coseyhomes

RICS

LEVEL 2

Your survey and valuation report

Property address

[redacted] Street, Shaw Heath, Stockport, [redacted]

Client's name

[redacted]

Inspection Date

[redacted] February 2022

Surveyor's RICS number

[redacted]

2

Contents

A

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 so at your own risk.

A 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 into account 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.

Reminder

Please refer to your **Terms and Conditions** report sent on the [redacted] February 2022 for a full list of exclusions.

A About the inspection

Surveyor's name

[redacted] BA HND Civil Eng FRICS Dip Surv FCABE Reg Val

Surveyor's RICS number

[redacted]

Company name

Cosey Homes Chartered Surveyors

Date of the inspection

[redacted] February 2022

Report reference number

[redacted] Shaw Heath, Stockport, [redacted]

Related party disclosure

This survey was carried out by [redacted] MRICS. I am employed by Cosey Homes Chartered Surveyors. I am MRICS qualified building surveyor with over 17 years experience in the building industry. My experience is in building defect analysis and inspection of buildings.

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

This report has been reviewed and signed off by [redacted] FRICS (Fellow member of the Royal Institute of Chartered Surveyors), Civil Eng., HND., BA., DipSurv, FCABE (Fellow of the Chartered Association of Building Engineers), & RICS Registered Valuer.

Full address and postcode of the property

[redacted] Street, Shaw Heath, Stockport, SK3 [redacted]

Weather conditions when the inspection took place

The weather conditions at the time of inspection were rainy.

Status of the property when the inspection took place

The property was vacant unfurnished at the time of inspection.

There were close fitted floor coverings throughout the home.

I was unaccompanied during the inspection.

B

Overall opinion

This section provides our overall opinion of the property, highlights any areas of concern 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.

B Condition ratings

Overall opinion of the property

This is a mid terrace property.

The house comprises of a vestibule, front lounge, rear lounge and kitchen at ground floor level. To the first floor, there is a landing, bathroom and two bedroom. There is a basement to the property.

Finishes, fixtures and fittings are of basic standard for type and age.

The property is considered to be a reasonable purchase although there are a number of defects which require attention and which will require some expenditure at the outset.

Where permitting, the walls were tested for dampness. Elevated moisture readings were detected to the walls in areas.

I would not expect any particular difficulty on resale in normal market conditions, provided that the necessary works are carried out to a satisfactory standard.

An inspection of the roof structure was carried out via ladder access from an existing loft hatch. This type of inspection has its limitations.

Inspection of the roof covering was made from ground floor level.

It is very important that you read this report as a whole. In the main body of the report, I have given elements a Condition Rating of 2 or 3, I particularly refer you to the section at the end of the report entitled "what to do now". You must make sure that you have all of the repairs needed investigated by reputable contractors so that you are fully aware of their scope and financial implications before you purchase.

This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of my inspection and no liability can be accepted for any deterioration in its condition after that date.

I am pleased to advise that in my opinion this property is on the whole, a reasonable proposition for purchase at a price of £160,000.00 (ONE HUNDRED AND SIXTY THOUSAND POUNDS). I found no evidence of significant problems and I cannot foresee any special difficulties arising on resale in normal market conditions.

You are strongly advised to instruct relevant qualified contractors to undertake any further investigations, and provide quotes for remedial works, recommended herein before your legal commitment to purchase. The cost of any remedial works should then be deducted from the sale price. Alternatively, you could ask the vendor to instruct the contractors to undertake the further investigations and carry out recommended remedial works before commitment to purchase. Any contractors employed should ideally provide insurance backed guarantees for works carried out.

Further investigations in some circumstances may be given designation two as there may not be any signs of defect/issue evident, however we may not have been able to fully inspect/assess that element. For example, although no issues may be evident to the surveyor from a visual inspection of the ground floors, as we have not (in most cases) been able to inspect the sub-structure to the ground or upper floors we

cannot confirm that there are no issues here. Further investigations may prove the need for costly remedial works.

No liability whatsoever will be accepted if any further investigations recommended herein are not carried out before commitment to purchase, where designation 2 or 3 is given.

B

Condition ratings

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'.

R

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	Received
	Electrical safety certificate	
	Gas safety certificate	

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
D5	Windows
D6	Outside doors (including patio doors)
E1	Roof structure
E3	Walls and partitions
E4	Floors
E5	Fireplaces, chimney breast and flues
F1	Electricity
F2	Gas/oil
F3	Water
F4	Heating
F5	Water heating
F6	Drainage
G3	Other

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
D1	Chimney stacks
D2	Roof coverings
D3	Rainwater pipes and gutters
D4	Main walls
E2	Ceilings
E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
E7	Woodwork (for example, staircase and joinery)
E8	Bathroom fittings
E9	Other
F7	Common services

1 Elements with no current issues

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

Element no.	Element name

NI 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
D7	Conservatory and porches
D8	Other joinery and finishes
D9	Other
G1	Garage
G2	Permanent outbuildings and other structures

C

About the property

This section includes:

- About the property
- Energy efficiency
- Location and facilities

C

About the property

Type of property

A two storey, two bedroom, mid-terrace residential property.

Approximate year the property was built

The property is estimated to have been built in the 1900'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 has been constructed using traditional methods and techniques.

The walls serving the original house are of conventional cavity wall construction to the front, and solid wall construction to the rear and the kitchen.

The ground floor to the house is of suspended timber floor construction to the lounges and of solid floor construction to the kitchen. There is a suspended timber floor at the first floor.

The main roof is pitched with a slate tile covering. There is a monopitch roof with slate tile covering to the kitchen.

Accommodation

	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Ground	2				1			1	Vestibule
First		2	1					1	Landing
Lower Ground								1	Basement

C

Energy efficiency

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

The EPC (energy performance certificate) register provides energy efficiency information about buildings that is freely available from https://find-energy-certificate.digital.communities.gov.uk/. Some buildings may not have been assessed, or the present certification might be out of date. We have not prepared the EPC. If we have seen the EPC, then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.

We are advised that the property's energy performance, as recorded in the EPC, is: D ([redacted]).

Date of certificate - December 2021.

Properties are given a rating from A (most efficient) to G (least efficient). Properties are also given a score. The higher the number the lower your fuel bills are likely to be. The average energy rating and score for a property in England and Wales are D (60).

Issues relating to the energy efficiency rating

Energy Performance Certificates tell you how energy efficient your home is.

Originally introduced in 2007 as part of the now-defunct Home Information Pack, an EPC details what the energy efficiency of a home is.

It does this by ranking it from A- (the most energy efficient) to G- (the least energy efficient). For anyone selling (or renting) a home in England, Wales and Northern Ireland, an EPC is compulsory.

As well as offering an indication of a property's energy efficiency, an EPC will also provide information regarding the home's typical energy costs and ways of reducing energy use to make the property more efficient.

A certificate is valid for 10 years and a home can't be sold or let without one.

The EPC also provides recommendations on various measures which could be undertaken in order to improve efficiency of the property.

We have not prepared the EPC and cannot confirm if the details within are accurate.

There may be discrepancies between the information provided within the EPC and our findings on site as detailed within this report. This may be due to improvements or alterations having been made to the property since the date of the EPC. Where details notably differ or improvements measures have obviously been carried out, we would recommend that a new EPC be instructed in order to obtain a more accurate, up to date rating.

Mains services

A marked box shows that the relevant mains service is present.

- [x] Gas
- [x] Electric
- [x] Water
- [x] Drainage

Central heating

- [x] Gas
- [ ] Electric
- [ ] Solid fuel
- [ ] Oil
- [ ] None

Other services or energy sources (including feed-in tariffs)

The property has gas fire and electric fire located to the front lounge and the rear lounge respectively.

Other energy matters

No other energy matters are considered.

C

Location and facilities

Grounds

The property is set on a fairly level plot. There are grounds to the front and rear.

There is a block paved ground to the front, with dwarf brick walls to the front and the side boundaries and metal gate to the front.

There is an enclosed patio area with block paving to the rear. There are brick wall and timber fencing to side and the rear boundaries.

There is no off-road parking to the property. On-road parking appears restricted to permit holders.

Photo - 2

Photo - 3

Photo - 4

Location

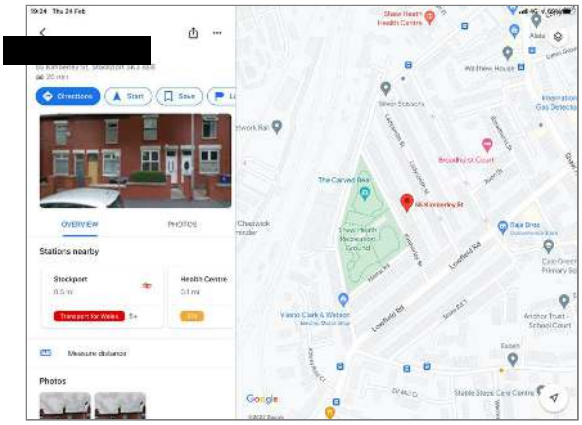


Photo - 5

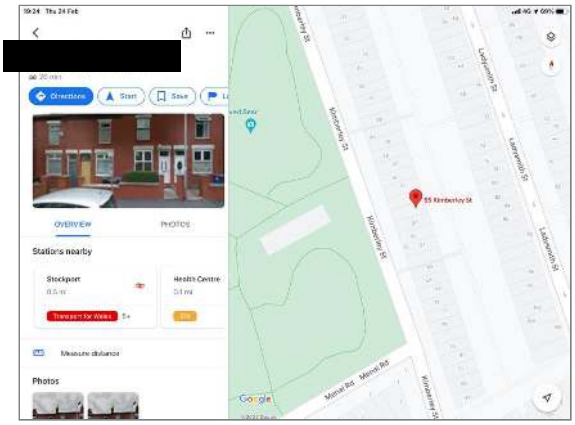


Photo - 6

Facilities

There are reasonable facilities in the surrounding area to the property, these include, schools, shopping areas, medical care, places of worship, leisure facilities, banking services, bars/public houses restaurants and fast food outlets, these are all within a 15-20 minute drive from property, traffic dependant. It may be prudent to familiarise yourself with the local area and available facilities before commitment to purchase.

Local environment

According to the GOV.UK flood risk assessment website, the property is located in an area which is at low risk of surface water flooding and at very low risk of flooding from rivers and seas. For more information please visit - https://flood-warning-information.service.gov.uk/long-term-flood-risk/.

According to Public Health England's interactive Radon map, the property is located in an area where approximately 1-3% of homes are above the Action Level of 200 Bq/m3 (no. of radon nuclei disintegrating per m3 every second). Radon is a radioactive gas, formed by the radioactive decay of uranium that naturally occurs in all rocks and soils. Prolonged exposure to high levels of radon can increase the risk of developing lung cancer, especially in smokers and ex-smokers. Please note that the only way to know whether an individual property is affected is to have it tested. For more information visit - http://www.ukradon.org/.

Please ask your legal advisor(s) to verify if the subject property is within a Conservation area.

According to The Coal Authority's interactive map, the property is located in a Coal Mining Reporting Area. For more information and/or to view the interactive map for yourself, please visit http://mapapps2.bgs.ac.uk/coalauthority/home.html.?

No environmental search has been undertaken. We recommend that your legal advisor obtain an Enviro All-in-one from the coal authority, a detailed property specific contaminated land, flood risk and ground stability report. This report will also include confirmation as to whether this property requires a coal mining report.

