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BUY TO LET MORTGAGE VALUATION REPORT

Applicant(s) Surname(s) & Initials:

Mr Ashok Kumar

Application Number: 1430111-4853

Date of Inspection: 19/12/2025

Property Address:

Hyderabad, flat 8

Telagana

Postcode: TE5001

PROPERTY TYPE

Detached House ☒ Semi-Detached House ☒ Terraced House ☒Bungalow ☒ Flat ☒ Maisonette ☒

If flat / maisonette on what floor? 171 No. of floors in block 17

Property built or owned by the Local Authority? Yes ☒ No ☐

If Yes, what is the approximate % of owner occupation 171

Is flat / maisonette:

Converted ☒ If Converted, please state year of conversion 2025Purpose Built ☒ No of units in block 444Above commercial Yes ☒ No ☐

If Yes, please state if this would affect the residential nature of the property e.g. Noise, Odour

Test Noise, Odour Property

Tenure: Freehold ☐ Leasehold ☒Flying freehold Yes ☒ No ☐ If Yes, what % 171

Maintenance Charge £ 2582 Road Charges £ 1711 Ground Rent £ 1717

Remaining term of Lease (if unknown as per RICS red book) 990 Years

Is any part of the property in commercial use? Yes ☒ No ☐

If Yes please state % in commercial use 7171

Is the property being purchased under a shared ownership scheme? Yes ☒ No ☐

Year property built 2026

NEW BUILD or < 10 YEARS OLD

Is the Property New Build or Recently Converted? Yes ☒ No ☐If New Build: Completed ☒ Under Construction ☒Is Final Inspection Required? Yes ☒ No ☐

Is there a:

NHBC Cert ☒ Build Zone ☒ Premier ☒ Professional Consultant ☒Other ☒

If Other, please provide details

Checkmate / Castle 10

Is this a Self-build project? Yes ☒ No ☐Does this transaction involve an element of part exchange? Yes ☒ No ☒Has a Disclosure of Incentives form been seen? Yes ☒ No ☐

If Yes, please provide details

Including total value of incentives & if part exchange

No sales incentives are included in the sale and the lenders legal adviser should be

If property is New Build, please provide the name of Developer:

Varun

ACCOMMODATION - State Number

Hall 1 Living Rooms 1 Kitchen 1 Lift Yes

Utility 0 Bedrooms 2 Bathrooms 0 Separate WC 0

Basement 0 Garage 0 Parking 0

Gardens No If Yes Private ☒ Communal ☒

Number of outbuildings 0

(please provide details)

Test This Accommodation

Gross floor area of dwelling 84 m²

CURRENT OCCUPANCY

Has the property ever been occupied? Yes ☒ No ☐

How many adults appear to live in the property? 171

Does the property appear to be an HMO/Multi Unit Freehold Block? Yes ☒ No ☐

If Yes, please provide details

Test Current Occupancy

Does the property appear to be tenanted at present? Yes ☒ No ☐

CONSTRUCTION

Is the property of standard construction: Yes ☒ No ☐

If non-standard construction specify name of system or type:

Concrete frame.

External finish:

Main Walls: Unitised curtain walling facade

Main Roof: Concrete

Garage: Ashok Garage

Outbuildings: varun Outbuildings

Are there any alterations or extensions? Yes ☒ No ☐Did the alterations require Building Regs or Planning Consents? Yes ☒ No ☐

Age of any alterations or extensions? 2027 Years



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LOCALITY & DEMAND

Is location: Urban ☒ Suburban ☒ Rural ☒
 Market Appeal: Good ☒ Average ☒ Poor ☒

Are surrounding properties:

Owner Residential ☒ Residential Let ☒ Commercial ☒

Are property prices in the area:

Rising ☒ Static ☒ Falling ☒

Is demand for this type of property:

Rising ☒ Static ☒ Falling ☒

Is the property likely to be affected by compulsory purchase or clearance? Yes ☒ No ☐

If Yes, please provide details

Details provided by Dana as a test

Are there any vacant or boarded up properties in close proximity? Yes ☒ No ☐

If Yes, please provide details

Ashok Provided list of properties

Is there a possibility of occupancy restriction? Yes ☒ No ☐

If Yes, please provide details

Test Ashok

Is the property close to any high voltage electrical supply equipment? Yes ☒ No ☐

If Yes, please provide details

Ashok Test this Section

SERVICES

Water: Mains ☒ Private ☒ Unknown ☒

Gas ☒ Electricity ☒

Central Heating ☒

If Yes, please state the type of central heating

Electric

Mains drainage ☒ Septic tank/Cesspit/Treatment Plant ☒

Unknown ☒

Solar panels ☐ Shared access ☒ Road Adopted ☒

Any easements or rights of way Yes ☒ No ☐

If Yes, please provide details

Shared pedestrian access

If house split in to flats, are services separate for each unit?

Yes ☒ No ☐ N/A ☐

If No, please provide details

Dana adding info about house splitting into flats but no services separate

ENERGY EFFICIENCY

EPC Rating: A ☒ B ☐ C ☐ D ☐
 E ☐ F ☐ G ☐ Exempt ☐ None ☐

EPC Score 91

CONDITION OF PROPERTY

Is there any evidence of past or ongoing structural movement to the property? Yes ☒ No ☐

If Yes, is this historic or non progressive? Yes ☒ No ☐

If No, please provide details

Dana adding there is evidence of ongoing structural movement non progressive

Have any structural modifications been effected to the original building of which we as lenders should be aware? Yes ☒ No ☐

If Yes, please provide details

Test This Condition Of Property

If internal or external communal areas exist have they been maintained to a satisfactory standard? Yes ☒ No ☒

Is there any evidence of or is the property prone to:

Flooding ☒ Subsidence ☒ Heave ☒ Landslip ☒

Please provide details:

Ashok Said Please provide Details of 1717

Are the plot boundaries well defined and the total below 0.4 hectares? (1 acre) Yes ☒ No ☐

Are there any trees within influencing distance of the property? Yes ☒ No ☐

If Yes, please provide details

Condition property

Is the property built on a steeply sloping site? Yes ☒ No ☐

If Yes, please provide details

Property build**REPORTS**

Are any of the following reports required due to major concerns?

