remains, serving the entrance hall cloak cupboard. This requires replacement rather than repair. The double glazed panes would not comply with current insulation requirements. Overall the windows were generally functional although would benefit from overhauling and upgrading to put and keep them in reasonable order for the future.

### Doors

The external doors are of aluminium and uPVC construction. Where tested, the doors opened and closed adequately with no obvious or substantial sign of disrepair. You should confirm that all low level glazing is in safety materials to prevent any unnecessary accidents from occurring in the future. The front door would benefit from localised overhauling. The front door has faded somewhat and improvement would be beneficial for aesthetic reasons.

### Decorations

We recommend that redecoration is put in hand this year and every third year thereafter to provide a protective coating to the previously painted elements.

#### ■ Other

None.

**PLEASE READ THESE  
NOTES****C: THE BUILDING (Continued)**

Floor surfaces and under-floor spaces are examined so far as they are accessible (furniture, floor coverings and other contents are not moved or lifted). If a part or area normally examined was found to be not accessible, this is reported; if a problem is suspected, advice is given on what action should be taken. It is not possible to assess the internal condition of any chimney, boiler or other flues. (In some cases, furnishings may conceal defects).

**C6  
THE INTERIOR****■ Roof space**

The first floor accommodation is set within the roof space. As a result, our inspection of the roof structure was restricted. The upper roof void is accessed via a trap within the flank bedroom. There is also an eaves cupboard at low level to access the rear loft void within the same room. The roof is of traditional cut and pitched softwood design with softwood ridge board, rafters, purlins, struts and ceiling joists.

The roof was originally underfelted, however this has now perished completely. We were unable to gain access to much of the roof area and therefore cannot comment on the adequacy of its construction. We can confirm that little or no insulation is present and this should be provided at your earliest opportunity. Where visible, the timbers appear to be generally satisfactory with no obvious or substantial sign of failure apparent. Our external inspection revealed no signs of fundamental defect.

**■ Ceilings**

The ceilings are of modern plasterboard construction with paper, plaster and paint finishes. In general these were in serviceable condition. The ceilings are part sloping at first floor level, following the pitch of the roof. Areas of hairline cracking were noted generally to the ceilings and these cracks will need to be filled and made good as part of normal internal redecoration. Slight damp staining was noted to the ceiling within the study. Damp affected plaster can seldom be rectified and we recommend that the local area is scraped back and new plaster provided prior to redecoration. In order to provide a perfect finish you will need to budget for replastering.

Overall the ceilings were in fair order and capable of upgrading and improvement.

**■ Floors**

The floors are a combination of suspended timber and solid groundbearing concrete construction. The floors are not wholly level and even but are considered to be satisfactory. There is a step up to the front bedroom. Some spring and bounce was noted to the larger rooms and this is commensurate with the age and style of the property. Some of the floor finishes have suffered from impact damage that is difficult to remedy. Overall the floors were fair and functional.

**■ Internal walls and partitions**

The internal walls and partitions are a combination of solid and lightweight materials with finishes of plaster, paper and paint. A number of alterations have been undertaken and former load bearing walls have been removed. In these areas we assume that satisfactory support has been provided.

Hairline cracks were noted to many of the wall surfaces. These fissures should be cut out, filled and made good in future. Surface mounted cable, conduit and pipework was present that you may wish to conceal as part of your improvement programme. Where making good has been undertaken this is to a fair standard only.

Overall the internal walls and partitions were in fair order but require thorough preparation prior to redecoration.

**■ Fireplaces, etc**

There is a single fireplace within the family room consisting of a gas fire within a stone surround. We understand that this is approximately one year old. Prior to reuse we recommend that the fire is tested for safety reasons and the flue swept and tested.

**■ Internal joinery and decoration**Doors

There are a range of types of doors to the property, mainly of white painted lightweight type. Where tested, these opened and closed adequately. The door to access the kitchen is narrow.