D

Outside the property

D

Full detail of elements inspected

Limitations on the inspection

For the purpose of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by specialist testing. Building standards are continually being upgraded and older properties can become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. It is inevitable, therefore, that these homes will probably have higher running costs compared to newly built properties.

We have not exposed the foundations of the property and without doing so, you must accept the risk of unseen defects. However, unless noted within this report, we have not noted any above ground problems which relate to defective foundations or signs thereof.

Examination of the upper levels, including the roof covering, was confined to an inspection from ground level, unless otherwise stated or is evident from photos within the report.

1 2 3 NI

D1 Chimney stacks

2

This property has two chimney stacks to the front and the rear respectively which are of brick construction. From ground level inspection it appears that lead flashings are fitted where the chimney stacks meet the roof tiles to prevent water penetration. The stacks are shared with the neighbouring property.

The stacks are upright within tolerance as observed from ground level.

The brickwork and pointing appeared in fair condition with some areas of defective pointing which should be repointed soon to prevent water penetration. Pointing to chimney stacks is susceptible to deterioration. This should be monitored and patch pointing may be required as part of a general maintenance regime. Sign of moss / vegetation growth was observed to the chimney stacks. Removal of moss and vegetation is recommended.

The cement bedding to the top of the stack, which secures the chimney pots in place and directs rainwater off the top of the stack, is known as the flaunching. This is usually not visible from ground level and may need repair. This will also apply to the flashings that although may be partly visible, their effectiveness cannot always be properly assessed from distance. Flashings should be well pointed into the masonry and well fitted, with appropriately fitted soakers 150mm of up stand forming an apron to prevent water ingress. It appeared that the flashings to the front elevation of the stacks were without the 150mm up stand. When next maintenance/repair is carried out at high level, it would be prudent for these elements to be checked in closer detail with the flashing be fitted with up stand.

The pots to the stacks serving this property appeared secure with cowls fitted on top. A cowl is a protective cover fitted to the top of chimney pots. Cowls have dual function, firstly to stop birds nesting and falling down the chimney, and secondly to stop the rain blowing down the flue.

Television aerials were attached to the stack and appear secure.

Chimney (and roof works) tend to be expensive due to current health and safety legislation

regarding working at height and often require the erection of scaffolding.

Being a shared stack, the owner(s) of the neighbouring property may have a number of legal rights over this shared stack. You should check with your legal advisor regarding your rights and responsibilities. If any repair or maintenance works are required to any shared elements, it is recommended that you supply notification to your neighbours with plenty of time to respond. In some situations, work may require detailing in writing or a party wall agreement.

Chimneys are naturally exposed to the elements and adversely affected by rain, snow and frost. The brickwork and mortar is particularly susceptible to frost damage which often results in erosion and 'spalling' of the brickwork. Porous brickwork absorbs moisture which freezes and expands in cold weather and forces off the exterior face of the brick. This is known as spalling.

Photo - 7

Photo - 8

Photo - 9

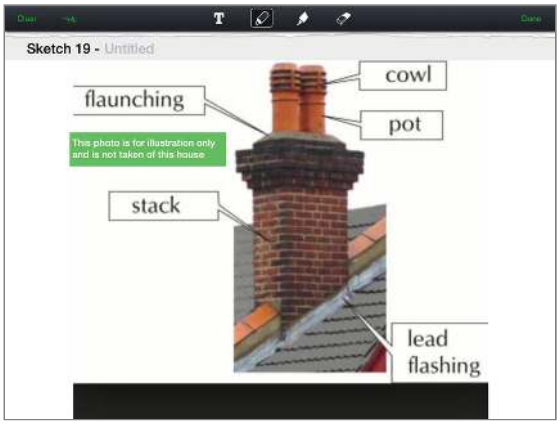


Photo - 10

D2 Roof Coverings

The main roof to the house is of a pitch roof with a slate tile covering and ridge tiles. There is a mono-pitch roof with a slate tile covering to the kitchen. 2

The main roof have no notable signs of sagging and the ridge line were straight within tolerance. However, tilted and slipped tiles, and broken slates were observed in areas to the main roof and the mon-pitch roof. Any broken slates should be replaced and any tilted and slipped tiles should be replaced as soon as possible to prevent water penetration which could affect the timber roof

structure.

The ridge tiles are bedded in mortar. Over time this pointing can become soft and work loose. There is minor evidence of this having occurred and patch pointing is recommended to ensure ridge tiles are secure and to prevent water penetration.

Flashing covering to the rear mono-pitch roof appeared to be brittle and not well fitted to the adjacent wall, as observed from the ground. Flashings should be well pointed into the masonry and well fitted, with appropriately fitted soakers 150mm of up stand forming an apron to prevent water ingress. It appeared that the flashing to the rear mono-pitch roof was without the 150mm up stand. Further investigation is recommended, as flashing should be regularly checked and maintained to reduce the risk of water ingress.

There is a timber verge to the mono-pitch roof which appeared in tired condition. As there It is recommended that these elements to be checked in closer detail, replace any defective timber members and redecorate the timber verge in due course. Costs are not included. External timber elements should be maintained on a cyclical basis to prevent decay and costly replacement.

General moss / vegetation growth was observed to roof pitches in areas. Most roofs will experience moss or lichen growth, and small patches of growth are usually not a problem. If the moss growth is allowed to develop further, it can become a problem for the roof for a number of reasons, such as:
- Moss acts like a sponge, absorbing large amounts of moisture and resulting in your roof being constantly wet. If this moisture travels underneath the tiles, it could rot the wooden components of the roof, threatening structural integrity and leading to costly repairs.

- The main benefit of a pitched roof is the easy drainage of precipitation due to the sloped angle. However, moss can obstruct the path of the water by absorbing the moisture instead of letting it drain away.

- Moss can break off and fall into gutters or downpipes, blocking your drainage system. If this issue is not spotted, it could potentially lead to parts of your drainage system requiring replacement.

- Roof moss could potentially attract bird and insect life, which is not beneficial for the aesthetic value of your roof, e.g. defecation. Birds can also break up moss, dislodging these pieces and causing them to drop into your gutters or downpipes.

To avoid expensive repairs, moss should be removed from your roof tiles quickly if it is covering a significant area of your roof. Avoid pressure washing your roof to remove moss, as this could cause damage to the tiles and lead to the drenching of your roof interior.

Photo - 11

Photo - 12

Photo - 13

Photo - 14

Photo - 15

Photo - 16

Photo - 17

D3 Rainwater pipes and gutters

2

Rainwater goods comprise of UPVC guttering with UPVC downpipes.

The gutter to the front is connected to the gutter of the neighbouring property which discharges through the downpipe within the other house of the terrace. The downpipes from the main roof and non-pitch roof to the rear discharge to rainwater gullies.

The rainwater goods appeared in fair condition for type and age with no significant defects of note.

Gutters can easily get blocked by leaves, moss, debris and cause gutters to overflow, resulting in damp walls. The stop ends are particularly vulnerable to leakage. I would also recommend that gutters and joints are maintained on a cyclical basis. In addition, downpipes should be checked, to ensure that there are no blockages and that water is free flowing. As a precautionary measure it is prudent to clear any debris and vegetation from all gutters. This will extend the life of the gutters and prevent unnecessary repairs to the external envelope. Poorly maintained gutters will cause saturation of the external envelope, which is linked to dampness and condensation.

Fascias and soffits to the front and the rear of the main roof and mono-pitch roof appeared to be of painted timber construction. The soffits appeared to be not vented to the loft space. They were in aged condition with defective painting finishes, cracked surface and gaps between soffit boards of note. It is recommended that these elements to be checked in closer detail, replace any defective timber members and redecorate the fascias and soffits in due course. Costs are not included. External timber elements should be maintained on a cyclical basis to prevent decay and costly replacement. This includes redecoration as part of a regular maintenance regime.

It is advised that asbestos cement boarding was often used for these elements at the time of construction. Whilst there appeared to be of timber, we cannot discount the possibility that there may be asbestos sections. It would be prudent to obtain an asbestos survey prior to any works to these elements.

Photo - 18 Rainwater goods to the front

Photo - 19 Rainwater goods to the rear

Photo - 20 Downpipe to the rear

Photo - 21 Downpipe to the rear

Photo - 22

Photo - 23

Photo - 24

Photo - 25

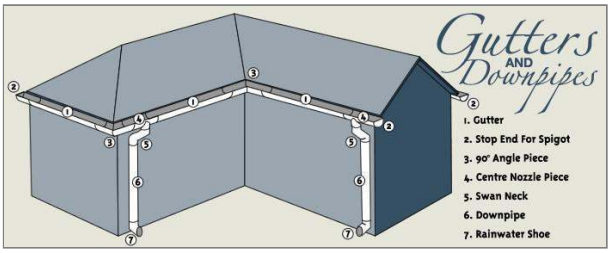


Photo - 26

D4 Main walls

2

The main walls to the front of the property are of cavity construction and are approximately 280 mm thick. The walls to the rear of the property and the kitchen are of solid construction and are approximately 250 mm thick.

Cavity wall usually consists of external brickwork, a gap of between 50 to 100mm and internal block work. The cavity should be fully or partially filled with insulation. Metal bars connecting the inner and outer leaf are called wall ties. Cavity wall construction became commonplace around 1920.

Owing to the conditions of the survey we have not inspected the wall cavity, as this would require invasive measures. As such we cannot comment on the condition of wall ties (if any), or on the level of insulation fitted (if any).

There are no signs of injection on the walls. It is assumed that no insulation to the cavity wall is in place. You should enquire if there are any guaranteed or warranties in place for cavity wall insulation.

No signs of wall tie related defects or repairing works were noted.

Solid walls are more vulnerable to damp penetrations due to the weakness of the mortar or the porosity of the masonry. In some cases, the solid wall has a small cavity but not good enough to insulate. The very small cavity may be filled with mortar dropping as the result of the original manner of workmanship. For all intents and purposes, such walls are solid walls and not a cavity wall.

Walls are upright and straight within tolerance for a property of this type and age.

A lintel is a horizontal member which is placed across the opening to support the portion of the structure above it. This load is transferred to the lintel which supports the brickwork. Lintels across the door and windows to the front elevation appeared to be stone which was in fair conditions without apparent defects of note. There was no evidence of movement above openings.

Sign of injection of damp proof course (DPC) was noted to the wall to the rear elevation and it is assumed that this type of DPC was installed to the main house and rear extension in overall. As isolated dampness was detected at the lower part of the external walls, it is possible that there is rising damp at the side wall of the rear extension. Details refer to section E3.

Air bricks were noted to the front and rear providing subfloor ventilation to the areas of suspended timber flooring. Air bricks are essential to provide ventilation to subfloor timbers and prevent the build up of potentially damaging condensation. Air bricks should be kept clear and unobstructed.

The brickwork and pointing appeared in fair condition for type and age however, defective or missing brickwork and deterioration of pointing was noted in areas, predominantly at low level, and patch pointing is recommended. Defective brickwork and missing brickwork should be filled up by patch repair or replacement of new bricks in due course. All pointing should be checked closely and patch pointing to affected areas carried out as required.

Open mortar joints, predominantly at low level to the kitchen, were noted. Patch pointing is recommended.