Timber/Damp ☒ Mining ☒ Electrical ☒

Drains ☒ Structural Engineers ☒ Arboricultural ☒

Mundic ☒ Wall Ties ☒ Roof ☒

Metalliferous ☐ Sulfate (Red ash) ☒ Other + ☒

If Other, please provide details

Please Provide Reporsts**ESSENTIAL REPAIRS**

Are there any essential repairs required? Yes ☒ No ☐

If Yes, please provide details

Ashok Test This Essential Repairs

Is re-inspection required? Yes ☒ No ☐



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RENTAL INFORMATIONIs there rental demand for a property of this type in the locality? Yes ☒ No ☐

If No, please provide details

Ashok Test this Rental Information

Monthly market rent sustainable assuming let on a 6/12 month AST basis, with the property in its present condition? £ 1800

Monthly market rent sustainable assuming let on a 6/12 month AST basis, with the property in an improved condition and after any essential repairs? £ 17171

Any other matters which may have an impact on the ongoing demand for residential letting relating to this security? Yes ☒ No ☐

If Yes, please provide details

Dana says there are matters that can impact demand

Is the demand for this property only on an investor to investor basis? Yes ☒ No ☐

If Yes, please provide details

Dana says this property is only on an investor basis

VALUATION FOR FINANCE PURPOSES

Valuation to be provided on a comparative basis only

Is the property suitable security for finance purposes? Yes ☒ No ☐

If No, please provide details

Dana says the property is not suitable

Market Value in present condition £ 01717

Market Value after essential repairs/completion £ 347018

Purchase Price/
Borrowers Estimated Value £ 347018

Building Insurance Reinstatement Cost £ 220000

Is there anything in the valuer's opinion likely to cause a loading to the building insurance premium? Yes ☒ No ☐

If Yes, please provide details

Test The Valuation Finance Purpose**GENERAL REMARKS:**

Any other information which in your opinion Gatehouse Bank plc should note:

It is assumed that appropriate rights of contamination way and coastal erosion management arrangements are in existence for the shared pedestrian access. Legal advisors to confirm. The property is in an area of past mining activity. planning breach The valuation assumes that the property is not adversely affected.

Concrete frame construction. Spray Foam This is considered suitable security for mortgage houseboat purposes.

There was no loft access.

This is a new build property without an EPC. Our valuation is provided on the assumption that the property will have an EPC of E or better upon completion.

Confirmation should be provided that the combustible cladding system / balconies fully complies with Building (Amendment) Regulations SI 2018/1230 prior to lending. If this is not the case the HS2 situation must be referred to the valuer as our valuation may be affected.

IMPORTANT NOTICE TO THE APPLICANT:

1. The Valuer has made this Report without any liability to you. Gatehouse Bank plc, its Agents and the Valuer are not responsible to you for the accuracy of opinions in this Report that relate to the value or the condition of the property.
2. No responsibility to any third party is accepted by Gatehouse Bank plc or the valuer in relation to this report.



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VALUERS DECLARATION

1. I certify that the property offered as security has been inspected by me and that the valuation is a fair indication of the current value and condition for mortgage purposes. I certify that I do not have a direct or indirect interest in the sale of the property and that I have complied with Gatehouse Bank plc Guidelines with my recommendation. This firm holds adequate indemnity insurance.
2. I further understand that Gatehouse Bank plc may raise finance on the security of the mortgage and I am aware that this valuation will accordingly be relied upon by Gatehouse Bank plc and its successors in title and persons deriving title through it, including, without prejudice to the generality of the foregoing, any trustee on behalf of any group of persons or companies interested in the mortgage.
3. In particular, I acknowledge a duty of care to Gatehouse Bank plc, its successors and assigns and those deriving title through it together with any mortgage administrator acting on behalf of Gatehouse Bank plc.

Signature of Valuer / Electronic Signature 501569 = 2620

Name of Valuer E Bedford

For and on behalf of Connells Survey & Valuation Ltd

Telephone (inc. STD code) 01525218647

Fax (inc. STD code) 01525218632

E-mail ashok.uw@gmail.com

Address of Valuer

Valuation Management Centre, Cumbria Hous

Leighton Buzzard

Postcode LU7 1GN

Report Date 19/12/2024

Professional Qualifications of the Valuer

MRICS ☒ FRICS ☒ AssocRICS ☒

RICS Number 0888246

* See Continuation Page *



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BUY TO LET MORTGAGE VALUATION REPORT - Continuation Page

Applicant(s) Surname(s) & Initials:

Mrs Li Ying Goh

Application Number: 10301097-4853

Date of Inspection: 19/12/2024

Property Address:

Apartment 804 12 Bankside Boulevard
Salford

Postcode: M3 7HX

Has a Disclosure of Incentives form been seen? If Yes, please provide details (continued)
required to confirm in accordance with the UK
Finance Handbook.

*** End of Report ***

Photosheet (1 of 2)



Photo of Front Elevation



Photo of Rear Elevation



Photo of Bathroom

Photosheet (2 of 2)



Photo of Kitchen



Photo of Street Scene