

Property Details:

- Address: 123 Fictional Street, London, UK
- Type: Detached house
- Number of Bedrooms: 3
- Number of Bathrooms: 2
- Total Floor Area: 150 sq. m
- Garden: Yes, 50 sq. m
- Parking: Yes, single garage

Risks and Potential Issues:

1. **Planning Permission:** The property was converted from a single-family home into a three-bedroom house without obtaining the necessary planning permission. While the conversion was done to a satisfactory standard, there is a risk that the local authority could seek to enforce planning regulations retroactively.
2. **Boundary Dispute:** There is a dispute with a neighboring property over the exact boundary line. The dispute has been ongoing for several years and has not yet been resolved. This could potentially lead to further legal costs and delays.
3. **Environmental Issues:** The property is located in a floodplain. While there have been no recorded floods in the past, there is a risk of flooding in the future. The buyer should consider this when making their decision and may wish to obtain further information about the property's flood risk.
4. **Mortgage:** The property is subject to a mortgage. The current mortgage balance is £100,000, with a remaining term of 10 years. The buyer will be responsible for repaying the mortgage from the sale proceeds.

Included Documents:

- Title Deeds
- Property Information Form (PIF)
- Local Authority Search (shows ongoing boundary dispute)
- Environmental Search (shows floodplain location)
- Land Registry Search (shows mortgage)
- Fixtures and Fittings Schedule
- Draft Contract of Sale
- Draft Transfer Deed
- Mortgage Deed and Schedule
- Planning Permission (illegally obtained)
- Energy Performance Certificate (EPC)
- Boundary Plan (shows boundary dispute)
- Drainage and Water Information
- Seller's Brochure