BRE (Building Research Establishment) Digest 251 Crack Classifications:
Damage categories with descriptions of typical damage and ease of repair.
0 - Hairline cracks of less than about 0.1 mm which are classed as negligible. No action required.
1 - Fine cracks that can be treated easily using normal decoration. Damage generally restricted to internal wall finishes; cracks rarely visible in external brickwork. Typical crack widths up to 1 mm.
2 - Cracks easily filled. Recurrent cracks can be masked by suitable linings. Cracks not necessarily visible externally; some external repointing may be required to ensure weather-tightness. Doors and windows may stick slightly and require easing and adjusting. Typical crack widths up to 5 mm.
3 - Cracks that require some opening up and can be patched by a mason. Repointing of external brickwork and possibly a small amount of brickwork to be replaced. Doors and windows sticking. Service pipes may fracture. Weather-tightness often impaired. Typical crack widths are 5 to 15mm, or several of, say, 3mm.
4 - Extensive damage which requires breaking-out and replacing sections of walls, especially over doors and windows. Windows and door frames distorted, floor sloping noticeably. Walls leaning or bulging noticeably, some loss of bearing in beams. Service pipes disrupted. Typical crack widths are 15 to 25mm, but also depends on number of cracks.
5 - Structural damage that requires a major repair job, involving partial or complete rebuilding. Beams lose bearing, walls lean badly and require shoring. Windows broken with distortion. Danger of instability. Typical widths are greater than 25mm, but depends on number of cracks.

In general, categories 0, 1 and 2 with crack widths up to 5mm can be regarded as ‘aesthetic’ issues that require only redecoration. Categories 3 and 4 can generally be regarded as ‘serviceability’ issues, that is, they affect the weathertightness of the building and the operation of doors and windows. Category 5 presents ‘stability’ issues and is likely to require structural

intervention. BRE Digest 251, and in particular the table above, is now used widely in the industry as a way of categorising cracks and determining whether any intervention is necessary.

It should be stressed that these comments are a simplification of the assessment needed to properly classify damage to housing. Several factors, including whether the widths of the cracks are increasing with time, can affect the classification.

Photo - 27

Photo - 28

Photo - 29

Photo - 30

Photo - 31

Photo - 32

Photo - 33

Photo - 34

Photo - 35

Photo - 36

Photo - 37

Photo - 38 Kitchen solid wall 250 mm thk

Photo - 39

Photo - 40

Photo - 41

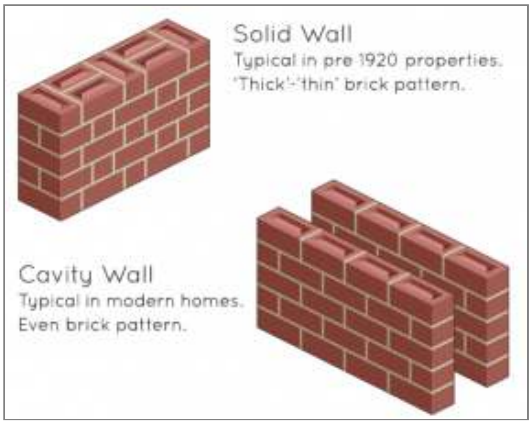


Photo - 42

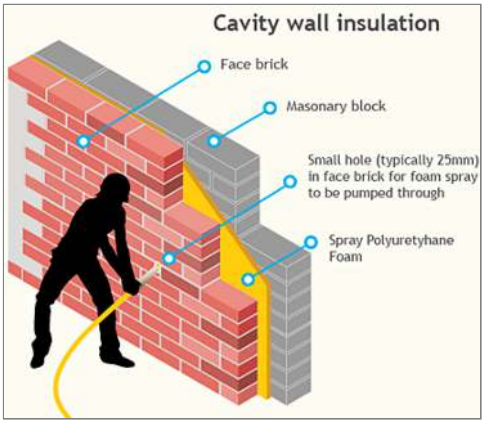


Photo - 43

D5 Windows

The property has UPVC framed windows with double glazing to ground floor and first floor. All windows have locking devices and opening casements.

3

The UPVC windows generally appeared to be in aged condition with stiff casements and some of the casements not openable. Overhauling, oiling and easing of window casements are recommended.

It is advised that UPVC windows of this type have a general life expectancy of 10 to 15 years after which defects consistent with age can occur. This includes deterioration of external perimeter seals which can become brittle and crack over time, rubber seals to glazed units can fail allowing moisture in to the sealed unit and hinges can become stiff and drop. As part of routine maintenance, windows should be regularly serviced.

Double glazing has a limited life and is prone to deterioration at the edge seals. This can be sometimes recognised as moisture between the panes but it's presence is dependent on atmospheric conditions, which are of course variable. Therefore, failure cannot always be diagnosed upon inspection.

Gaps to the mastic sealant around the windows were in aged condition for type and age. There also observed gaps to the internal of the window frames, between the window frame and the sub-frame or the wall openings. Defective or missing mastic can allow water ingress and such should be maintained on a cyclical basis. Pointing of sealant is recommended. Defective timber window sub-frame to the front lounge was observed. Removal of the defective timber section and filling of gaps is recommended.

Where a complete window is replaced, it will have to conform to modern standards. You will have to either get building regulation approval from the local authority, or use a contractor registered with FENSA (or similar approved scheme).

If any of the windows were replaced since 1st April 2002, then confirmation should be sought that they have either a FENSA (or similar approved scheme) certificate or a building regulation completion certificate. Also, enquiries should be made of the vendor as to whether they are covered by guarantees.
FENSA stands for the Fenestration Self-Assessment scheme. It has been set up by the Glass and Glazing Federation (GGF) and other industry bodies, with government's encouragement www.communities.gov.uk, in response to the Building Regulations.

Windows and doors in critical locations i.e. windows below 800mm from floor level, closed to either edge of the doors, and doors where the glass come within 1500mm of the floor level to the start of the glass must contain safety glass (toughened or laminated) and must include the relevant safety mark clearly visible to comply with Approved Document K. There were no apparent markings to the glazing of the front bedroom window. Replacement of the front bedroom window is recommended as the window does not comply with the means of escape requirements as stated below.

The means of escape are not satisfactory, as there is no escape window fitted to the front bedroom on the first floor. This is a risk to life, as escape would likely be impeded in the event of a fire, and the bedroom windows should be replaced to comply with escape window requirements (see note below). A category three is stated to this element.

The rear bedroom window complies with escape window requirements however, the casement was locked and not tested. Further investigation on the functioning of the window is recommended.

In accordance with Approved Document B, ground floor rooms can have direct access to a corridor leading directly to a door or escape window to the outside.

First floor rooms need an escape window, or a protected stair enclosure leading to an external door. The point of opening for a window should also be featured no higher than 1100mm and no lower than 800mm.

In accordance with Approved document B, Escape windows must have an unobstructed clear, openable area. The minimum dimensions are:

Exit free area: 0.33m2
Minimum width: 450mm
Minimum height: 450mm

A basic rule is, if the opening is 450mm wide, the height must be at least 750mm, which will create an open area of 0.33m2.

The window must be able to stay open without an aid, so both hands are free. The pane must also be of toughened glazing as a minimum to satisfy regulations.

Photo - 44 Gaps to sealant to the front lounge

Photo - 45 Gaps to sealant to the front bedroom

Photo - 46 UPVC double glazed window without safety mark to low level glazing

Photo - 47 Gaps between front bedroom window frame and timber sub-frame

Photo - 48 Rear bedroom UPVC double glazed escape window

Photo - 49 Gaps between rear bedroom window frame and the wall

Photo - 50 Bathroom UPVC double glazed window with stiff casement

Photo - 51 Front lounge UPVC double glazed window

Photo - 52 Detached and rotted timber frame to the front lounge window

Photo - 53 Rear lounge UPVC double glazed window

Photo - 54

Photo - 55

Photo - 56

D6 Outside doors (including patio doors)

The front entrance door and the patio door to the kitchen are of timber set in timber frames. 3

The front door was in tired and aged condition with rotted timber section, shake to the edge of panel, difficulties in opening and closing, and defective locking devices of note. The patio stable door was in fair condition for its type and age.

There are glazed units set within the patio door. Glazing in doors which is wholly or partially within 1500mm from floor level should be: Minimum Class C to BS 6206 and marked according to BS 6206. Glazing to the patio door is non-compliant, as no safety glazing marks were observed. Consideration should be given to replacing the glazing to the patio door.

We recommend locks are changed when a property changes hands, as there is no way of knowing how many keys are in existence. Further advice should be sought from your insurance company to confirm that the present locking mechanisms will comply with their requirement.

Photo - 57

Photo - 58 Defective and rotted timber door

Photo - 59

Photo - 60

Photo - 61 Timber stable door

Photo - 62 5 lever lock

Photo - 63

D7 Conservatory and porches

N/A NI

D8 Other joinery and finishes

N/A NI

D9 Other

N/A NI

E

Inside the property

E

Inside the property

Limitations on the inspection

Comment cannot be made on areas that are covered and concealed or not otherwise readily available. There may be detectable signs of concealed defects, in which case recommendations are made. If greater assurance is required on the matter, it would be necessary to carry out exposure works. Unless these are carried out prior to legal commitment to purchase, there is a risk that additional defects and consequently repair work will be discovered at a later date.

Damp meter readings have been taken where possible without moving heavy furniture or being restricted by coverings, built-in fittings and/or wall linings.

It should be appreciated that original parts of the property are period in nature. Accordingly, such parts of the structure and fabric should not be expected as new and regard should be given to the natural deterioration of older products. It is possible that defects could occur between the date of survey and the date of which you take occupation.

We have not checked for asbestos, however if any suspected asbestos containing materials are identified during the inspection, they will be comment on herein. Surveyors do not carry out any testing of possible asbestos containing materials, this must be done by an asbestos specialist.

1 2 3 NI

E1 Roof structure

3

The main roof structure appeared to be of traditional cut timber construction, supported by rafters and purlins.

The loft space was boarded up to the side and the soffits under the roof. Inspection to the eave space under the rear roof pitch was conducted through the access door however, inspection to the eave spaces was limited.

Timber members, where observed, appeared in fair condition for type and age, with no evidence of notable twisting, distortion or damage.

As observed from the access door, there appeared bituminous roofing felt underneath the main roof tiles. The presence of roof felt acts as a secondary waterproofing layer in the event of slipped/ defective tiles. No apparent defects were noted to the roofing felt. Dried watermarks were noted within the loft space and penetrative dampness due to defective roofing felt may be possible. If dampness re-occurs, it would be prudent to have further checking to the roofing felt to the affected areas which are boarded up and concealed.

Observation of the party wall was limited. There appeared gaps between the brickwork and rafter to the party wall. Any gaps noted in the party wall should be infilled, as the presence of gaps in party wall will be vulnerable to spread of fire. Cost is not included. A category three is stated for this element.

No inspection was conducted to the chimney breast in loft space, as they were boarded up and concealed.

Ventilation to the main roof void is deemed inadequate as no provisions of vent to the loft space was noted. Roof spaces should be ventilated to reduce levels of potentially damaging condensation. Ventilation to the loft space should be provided by the fitting of breathable roofing felt or vent tiles.

Insulation to the main roof, including eave space, was generally covered by loft boarding. Current recommendations state a desired uniform thickness of at least 270mm. As the thickness between loft boarding and the ceiling on the first floor is less than 270 mm, the thickness of insulation is considered to be inadequate. Upgrading is recommended. There are various raised loft boarding systems available which do not compromise insulation levels.