Skirting Boards and Architraves

The skirting boards and architraves are of white painted profiled timber materials. Aside from knocks and scuffs, these were generally satisfactory. Skirting boards were not present in all areas, that you may wish to reinstate.

Kitchen

There is a relatively modern contract quality kitchen to the property with a range of wall and base units, together with fitted and free standing appliances. The general arrangement is unconventional. For example, there is a fridge set beneath the gas hob. You should reinspect and determine its adequacy for your requirements. The majority of purchasers would wish to alter / upgrade the current arrangements.

Staircase

There is a timber staircase rising from ground to first floor level. A lightweight handrail has been provided. The staircase was functional, with no sign of significant disrepair apparent. Strengthening of the handrail would be beneficial for safety reasons.

Decorations

The property has been decorated to a fair standard, although not recently. Due to young children, the decorations have suffered from general wear and tear and the majority of purchasers would wish to redecorate complete. Given the size of the house, this is a substantial obligation. You should obtain competitive estimates for this work prior to proceeding further. You should also ensure that all preparation works are undertaken beforehand.

## ■ Other

None.

**PLEASE READ THESE NOTES**
**D: THE SERVICES & SITE**

The efficiency, compliance with regulations and adequacy of design of services can only be assessed by tests conducted by suitably qualified specialists. Although surveyors are not specialists in these particular areas, an informed opinion can be given on the basis of the accessible evidence. Where possible, drainage inspection-chambers are examined (except in the case of flats), but drains are not tested during the inspection. However, in all cases advice is given if there is cause to suspect a problem. Leisure facilities and non-permanent outbuildings are noted but not examined.

**D1  
THE SERVICES**
**■ Electricity**

The property is connected to mains electricity, there being a meter and relatively modern consumer unit within the understairs cupboard. No light has been provided within the dining room area that you may wish to install. A number of poor connections were noted. We recommend that a full electrical test and report is undertaken prior to a legal commitment to purchase the property to determine the cost and extent of remedial works required.

**ACTION: You are advised to instruct a NICEIC registered electrician to undertake an electrical test and report on the system prior to a legal commitment to purchase the property. See F1.**

**■ Gas**

The property is connected to mains gas, the meter being located within the understairs cupboard. We have no reason to suspect any significant deficiencies with the system. A test and report should be undertaken for safety reasons prior to reuse.

**ACTION: You are advised to instruct a CORGI registered technician to undertake a safety test on the system prior to its re-use. See F1.**

**■ Water**

We were unable to locate the incoming cold water main, however this rises to an older style tank within the airing cupboard. We have no reason to suspect any significant deficiencies with the system.

**■ Heating**

Heating and hot water are provided via a wall mounted Potterton Suprima boiler within the garage. There is a factory lagged hot water cylinder within the first floor airing cupboard. There are a range of age and styles of radiators throughout the accommodation. The pipework is run in modern plastic and older style copper materials. The system appears to have been partially upgraded at least. We consider it prudent to arrange for a specialist test and report to be undertaken prior to a legal commitment to purchase the property to determine its adequacy and any upgrading works required.

**ACTION: You are advised to instruct a reputable heating engineer to test and report on the system prior to a legal commitment to purchase the property. See F1.**

**■ Other**
Sanitary fittings

Within the ground floor shower room there is a shower, WC and basin. The room is somewhat cramped. At first floor level there is a family bathroom with bath, basin and WC. The WC has the benefit of a Saniflo type arrangement. These units require servicing and are somewhat noisy when in use. You should satisfy yourself as to the adequacy of the current arrangements.

**D2  
DRAINAGE**

The property is connected to mains drains. Where visible, the appliances are connected to plastic wastepipes and traps. There is a cast-iron soil pipe to the flank. There is an open gully to the side. There is a single inspection chamber within the driveway and this was lifted. This revealed the drains to be in older style clay materials, although generally clear and free flowing. We recommend that a cover is fitted to the gully. The connection between the cast-iron soil and vent pipe and the plastic underground drainpipe is poor and would benefit from improvement. The drain appears to run beneath the house. We cannot confirm the adequacy of the pipework in this area and suggest that a specialist drains test is undertaken prior to a legal commitment to purchase the property as a precautionary measure.