There is a water tank inside the loft space. Inspection to the water tank and the services was limited however, there is no sign of dampness and distortion to the structure underneath the water tank.

The ceiling joists were boarded with timber boards upon inspection. It was not possible to confirm whether the ceiling joists are of adequate size and depth to carry the additional loading imposed for storage.

If further clarity is required to the areas covered a qualified contractor should be instructed to check the covered areas, as we cannot comment on the areas covered by boarding or other materials. We have only performed a visual check no boards where removed.

Photo - 64

Photo - 65

Photo - 66

Photo - 67

Photo - 68

Photo - 69

Photo - 70

Photo - 71

Photo - 72

Photo - 73

Photo - 74

Photo - 75

Photo - 76

Photo - 77

E2 Ceilings

2

The ceilings to the house appear to be of plasterboard construction and lath and plaster throughout the property, with painted plaster finishes, wall paper and textured coating.

The ceilings were in fair condition with wrinkle wallpaper finishes. hairline cracking, defective lath and plaster finishes and flaked painting noted in isolated areas which is not structurally significant. Filling and redecoration is advised. Costs are not included.

Lath and plaster ceilings of this type in the property do deteriorate with age, are difficult to maintain and are prone to sudden failure. Whilst ceilings appear to be in a fair condition at the present time, the ceilings must be considered to have a limited life and piecemeal replacement should therefore be anticipated. In the meantime, ongoing maintenance and repair including making good cracked areas of plaster work should be anticipated.

In time, fractures occur in the plaster where it passes between the laths with this type of construction. The ceiling can separate from the laths and when this happens, there is a risk of collapse that can cause damage to furniture and with the risk of injury.

The precise longevity of the lath and plaster ceilings of this type is difficult to determine as such ceilings are prone to failure. Rapid deterioration can occur in the event that the existing ceilings or

supporting joists are deflected as a result of imposed loading.

It is advised that wall paper and linings to ceilings can conceal underlying defects which may not be apparent at the time of inspection. You should anticipate some plaster repairs will be required to underlying plaster if finishes are removed.

Textured coatings (Artex) were observed to original concealed ceilings. The below is provided for information should these ceilings be exposed.

Artex is a trade name (along with Wondertex, Suretex, Newtex, Pebblecoat and Marblecoat) which has come to be used to describe all thick plaster-like paints that were used to create decorative effects, most commonly on ceilings, but, often on walls too. Within the building trade these are referred to as textured coatings and the non-asbestos versions are still used to this day.

Up until 1984 the manufacturers (or even the 'Artexers' themselves) added small amounts (3-5%) of Chrysotile ('white asbestos') to their decorative paints. The fibres gave strength and consistency to the compound and made it much easier to apply. Please note that although many manufacturers/Artexers would have stopped adding asbestos to their mixes around the time of the original asbestos ban (1984), Chrysotile was not officially outlawed until 1999 and therefore there is still a risk that any Artex coatings fitted prior to that date may contain asbestos.

There are no overwhelming safety reasons to remove Artex because it's perfectly safe when left in-situ. In fact, the opposite is true because the removal process (through scraping) disturbs the material and causes fibre-release.

Up until 2006 contractors needed a license to remove this material but this is no longer true. That said it's always best to use a specialist when removing asbestos because they use techniques to prevent fibre release.

There are specialist products available that soak into the paint and turn it into mulch that can be easily scraped off. You would certainly need to wear adequate protective clothing to ensure that your face and skin don't get splashed.

Photo - 78

Photo - 79 Front bedroom with wallpaper

Photo - 80 Wrinkle wallpaper in front bedroom

Photo - 81 Wallpaper to rear bedroom

Photo - 82

Photo - 83 Cracks to textured coating ceiling to bathroom

Photo - 84 Textured coating to landing ceiling

Photo - 85 Textured coating to lowered landing ceiling

Photo - 86

Photo - 87 Front lounge with wallpaper to ceiling

Photo - 88 Wallpaper ceiling to vestibule and front lounge

Photo - 89 Rear lounge with hairline crack to textured coating

Photo - 90

Photo - 91

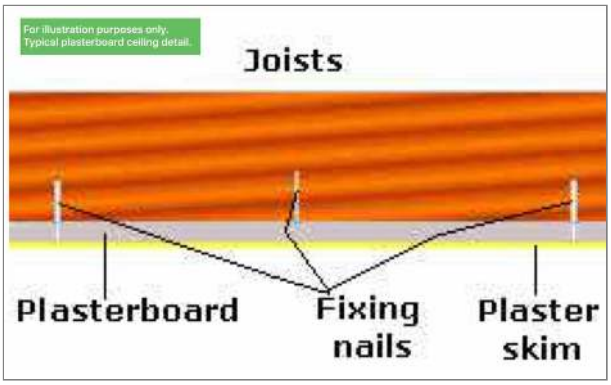


Photo - 92

E3 Walls and partitions

3

The internal walls are a combination of solid construction and plasterboard partition.

The wall finishes included paint, wallpaper and tiling.

It should be noted that wall finishes can cover cracks, damp patches, and rough surfaces. It may well be necessary to skim or replace plaster if/when wall coverings are removed. You should plan for additional repairs should you choose to redecorate. Wrinkled wallpaper was noted in areas that may be due to workmanship, shrinkage cracking to the substrate or cracking due to subsidence. Close up inspection is recommended when the wallpaper is removed upon redecoration of the affected areas.

Despite this, there were no apparent defects of structural significance noted. All walls were upright within acceptable tolerance for a property of this age and type. There were no defects of structural significance.

Painted plaster finishes appeared in fair condition for their type and age however, plaster was likely defective to the area beneath the wallpaper finish to the rear lounge. Hairline cracking was found to the ground floor landing of the basement staircase. Repair of defective plaster, filling of hairline cracking and redecoration is recommended. Should cracking re-occur, it would be prudent to further investigate on any inadequate support to the affected areas.

Damp testing was carried out using a protimeter moisture measuring instrument. It is advised that not all walls could be tested due to fittings and wall tiling.

There are three common forms of damp. These are rising damp which is water rising from the ground level up the wall, penetrative damp which penetrates from outside through the wall in a horizontal movement and condensation which is caused due to lack of ventilation.

Elevated moisture readings were detected to the lower part of walls in the front lounge, rear lounge, chimney breast and kitchen. The dampness may be due to penetrative dampness and rising dampness. You are recommended to discuss dampness with a damp proofing company who can provide you with a damp and timber report. This will establish the full extent of dampness and provide further remedial works for consideration.

Costs for damp remediation works are not included as the full extent is not known however, you

should allow a provision sum of £1500 for damp remediation works.

Dampness is the presence of hygroscopic or gravitational moisture. Dampness gives rise to unhygienic conditions apart from the reduction in strength of structural components of the building. Dampness causes the following harmful effects:
A) Dampness is responsible for the breeding of insects and creates unhealthy living conditions.
B) Due to dampness, moisture travels through walls and ceilings and creates unsightly patches and affect the aesthetics of the building.
C) In the case of lime plaster, moisture travel causes softening and crumbling of plaster.
D) Dampness in the wall cause efflorescence and sometime dampness is responsible for the disintegration of bricks, stones, tiles etc.
E) The wall decoration (like painting) gets damaged due to dampness.
F) The flooring gets loosened because of reduction in the adhesion when moisture enters through the floor.
G) Timber fittings (such as doors, windows, almirahs) when coming in contact with damp walls or floors, gets deteriorated because of warping, buckling, dry rutting etc of timber.
H) Dampness in the building can be very dangerous if any form of electrical fittings come in contact with it.
I) Floor coverings are damaged. Therefore no floor coverings should be used on damp floors.
J) Dampness promotes and accelerates the growth of termites.
K) Dampness breeds germs of dangerous diseases such as tuberculosis, neuralgia, rheumatism etc.
L) Metal fitting get corroded.

A category three must be stated if any dampness is detected.

Photo - 93 Solid wall to the front bedroom

Photo - 94 Front wall

Photo - 95 Front wall

Photo - 96 Wallpaper to stud wall and solid wall in the rear bedroom

Photo - 97 Rear bedroom

Photo - 98

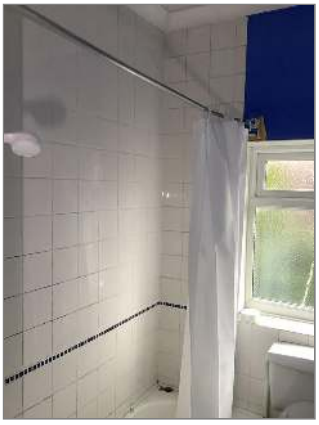


Photo - 99 Ceramic tiles and painted plaster

Photo - 100 Wallpaper

Photo - 101 Wallpaper to stud wall

Photo - 102 Painted plaster to solid walls of front lounge

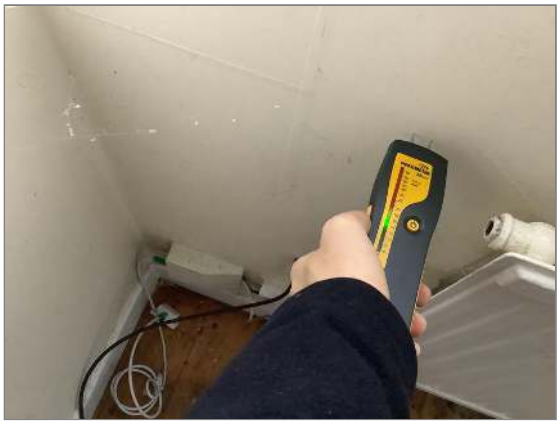


Photo - 103 Wallpaper to front wall

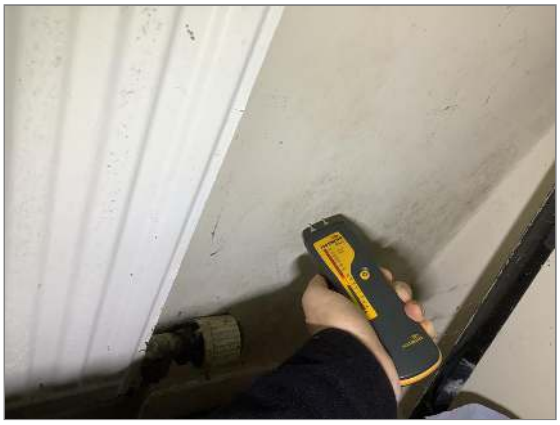


Photo - 104 Front wall of front lounge

Photo - 105 Front wall of front lounge

Photo - 106 Solid walls with wallpaper in the rear lounge

Photo - 107

Photo - 108 Rear wall

Photo - 109 Likely defective plaster to the rear wall near party wall

Photo - 110 Rear wall

Photo - 111 Party wall

Photo - 112 Chimney breast

Photo - 113 Wallpaper and ceramic tile

Photo - 114

Photo - 115

E4 Floors

3

The ground floor of the main house appeared to be suspended timber floor construction. There is a solid ground floor to the rear extension. There are suspended timber flooring to the first floor.

Floor coverings included timber floor board, ceramic tiles and carpet.

Owing to the conditions of the survey, no fixed coverings or floorboards were lifted.

Suspended timber floors consist of timber floor boards being attached to floor joists. The timber floors were level within tolerance however, there was bounce flooring observed to isolated areas on the first floor. Repair of the bouncing suspended timber flooring is recommended. There were also creaking and vibration to the floor in general. This is common in properties of this age and not considered to be structurally significant.

Please note creaking and vibration may be related to the floor construction such as over spanning of joists, a lack of strutting between joists, decay or over notching or cutting of joists for services.

Floor finishes were generally in fair condition with staining and indentations to carpet of note however, these are of no structural significance.

Solid floors constructed prior to 1960 may include no concrete, no compacted hardcore, and no damp membrane. It is possible that quarry tiles are used on made up ground or a thin layer of concrete has been added years later. Checking the full construction of the floor requires intrusive checks which is beyond the scope of this report.

In accordance with Building Regulations solid floors must have compacted hardcore. Compacted hardcore is the bed which serves as a solid working base for the building. If compacted hardcore is not used within the floor construction, then it will make the floor less stable.

Please note that I cannot take any responsibility if the floor is not in accordance with building regulations. A typical floor should include compacted hardcore, 100mm insulation, a floor damp proof membrane, solid slab and finished off with a top floor screed.

Upper floors are almost always of suspended timber construction whereby the surface decking, commonly floorboards, chipboard or plywood, is supported on horizontal load-bearing timbers (joists) which are in turn supported on external or internal walls or a combination of both.

As we have not been able to inspect the entire subfloor timbers, and given that damp was found to the ground floor walls, it is strongly recommended that further intrusive inspection is carried out of the subfloor timbers prior to commitment to purchase. If the ends of the joists bed into the walls and have not been wrapped in a protective membrane (which is unlikely, unless the floors have been relaid in more recent years) and the walls are damp, moisture can be transferred from the walls into the timbers which can lead to rot/decay.

Photo - 116 Carpet with creaking and bouncing floorboard to front bedroom

Photo - 117 Bouncing floorboard and aged carpet to rear bedroom

Photo - 118 Timber floorboard bouncing near WC

Photo - 119 Bouncing and creaking landing

Photo - 120

Photo - 121 Timber floorboard to front lounge

Photo - 122 Minor vibration to the timber floor board in rear lounge

Photo - 123 Ceramic tile to solid floor in kitchen

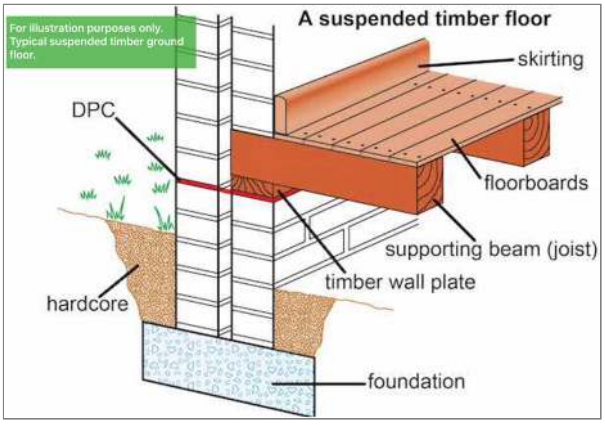


Photo - 124

Photo - 125

Photo - 126

Photo - 127

E5 Fireplaces, chimney breasts and flues

3

There are chimney breasts in the front lounge and rear lounge on the ground floor, and in the front bedroom and bathroom on the first floor. Chimney breasts have not been removed and so the structure has not been compromised.

The chimney breasts were upright and no obvious defects were observed, except that the chimney breast of the front bedroom chimney breast was found leaning. Whilst there observed no sign of inadequate support, cracking and dampness to the concerned chimney breast, it is recommended to monitor if there is further leaning. Further investigation is recommended if further leaning of chimney breast is noted.

Dampness to the lower part of the chimney breast in the rear lounge was detected. This may be due to penetrative dampness or rising dampness. A category three is stated for this element. Details were given in section E3.

There is a gas fire and an electric fire installed to the fireplaces to the front lounge and the rear lounge respectively, which appeared in aged and tired condition on visual inspection. No test was carried out for the gas fire and electric fire.

There are no fireplaces to the bedrooms on the first floor. When a fireplace is taken out and the opening blocked up, the disused flue needs additional ventilation. This property does not have this to the front chimney breast. The disused flue should be fitted with ventilating air bricks to the outside air.

All heating appliances are connected to a flue pipe that allows combustion gases to escape safely and the heating appliance to work efficiently. The flue and the associated heating appliance should be serviced annually.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. Electrical installations to be checked and certified by an NICEIC qualified engineer prior to purchase, unless evidence of recent testing is provided and verified.

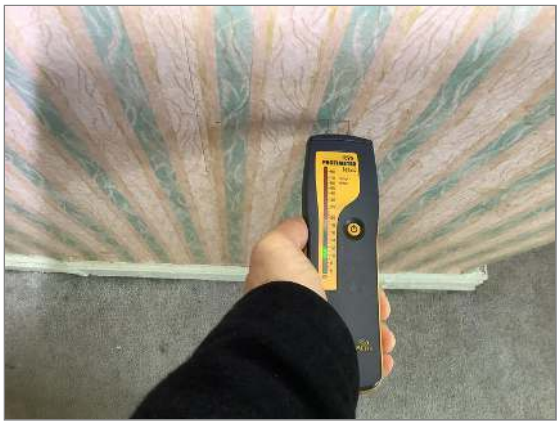


Photo - 128 Front bedroom

Photo - 129 Front bedroom

Photo - 130 +/-12mm for 900 mm length

Photo - 131 Bathroom

Photo - 132

Photo - 133

Photo - 134 Front lounge

Photo - 135 Front lounge

Photo - 136 Gas fire to front lounge

Photo - 137 Rear lounge

Photo - 138 Rear lounge

Photo - 139

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

The kitchen consists of fitted wall and base units, plumbed sink, laminate worktops, gas hob and oven set, extraction hood, ceramic wall tiles and wallpaper finishes.

2

The extraction hood appeared not to be an open type. There is no extractor fan fitted to the kitchen and we recommend that one should be installed. Mechanical ventilation helps reduce the build up of potentially damaging condensation.

There observed brittle sealant between the plastic seals and the laminate worktop. Pointing of silicone sealant is recommended to prevent excess water seeping behind and affecting the adjacent surfaces.

The kitchen facilities were in aged and tired condition. Defective wall unit door and boarding was of note. Repairing of defective wall unit is recommended.

It is recommended that the kitchen be maintained on a cyclical basis.

Please note that no intrusive examinations were completed to the kitchen to confirm whether any plumbing faults exist.

Built-in wardrobe were in aged condition with defective wardrobe doors to the front bedroom of note. Replacement of wardrobe doors is recommended.

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water and gas pipes, or obscure dampness to walls. You should plan for a higher level of maintenance with older fittings.

Photo - 140 Stiff doors to the upper cabinet

Photo - 141 Rear bedroom wardrobe door

Photo - 142 Brittle sealant to laminate worktop

Photo - 143

Photo - 144

Photo - 145

Photo - 146

Photo - 147

E7 Woodwork (for example, staircase joinery)

2

The door panels, door frames and architraves were of painted timber and in fair condition for type and age however, the bathroom door panel was found rub against the door frame. Creaking or stiff door panels and defective door latch were of note. Overhauling, easing and adjusting of door panels and replacement of defective door lock is recommended.

The skirting boards were in aged condition. Redecorating and replacement of missing or defective skirting boards are recommended.

There is one staircase serving the property. The staircase is constructed of timber with a straight flight of stairs from ground to first floor. The staircase is in fair condition with minor creaking noted. Please note that periodic repairs during the lifespan of a staircase will be required. Creaky staircases are usually resolved by inserting wedges to the base of the staircase.

Approved Document K states handrails on staircases should be continuous and start from the base of the stairs and extent to the top. The top of handrails should also be positioned 900mm to 1000mm from the pitch line of steps. The staircase is non-compliant in respect of the height of handrail.

Approved Document K also stated that banisters should be a minimum of 900mm high with gaps

no greater than 100mm wide. The banister is deemed suitably compliant in this regard.

Suitably installed joinery including handrails and guarding at an appropriate height reduces the risk or severity of falls.

Photo - 148 Creaking rear bedroom door

Photo - 149 Bathroom door panel rub against door frame

Photo - 150

Photo - 151

Photo - 152

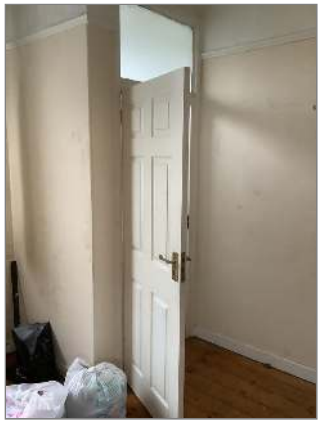


Photo - 153 Vestibule door panel rub against door frame

Photo - 154 Stiff sliding door

Photo - 155 Defective lock to the basement door

E8 Bathroom fittings

2

Bathroom facilities comprised a bath with hot and cold water taps, overbath electric heater with shower, wash hand basin, low level WC, and tiled finishes. There is a radiator to the bathroom.

Mechanical ventilation was not installed to the bathroom. We recommend that an extractor fan should be installed to reduce the build up of potentially damaging condensation.

The bathroom facilities were in aged and tired condition. The silicone sealant around the edge of bath was tired. Replacement of silicone sealant to the gaps around the bath is recommended to prevent water from seeping behind and affecting the adjacent surfaces. This should be maintained on an ongoing basis.
The bath should be thoroughly cleaned prior to use.

Be aware that when a shower is located within a bathroom, leaks often occur which may not be readily apparent. Showers and shower trays should be regularly checked and repairs will undoubtedly be required from time to time. The sealant around the edges of the sanitary fittings prevents excess water from seeping behind and affecting the adjacent surfaces. This should be maintained on an ongoing basis.

By their nature showers generate significant amounts of steam while will in turn cause condensation. Even with a good mechanical extraction system, mould can be problematic and you will need to remain vigilant and take action at its onset.

The bath should be thoroughly cleaned prior to use.

Please note that no intrusive examinations were completed to the bathroom facilities to confirm whether any plumbing faults exist.

Photo - 156

Photo - 157

Photo - 158

Photo - 159

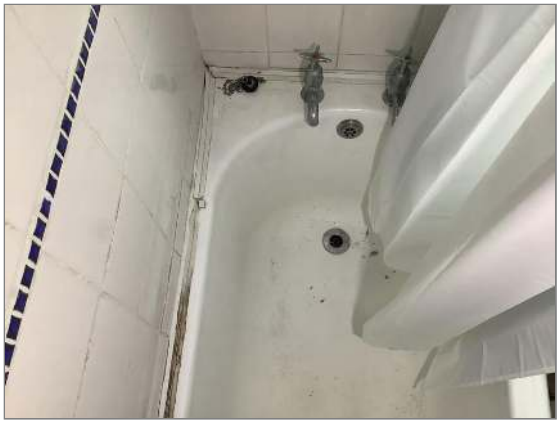


Photo - 160

Photo - 161

E9 Other

The level of dampness affecting the basement indicates that there has been a major failure in the water proofing. Although I was not able to identify the cause of the problem, the repair works are likely to be disruptive.	2

Basement to the house is with a headroom of 1540 mm approximately, which is not suitable for habitable use. There is a straight flight staircase of solid construction leading from the ground floor to the basement.