**ACTION: You should instruct a suitably qualified contractor to undertake a test and report on the underground drainage system prior to a legal commitment to purchase the property. See F1.**

**D3  
THE SITE**
**■ Garage and outbuildings**

There is a garage to the side of the dwelling. This is being used as a storage and utility area. No conversion works have been undertaken. The floor is of concrete construction and the walls are of brick and block design. No ceiling has been provided. You should satisfy yourself as to its adequacy for your requirements. The garage door has not been tested as it was concealed by carpet, as was much of the floor.

There is a timber shed and a summer house within the rear garden. These have not been inspected and you should satisfy yourself as to their adequacy for your requirements.

**■ Grounds and boundaries**

The boundaries are not well defined. Your legal adviser to confirm prior to proceeding further.

The majority of hard surfacing was in a dated and poor condition and would benefit from wholesale upgrading and improvement for aesthetic reasons. The rear paving was not level and even and would benefit from taking up and rebedding on fresh mortar. Given the extent of hard surfacing this will be a substantial cost for the future.

**PLEASE READ THESE  
NOTES****E: LEGAL & OTHER MATTERS**

Your Legal Advisers are responsible for checking relevant documents relating to the Property (these might include servicing records and any guarantees, reports and specifications on previous repair works) as well as for carrying out all the standard searches and inquiries. However, if any specific matters are identified which the Legal Advisers should investigate on your behalf, these are reported in this section.

**E1  
TENURE**

Assumed to be freehold with vacant possession upon completion together with no onerous restrictions or encumbrances with regard to title. Your legal advisor to confirm prior to proceeding further.

**E2  
REGULATIONS etc**

None known.

**E3  
GUARANTEES etc**

You should confirm whether any guarantees are present for the heating system.

**E4  
OTHER MATTERS**

Your legal advisor to confirm the following:

- That \*\*\*\*\* is a made up and adopted highway
- Confirm precise extent of land to be conveyed
- Confirm boundary positions and maintenance responsibilities thereof
- Confirm planning permission and building regulations approval was sought and granted for all extensions and alterations

**ACTION**

**You should IMMEDIATELY pass a copy of this Report to your Legal advisers, asking them to check:**

1. the standard searches and inquiries;
2. all the relevant items referred to in sub-sections E1-E4;
3. the assumptions made in arriving at the Market Value (which are itemised in the footnote to Section G1).

**PLEASE READ THESE  
NOTES**
**F: SUMMARY**

Assuming that you decide to proceed with the purchase of this Property, there may be some things on which you should take action, such as obtaining competitive quotations for urgent repairs. (If any further investigation of some urgent matter is recommended, this will involve a second visit to the Property, perhaps by an appropriate specialist who will submit a separate report).

**F1  
ACTION**
**ACTION**

If, after reading and considering this Report, you intend to proceed with the purchase, or in Scotland make an offer, you should **IMMEDIATELY** pass a copy of this Report to your Legal Advisers – as advised in Section E. They will check (i) the standard searches and inquiries; (ii) all the relevant items covered in sub-sections E1-E4; and (iii) the assumptions made in arriving at Market Value.

Any ACTION recommendations made in Sections B, C and D are listed below under the relevant headings. In each case (if any), **I strongly advise you to obtain competitive quotations from reputable contractors at once.**

As soon as you have these, as well as the responses from your Legal Advisers, I will be pleased to advise you whether or not they would cause us to change the advice or Valuation given in this Report. Only when you have all this information will you be fully equipped to make an informed judgement on whether or not to proceed.

If you should decide to exchange contracts (or in Scotland, make an offer) without obtaining this information, you might have to accept the risk that some adverse factors might come to light after you are committed to the purchase.