There are partly painted brickwalls and a solid floor appeared with cement sand screening. The ceiling is of painted soffit of timber floor joist of the ground floor.

The painted plaster finishes to the ceiling and walls of the staircase landing on the ground floor were in aged and tired condition, with hairline cracking and defective plaster to the lath and plaster soffit of note. Repair to the cracks and defective plaster is recommended. Details are given in E2 and E3.

Photo - 162

Photo - 163

Photo - 164

Photo - 165 Solid staircase no handrail

Photo - 166

Photo - 167

Photo - 168

Photo - 169

Photo - 170

Photo - 171

Photo - 172

Photo - 173

Photo - 174

F

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.

F

Services

Limitations on the inspection

As a general note regarding services, we are not specialised in this field and therefore recommend that you seek specialist advice on all service matters. The items below should be regarded as comments and suggestions. They are not full and complete assessments of any problems that may exist.

The main service installations within this property have been subjected to a visual inspection only and no intrusive checks have been carried out. The information provided in this part of the report is purely for your consideration only.

No tests to services were carried out.

1 2 3 NI

F1 Electricity

Safety warning: *The Electrical Safety Council 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 the Electrical Safety Council.*

3

The electric meter is located internally in the basement. The distribution board is fitted with aged wire fuses.

There was no current electrical certification confirming the condition of the electrics within the property.

Noting the age of the distribution board, it is possible that some rewiring works will be required.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. Electrical installations to be checked and certified by an NICEIC qualified engineer prior to purchase, unless evidence of recent testing is provided and verified.

Earth bonding was not checked. Earthing is used to protect people from the risk of electric shock. If the earthing arrangements within your electrical installation were defective or inadequate, you could receive an electric shock from the equipment or appliance metal casing. The purpose of earthing is to provide a path for electric fault current to flow safely to earth to enable the circuit breaker or fuse to operate. Bonding is the connection of the incoming metal gas and water pipes to and is vital for your protection from electric shock. In a correctly earthed installation, any appliance or equipment developing a fault to the metal casing, will be quickly disconnected by the operation of the circuit fuse or circuit breaker.

Photo - 175

F2 Gas/oil

Safety warning: *All gas and oil appliances and equipment should be regularly 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.*

The gas meter is located internally in the basement. It visually appeared in satisfactory condition. 3

No evidence of recent testing was observed.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. All gas installations to be checked and certified by a Gas Safe engineer prior to purchase, unless evidence of recent testing is provided and verified.

Photo - 176

F3 Water

The water supply comes from the water company. As part of ongoing maintenance, taps should be regularly checked for leaks. 3

The stopcock serving the property is located in the kitchen. Every property with a mains water supply requires both internal and external stopcocks for proper control of the incoming water supply. It is important to know the position of the stopcocks so that the water can be turned off in an emergency and when carrying out alterations/repairs to the plumbing system. They should be checked regularly to ensure that they open and close properly. Stopcocks can become stiff and difficult to operate. It would be prudent therefore to periodically open and close the valves to ensure their effectiveness in an emergency.

The incoming water supply pipe may be of copper, plastic, or lead. It is not always possible to see the incoming water main and therefore identify the type. Bringing a new supply into the house could be expensive depending where the main supply is. If this was necessary, then there are certain regulations that apply. We cannot comment on the condition of the water service pipe into the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

The age of the property suggests that the supply pipe to the water may be of lead and if this is the case then it should be replaced with modern copper or plastic piping. Further enquiries should be made via the relevant utility company. Before 1970 many water supply pipes were made of lead and research has shown that small quantities can pass into the water. In some cases, lead can accumulate in the body and become a health hazard. This can be a particular problem in areas that have soft water. Lead pipes are also vulnerable to leakage.

The water system should be checked by a specialist prior to exchange of contracts to ensure there are no leaks.

Please note that no intrusive methods of investigation were carried out to assess whether any plumbing faults exist.

Photo - 177

F4 Heating

No gas boiler or combination boiler, and no balance flue was observed in the property. It is assumed that heating is provided by gas boiler as pressed steel radiators were found in the property.

3

Pressed steel radiators appeared in aged condition with defective radiator noted to the front bedroom.

Where microbore pipework has been identified you should be aware that this is likely to be of some

age and given the small diameter of the pipes is more likely to suffer from blockages and require, remedy, particularly in hard water areas.

We have not made any calculations to check that radiators are of adequate size and therefore cannot comment upon its efficiency.

All heating installations to be checked and certified by a Gas Safe engineer.

A level three risk is stated as defective radiator and absence of testing certificate was noted.

Photo - 178

Photo - 179

F5 Water heating

The electric hot water cylinder installed in the cabinet inside the bathroom supplies hot water to the property. 3

The electric hot water cylinder should be maintained on a cyclical basis to enhance proper functioning. No test was conducted to the electric hot water cylinder.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. Hot water installation to be checked and certified by a competent engineer prior to purchase, unless evidence of recent testing can be provided.

Photo - 180 Bathroom

Photo - 181

Photo - 182

Photo - 183

F6 Drainage

3

UPVC soil pipes, and UPVC waste pipes to the property were observed.

The soil drainage from the property connects into an underground system. The wasted drainage on the first floor is connected to drainage downpipe and the waste drainage on the ground floor is directed to ground gully.

No manholes or inspection chambers could be identified within the curtilage of the property. We are therefore unable to check any aspects of the underground drainage system.

Drainage appeared in satisfactory with no evidence of leaks.

We have not checked to see if that is a separate system or a combined system of drainage operating. However, it is likely that the drainage system is a combined system, meaning the surface water and foul water go into the same shared sewer.

We recommend instructing a CCTV drainage survey to ascertain the condition of the underground drainage system and any likely repairs or impacts to the property.

Legal advisors should raise specific questions as to whether any problems have been experienced in relation to the drainage system and give you further information with regards to your liability in respect of the drains to the property.

As part of general ongoing maintenance, drains should be regularly flushed and cleaned to ensure adequate functioning. We did not rod the drains through or carry out tests and we cannot comment on any defects which may exist in the underground drain runs.

Photo - 184

Photo - 185

Photo - 186

Photo - 187

F7 Common services

The gutter to the front is connected to the gutter of the neighbouring property which discharges through the downpipe within the other house of the terrace. There were no apparent defects observed but this was not tested. 2

Legal advisors should raise specific questions as to whether any problems have been experienced in relation to the common rainwater downpipes and give you further information with regards to your liability in respect of this element.

G

Grounds
(including shared areas for flats)

G Grounds (including shared areas for flats)

Limitations on the inspection

We have not consulted any Geological or Ordnance Survey Maps and have been unable to establish any details as to the previous use of the site. We are unable to comment within the terms of this report, which is restricted in its scope, as to whether there are any hidden problems with the ground upon which the property is built, nor are we able to comment on the possibility or otherwise of the property being affected by any other matters. Your solicitors should check this aspect.

We have not undertaken an inspection of the grounds to specifically check for Japanese Knotweed (JKW) or any other invasive plant life, however our inspection of the grounds has been undertaken in line with RICS expectations for this level of home survey, as well as RICS guidelines pertaining to checking for JKW. If any suspected invasive plant life is noted on inspection of the grounds it will be commented on herein.

1 2 3 NI

G1 Garage

N/A

NI

G2 Permanent outbuildings and other structures

N/A

NI

G3 Other

Included are general images of the grounds.

3

The property is accessed directly from the public pavement.

Ground covering include block paved ground. There are metal gate, brick walls and timber fencing to the boundaries.

Ground coverings appeared in poor condition with weeds covering most of the rear ground and part of the front ground. Weeds should be removed in due course. Ground coverings should be maintained in the normal way.

Japanese knotweed is believed to be growing in the rear ground. Further investigations are recommended immediately. Japanese Knotweed is a non-native, highly invasive plant, that can damage footpaths, driveways, patios and in the worse cases, the property itself. It is very difficult to get rid of and remedial works are usually expensive, onerous, and can take a number of years to complete. Japanese Knotweed can affect future saleability, mortgage-ability, and value of the property. You should ask an appropriately qualified person to inspect prior to purchase.

Timber fencing appeared in aged condition with vegetation and weeds covering in general. It is recommended to remove vegetation from the timber fencing and replace defective timber fencing.

Defective paint finish and pointing to the brick wall to the side boundary of the rear garden was noted. Removal of painting and patch repair of pointing is recommended.

The metal vehicular gate was in aged condition and could not be closed. Repair of the metal vehicular gate would be desirable.

Costs for general grounds maintenance are not included.

Photo - 188

Photo - 189

Photo - 190

Photo - 191

Photo - 192

Photo - 193

Photo - 194

Photo - 195

Photo - 196

Photo - 197

Photo - 198

Photo - 199

Photo - 200

Photo - 201

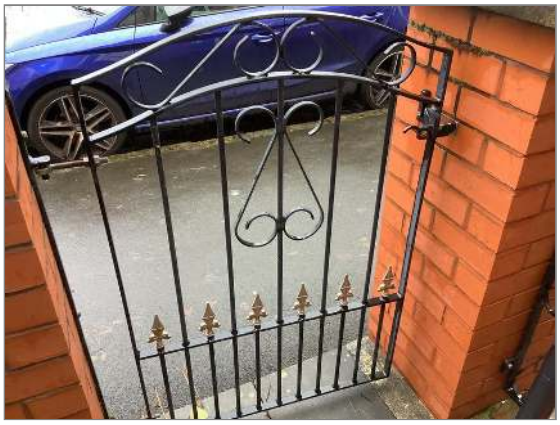


Photo - 202

H

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.

H Issues for your legal advisers

H1 Regulation

Building Regulations are statutory instruments that seek to ensure that the policies set out in the relevant legislation are set out. Building Regulation approval is required for most building work in the UK. Building Regulations that apply across England and Wales are set out in the Building Act 1984 while those that apply across Scotland are set out in the Building (Scotland) Act 2003. The Act in England and Wales permits detailed regulations to be made by the Secretary of State. The regulations made under the Act have been periodically updated, rewritten or consolidated, with the latest and current version being the Building Regulations 2010.

With regard to any alterations carried out to the property in the past, we strongly recommend that you instruct your Legal Adviser to make the necessary enquiries to ensure that all appropriate consents were obtained.

Structural alterations such as the removal of chimney breasts, partitions and loft conversions are often carried out without obtaining the necessary consents. Where the means of support are concealed within the structure or casing we cannot comment on their suitability and we recommend that further investigations be carried out.

Confirmation should be obtained that all necessary Planning and Building Regulation Approvals were obtained for any alterations undertaken to the property and these documents were adhered to during the construction process.

The Surveyor will assume that all By-Laws, Building Regulations and other consents required have been obtained.

In cases of new buildings, alterations and extensions which require statutory consents or approvals, the Surveyor will not verify whether such consents have been obtained. Any enquiries should be made by the Client or his Legal Advisors.

Drawings and specifications will not be inspected by the Surveyor.

The Surveyor will assume that the property is unaffected by any matters which would be revealed by a Local Search (or their equivalent in Scotland and Northern Ireland) and replies to the usual enquiries, or by Statutory Notice and that neither the property nor its condition, its use or its intended use, is or will be unlawful.

IF THERE ARE EXTENSIONS AND/OR ALTERATIONS THEN YOUR LEGAL ADVISORS SHOULD ASK FOR PLANNING AND BUILDING REGULATION DOCUMENTATIONS.

THIS IS ONLY RELEVANT IF YOU SUSPECT BUILDING REGULATION HAS NOT BEEN OBTAINED.

Building regulation indemnity;
We do not know whether an initial application has been made and the work was signed off by a Building Control/Approved Inspector or whether an initial application to the Local Authority was actually submitted. Please note the following points;
a) An insurance company may refuse to pay out under a Buildings Insurance Policy if there is inadequate Building Regulation Consent for alterations to the property.
b) If there is no Building Regulation Approval for the works, they could be structurally dangerous.
c) The Council could take enforcement action against you requiring you to undertake costly rectification

works and causing you considerable inconvenience.
The best solution for you may be to ask the seller to apply for retrospective Building Regulation Consent from the Local Authority.
A building inspector will need to come out to the property to inspect the work and, if they are satisfied that it complies with Building Regulations they will issue a “Regularisation Certificate”. In many cases the building inspector may only be able to undertake a limited inspection so you may not receive full approval but only confirmation from the Building Control Department that they will not take enforcement action (furthermore, by contacting the Council the seller would not subsequently be able to take out an Indemnity Insurance Policy (as referred to below).

Another common way to deal with a non-compliance issue is to take out a Lack of Building Regulation Consent Indemnity Insurance Policy.

Your solicitor will request that the seller’s solicitor obtains at the seller’s expense a policy to provide cover for the owner against the cost of any expenses or losses resulting from the Local Authority taking enforcement action against them.

There are some significant problems with relying upon an Indemnity Insurance Policy and before choosing this option you should be aware of the following;
1. The Policy will only provide cover for costs and losses suffered by the property owner as a result of enforcement action being taken by the Council. They will not provide any form of guarantee for the quality of the works and will not cover losses resulting from any defects in the works.
2. Insurer’s terms will vary but they usually include;
a) That if consent for the works has already been refused by the Council then the Policy is invalid.
b) The cover may only be in respect of “enforcement” action and may not cover other investigation works required.
c) The Policy will usually only cover works over 12 months old.
d) The Policy will be invalid if any contact is made to the Council regarding the works thereby alerting them to the lack of Building Regulation Consent.
e) If the home owner applies for Building Regulation Consent for further works at the property the Policy could be invalidated unless consent is first sought from the insurer.
f) Most policies will ask the insured to confirm that there has been a survey carried out on the property and that this did not require any corrective works to be undertaken at the property with regard to the works covered by the Policy.

H2 Guarantees

You should ask your legal advisor to confirm whether there are valid guarantees or warranties associated with the property and whether these will be transferred to you on completion.

You should also check if there are any existing service agreements for fittings including the boiler.

H3 Other matters

The precise boundaries of the site should be identified and it should be noted which of these carry maintenance liability.

We are unaware of any development or road widening proposals that are likely to affect the property directly. We would recommend that you instruct your Legal Advisor to make the usual searches in this regard.

We are not aware that the property is Listed or within a Conservation Area but your Legal Advisor should seek confirmation of this. If it becomes apparent that the property is Listed or in a Conservation Area then

you should be aware that this will limit any alterations you intend to make.

Your Legal Advisor should confirm the ownership and liability for footpaths and other access ways around the property.

Your Legal Advisor should confirm that there are rights of way to your property from the public highway.

External locks to doors should be checked to ensure they meet your conditions or those of your insurers. The Surveyor will assume that the property is not subject to any unusual or especially onerous restrictions or covenants which apply to the structure or affect the reasonable enjoyment of the property.

The Surveyor will assume that the property is unaffected by any matters which would be revealed by a Local Search (or their equivalent in Scotland and Northern Ireland) and replies to the usual enquiries, or by Statutory Notice and that neither the property nor its condition, its use or its intended use, is or will be unlawful.

Included are details of comparable properties sold properly.

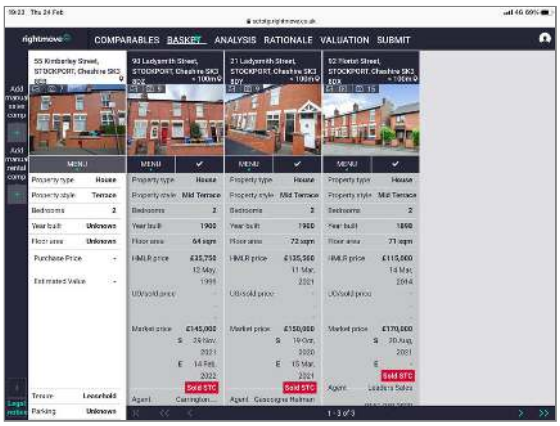


Photo - 203

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 cannot be reasonably changed.

I Risks

I1 Risks to the building

Broken or slipped roof tiles.

Inadequate flashing to the chimney stack where it abuts the roof, and to the mono-pitch roof where it abut the rear elevation.

Defective timber verge to the mono-pitch roof over kitchen.

Gap to or missing mastic sealant to windows.

Deteriorated mortar joints to external walls.

Inadequate insulation to the loft space.

Inadequate ventilation to the loft space.

No mechanical extraction to the kitchen and bathroom.

Gaps to the seal to the worktop and seal of kitchen, and to the edge of bath.

Possible growing of Japanese knotweed in the rear ground.

No evidence of the services having been recently tested.

No evidence of the gas fire having been recently tested.

Condition of the underground drains unknown.

I2 Risks to the grounds

It is not possible during the course of our inspection to determine the many different types of plants, shrubs and trees within close proximity to a property. Whilst the influence of trees may be noted, if causing damage at the time, no responsibility will be considered or attached for the future influence or damage howsoever caused by plants, shrubs and trees.

We are not aware of any environmental audit or other environmental legislation or soil survey which may have been carried out on the subject property or nearby and which may draw attention to any contamination or the possibility of such contamination. We are not aware of any factors which might suggest that the subject property has been affected by contamination but we have not carried out any specific investigations into past or present uses, either of the property or any neighbouring land on this matter. However, should it subsequently be established that contamination, seepage or pollution exists at the property or on the adjoining land or that the property has ever been put to a contamination use, this might have a material effect on the saleability and value of the property.

I3 Risks to people

No evidence of the electric fire and gas fire having been recently tested.

No evidence of the services having been recently tested.

Possible non-toughened glazing to the front bedroom window.

Non-compliant handrail to the staircase in respect of the height.

Possible lead water pipes.

No evidence of the alarm system having been recently tested.

Due to the age of the property, we cannot rule out the possibility of there being asbestos containing materials present. For peace of mind, consideration should be given to obtaining an asbestos survey prior to purchase. See note in I4.

I4 Other risks or hazards

Asbestos can be found in any building built or refurbished before the year 2000. Materials that contain asbestos are not dangerous unless they are disturbed or damaged and fibres are released into the air. It is when these fibres are inhaled they can cause serious diseases.

Asbestos can take many forms and was used in many areas including loose fill insulation, lagging, sprayed coatings, asbestos insulating boards (found in places such as partition walls, door panels, ceiling tiles, soffits, undercloaks to verges, panels under windows, around baths, around boilers), floor tiles, textiles such as, fire blankets and composites such as, flash guards in fuse boxes and in toilet seats and cisterns, textured coating on walls and ceilings (artex), asbestos cement was used in places such as; roofs, wall panels/cladding, downpipes and gutters, flues, water tanks, fire surrounds and pipes.

It is recommended that before any removal, demolition or repair works are undertaken a full asbestos survey is carried out by a suitably qualified surveyor. Some works need to be undertaken by a licensed contractor and some works are notifiable to the HSE. All works should be undertaken in accordance with health and safety guidance and legislation and any waste containing asbestos correctly disposed of.

J

Property valuation

J

Property valuation

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

In my opinion the market value on [redacted] February 2022 as inspected was:

£ 160,000	One Hundred and Sixty Thousand Pounds

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

£ 165,000	One Hundred and Sixty-Five Thousand Pounds

Tenure	**Area of property (sq m)**
To the best of my knowledge, the property is of leasehold tenure. This should be verified with your legal advisors.	The gross internal floor area is approximately 65.0m2. The site area is approximately 74.0m2.

! 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 the 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 into account 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).

Property valuation

Reminder

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

Any additional assumptions relating to the valuation

Reinstatement value was calculated by multiplying the floor area by £2,044, adding £5,000.00 for landscaping, and 20% for professional fees. The figure is rounded to the nearest £1,000.00.

Assumptions:
1. No harmful or hazardous materials or techniques have been used and the land is not contaminated.
2. No high alumina cement concrete or calcium chloride additive or other potentially damaging material was used in the construction of the property or has since been incorporated.
3. There are no unusual or especially onerous covenants, restrictions, encumbrances, outgoings, or statutory notices which may adversely affect the value of the property.
4. The property has absolute freehold or leasehold title.
5. The value of the property is not affected by any matters, which would be revealed by a Local Search.
6. The payment for rates and services will be the responsibility of the occupier.
7. The property is not within a proximity of a landfill site, whereby health concerns may be raised and which may therefore adversely affect the value of the property.
8. Unless otherwise advised within the report, we have assumed there is no asbestos or any other form of hazardous material in the property.
9. The property is not adversely affected by flooding from surface water, rivers/seas, or reservoirs.
10. Any previous repair works carried out have been done so to an acceptable standard and appropriate materials and methods were used by the workman.
11. Unless otherwise advised within the report, we have assumed that the condition of the electrical supply and its components are in an adequate condition and have been tested by a qualified electrician on a regular basis.
12. All information supplied to us by yourself, your agent(s), or anyone acting on your behalf is accurate.
13. Your legal advisors have checked the appropriate planning sites as to the impact of any highway improvement proposals, comprehensive development schemes or other planning matters that could affect property values, and the results have come back negative.
14. Unless our enquiries have indicated otherwise, it is assumed the property's use is duly authorised or established and no adverse planning conditions or restrictions apply. Formal searches should be carried out by your legal advisors in this respect.
15. The ground has sufficient load-bearing strength to support any of the existing buildings and any other constructions that may be erected in the future.
16. There have been no contaminative or potentially contaminative uses ever carried out in the property. Should it be established that contamination, seepage or pollution exists at the property or on any neighbouring land or that the premises have been, or are being, put to a contaminative use, then this might affect the values stated in the report.
17. There are no abnormal ground conditions, archaeological remains, or hazardous or deleterious materials present which might adversely affect the present or future occupation, development or value of the property.

18. Unless otherwise advised within the report, we have assumed the property is free from rot, infestation, structural and/or design defects.
19. The property is not contaminated and is not adversely affected by the Environmental Protection Act 1990 or any other environmental law.
20. Any processes carried out on the property which are regulated by environmental legislation are properly licensed.
21. Any planning permissions and Building Regulation consents (including consents for alterations) have been obtained and complied with.
22. If leasehold, and unless advised otherwise by yourself, your agent, or anyone else acting on your behalf, we have assumed the property will have an unexpired lease term of at least 125 years.
23. Any further investigations recommended within this report will not lead to any onerous or excessive costs of repairs. If there are any significant costs associated with the repairs required, this should be reflected in your offer price.

If any of the assumptions are incorrect, we wish to reserve the right to alter the report and/or our opinion of valuation accordingly.