**■ Urgent matters**

It is recommended that you treat the following matters – all discussed earlier in the Report – as urgent matters, to be remedied as soon as possible after purchase:

- **None.**

**■ Further investigation**

It is recommended that the following specialist reports and investigations are obtained prior to exchange of contracts:

- **D1 - Electrical test**
- **D1 - Gas safety test**
- **D1 - Heating and hot water test**
- **D2 - Drains test**
- **C5 - Obtain estimates for replacement of flat roof coverings**
- **C5 - Determine purpose of lead flashings over flank elevation windows**
- **Obtain estimates for upgrading and improvement works**

**F2  
MAINTENANCE  
CONSIDERATIONS**

- Upgrade/replace flat roofs
- Upgrade insulation
- External redecoration

**F3  
OTHER CONSIDERATIONS**

- None

**PLEASE READ THESE  
NOTES**
**G : VALUATION**

In arriving at the opinion of the Property's Market Value as defined in Section D2 of the *Description of the HOMEBUYER Service* (attached), various assumptions\* are made, subject to any change stated below. Legal Advisers, and others who undertake property conveyancing, should be familiar with the assumptions and are responsible for checking those concerning legal matters. *The opinion of the Market Value given below could be affected by the outcome of the inquiries by your Legal Advisers [Section E] and/or any further investigation and quotations for urgent repairs [Section F]. The Valuation assumes that your Legal Advisers will obtain satisfactory replies to their inquiries relating to the assumptions made in this Report.*

**G1  
MARKET VALUE**

In my opinion, the Market Value on the date of inspection of the freehold interest in this property - as inspected, with vacant possession - was **£000,000.00** (HUNDRED THOUSAND POUNDS).

It is my opinion that the agreed purchase price of £450,000.00 is at the uppermost part of the acceptable range. The property would benefit from upgrading and maintenance works, that in total will cost a substantial sum of money. In addition, the property market has fallen in value over recent months and economic forecasts are negative. You must satisfy yourself whether you are prepared to pay a premium to secure a property which is in need of general upgrading in a time of worsening economic fortunes.

You are invited to refer back to us for further advice relating to the valuation following receipt of further reports and estimates recommended within this report.

**G2  
INSURANCE COVER  
[Reinstatement Cost]**

On the assumption that the property is insured under a satisfactory policy covering the whole building, the current cost of reinstating the property in its present form is estimated to be **£000,000.00** (HUNDRED AND THOUSAND POUNDS). The external floor area of the accommodation is approximately 174sq.m.

- This Report is provided in accordance with the terms of the *Description of the HOMEBUYER Service* previously supplied, subject to any agreed addition noted below. (An additional copy is attached herewith).
- The Report is solely for your use and your professional advisers, and no liability to anyone else is accepted. Should you not act upon advice contained in the Report, no responsibility is accepted for the consequences.
- I hereby certify that the Property has been inspected by me and that I have prepared this Report, including the opinion of Market Value.

Signature .....

Surveyor's Name and Professional Qualifications Daniel Cooper BSc (Hons) MRICS DipSurv

Name and Address of Surveyor's organisation  
 REAL Surveys  
 121 St James Road  
 Tunbridge Wells  
 Kent TN1 2HG

Date of Report 2008

Agreed Addition (if any) to The *Description of the Service* None

★ Full details of these assumptions are available from the Surveyor. The most important are, in brief:

**Concerning the materials, construction, services, fixtures and fittings, etc.** that:

- No significant defects or cause to alter the Valuation would be revealed by an inspection of those parts which have not been inspected;
- No hazardous or damaging materials or building techniques have been used in the Property; there is no contamination in or from the ground; and the ground is not land-filled;
- The Property is connected to, and there is the right to use, the reported main services; and
- The Valuation takes no account of furnishings, removable fittings and sales incentives of any description.

**Concerning legal matters,** that:

- The Property is sold 'with vacant possession';
- No laws are broken by the condition of the Property or by its present or intended use;
- The Property is not subject to any particularly troublesome or unusual restrictions; it is not affected by any problems which 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 main services on normal terms; and the sewers, main services and roads giving access to the Property have been 'adopted' (i.e. are under local authority, not private, control).