Statements:
1. All valuations are compliant with the latest edition of the RICS Red Book.
2. All valuations are carried out in accordance with the Practice Statements and Guidance Notes set out in the terms of the Valuation Standards, published by the RICS.
3. In the absence of any information to the contrary, no allowance has been made for rights, obligations or liabilities arising under the Defective Premises Act 1972.
4. Unless a RICS Level 3 Building Survey has been instructed in addition to a valuation, we have not undertaken a full building survey and not tested any services or inspected woodwork or other parts of the structure, which are covered, unexposed or inaccessible.
5. We have not undertaken any site investigation, geological, mining or geophysical survey and therefore cannot clarify whether the ground has sufficient load-bearing strength to support any of the existing buildings or any other constructions that may be erected in the future.
6. We have not included plant and machinery not forming part of the service installations of the building. Furniture and furnishings, fixtures, fittings, stock and loose tools are excluded.
7. No account of any goodwill that may arise from the present occupation of the property is allowed for in our valuation.
8. We have not carried out any environmental audit or other environmental investigation.
9. We have not considered the cost implication in relation to any compliance with the Equality Act 2010.
10. We have taken no account of any other taxation liability that may arise on disposal, or acquisition.
11. No allowance has been made to reflect any liability to repay any government or other grants or taxation allowance that may arise on disposal.
12. Our maximum liability for all advice and services provided in connection with this valuation is £1,000,000.
13. Our reinstatement valuation is based on RICS, BCIS or another form of verifiable published data relating to building costs. The figure provided is therefore only a very broad estimate.
No allowance is given to unusual ground conditions, removal of dangerous materials and therefore should be used only as a guide.

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

Definition of market value:
"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 and where the parties had each acted knowledgeably, prudently and without compulsion."

Method of valuation:

Comparable.

Valuation is based upon vacant possession.

The Valuation and Report have been prepared in accordance with the latest edition of the RICS Red Book – Global Standards.

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a 'Global Pandemic' on the 11th March 2020, has impacted many aspects of daily life and the global economy – with some real estate markets experiencing significantly lower levels of transactional activity and liquidity. As at the valuation date, in the case of the subject property there is a shortage of market evidence for comparison purposes, to inform opinions of value.

In order to boost the housing market during this time, the government increased Stamp Duty Land Tax (SDLT) thresholds to £500, 000.00 in July 2020 for properties in England and Northern Ireland. This "Stamp Duty Holiday" changed from 1 July 2021, as the tax holiday introduced in June 2020 starts to be phased out.

It means house buyers will have to pay stamp duty again for purchases above £250, 000.
Since June 2020, buyers haven't had to pay any stamp duty on the first £500, 000 of their purchase price. However, from 1 July, stamp duty applies above £250, 000 at the following rates:
£0-£250, 000 = 0%
£250, 001-£925, 000 = 5% £925, 001-£1, 500, 000 = 10% £1, 500, 000+ = 12%

Due the the current volatile nature of the housing market, our valuation of this property is therefore reported as being subject to 'material valuation uncertainty' as set out in VPS 3 and VPGA 10 of the RICS Valuation – Global Standards. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. For the avoidance of doubt, the inclusion of the 'material valuation uncertainty' declaration above does not mean that the valuation cannot be relied upon. Rather, the declaration has been included to ensure transparency of the fact that – in the current extraordinary circumstances – less certainty can be attached to the valuation than would otherwise be the case.

The material uncertainty clause is to serve as a precaution and does not invalidate the valuation. Given the unknown future impact that COVID-19 might have on the real estate market and the difficulty in differentiating between short term impacts and long-term structural changes, we recommend that you keep the valuation contained within this report under frequent review.

Average UK house prices climbed 8% year on year in 2021, according to a major high street lender. Housing demand has been buoyed by a raft of policy measures and changing preferences due to the pandemic.

As such, these price increases may reflect a range of factors including pent-up demand, some possible changes in housing preferences since the pandemic and a response to the changes made to property transaction taxes across the nations. The response to the latter may have stimulated demand, by bringing forward peoples' home-moving plans.

I have used three comparables due to the location of the subject property and the good supply of recent transactions within the area.

Source of information: Rightmove plus; Nationwide.

All comparables chosen are located within 100m of the subject property in residential areas. All properties are other mid terrace houses with similar levels of accommodation on offer. Some comparables would benefit from internal modernisation.

Comparable one:

[redacted]
Two bedroom mid terrace house
SSTC@ £145k (Nov 2021) with Carrington
Lack of upkeeping of the property
Dated bathroom and kitchen fittings
Poor maintenance of rear garden
Worse overall

Comparable two:

[redacted]
Two bedroom mid terrace house
SSTC@150k (Oct 2020) with Gascoigne Halman
Refurbished throughout
Basic bathroom fittings and better kitchen fittings
Better rear garden
Slightly better

Comparable three:

[redacted]
Two bedroom mid terrace house
SSTC@170k (Aug 2021) with Leaders Sales
Refurbished throughout with furniture
Better bathroom and kitchen fittings
Well maintained rear gardens with better landscaping

Better overall

For comparable one which is worse than the subject property, the current estimated price is £145,000. By applying an 11.24% and 2.86% increase to their respective sold prices in October 2020 and August 2021, the current estimated price for comparable two and comparable three should be £169,000 and £175,000 respectively.

The property is a two bedroom, mid terrace property and appeared to be dating in the 1900's. The house is of small size with a gross internal floor area at approximately 65.0m2. Finishes, fixtures and fittings throughout the property appeared to be in a basic standard condition.

Therefore taking into consideration what properties have sold for in the area and specification of comparables, including inflation and the current market, condition, standard of fixtures and fittings, size and location, a figure in the region of £160,000.00 (ONE HUNDRED AND SIXTY THOUSAND POUNDS) is a reasonable purchase price.

The property is valued at £160,000.00 (ONE HUNDRED AND SIXTY THOUSAND POUNDS) which is considered to be reasonable based on the condition, inflation, location and sales of similar properties in the past.

To find out how much or if the value of the property we are valuing has changed, we use a House Price Calculator provided by the bank Nationwide. The information used by the bank, is updated shortly after the end of each quarter - March, June, September and December. The information we proved for each property is the price paid when it was last sold. However, the transaction of all comparables are in July and September, hence there is no data projected.

Please note:
The Nationwide House Price Calculator is intended to illustrate general movement in prices only. The calculator is based on the Nationwide House Price Index. Results are based on movements in prices in the regions of the UK rather than in specific towns and cities. The data is based on movements in the price of a typical property in the region, and cannot take account of differences in quality of fittings, decoration etc. We are therefore required to take localised factors along with other assumptions when we assume an accurate Market Price for each property. Each property and local factors are assessed on a individual basis.

Information obtained from Nationwide House Price Index shows an average rise in value of approximately 11.24% since October 2020 for similar type properties in the area. The information from Rightmove market trend also shows a similar change for the same period for average price for properties sold. It is however noted that the housing market is currently very volatile, particularly with regard to the ongoing pandemic and current Stamp Duty Land Tax (SDLT) thresholds.

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.

K

Surveyor’s declaration

K Surveyor's declaration

Surveyor's RICS number

[redacted]

Qualifications

BA HND Civil Eng FRICS Dip Surv FCABE Reg Val

Company

[redacted] Chartered Surveyors

Address

[redacted]

Phone number

[redacted]

Email

[redacted]

Website

[redacted]

Property address

[redacted] Shaw Heath, Stockport, SK3 [redacted].

Client's name

[redacted]

Date the report was produced

[redacted]

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

Signature

L

What to do now

L

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 the contractors to put the 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.

M

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

M

Description of the RICS Home Survey – Level 2 (survey and 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' below)
- a **report** based on the inspection (see 'The report' below) and
- a **valuation** which is part of the report (see 'The valuation' below).

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 into account any repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing 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.

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.

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

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 such 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 results 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 investigation 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 advisers

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 Reinstatement cost below).

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 into account 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 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 by acting 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 and valuation) service described in this section, unless you agree with the surveyor 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 for it. 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 for it to be supplied.

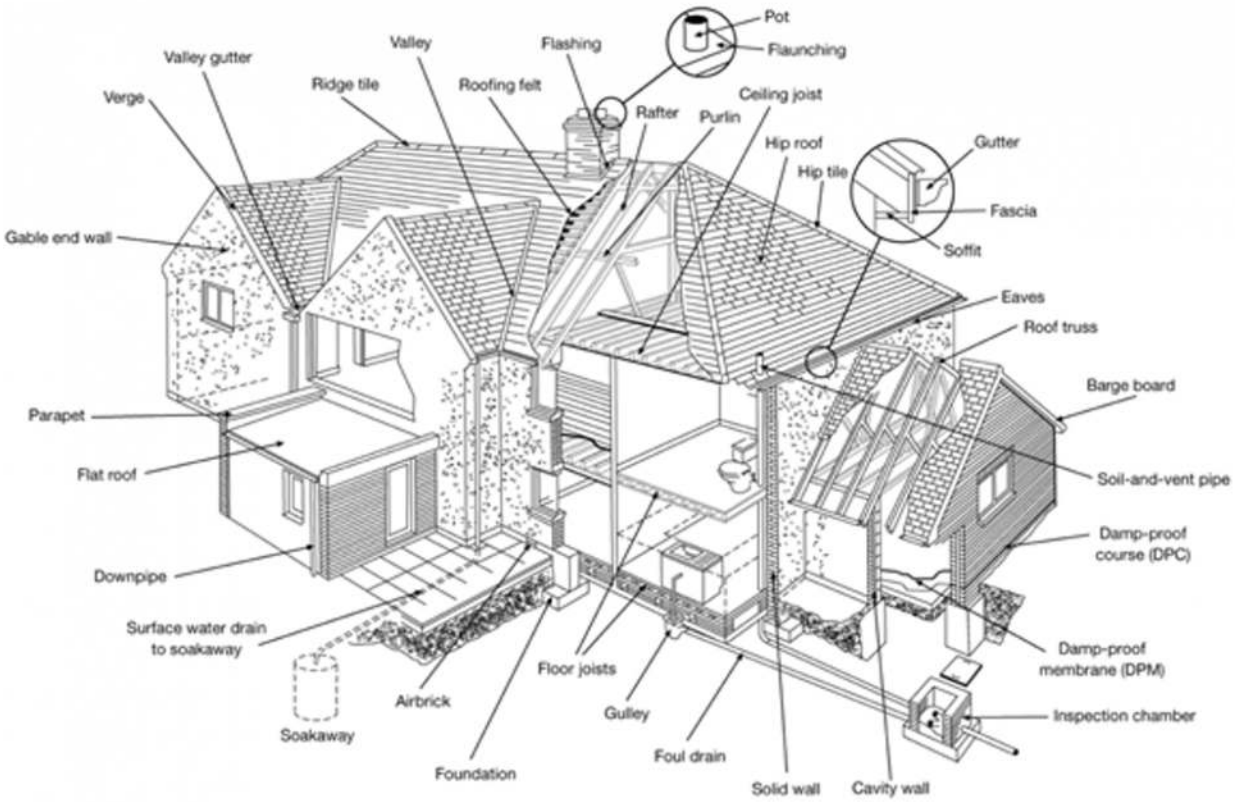
N

Typical house diagram

N

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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