



Applicant Name(s)

Mortgage Valuation Report

Lender Ref: 9a5d8beb-67e2-422c-b182-4b14eebd7731

Property Address

Mr Bill Reed

Test House
32380
Second Street
Solihull

Postcode B40 8SS

If New, Plot Number

Was the address provided in the instructions correct (if no, provide correct address above)

Y/N ☒

Purchase price/estimated value (as stated in instruction, or to the valuer)

£ 150000

Property Type

House ☒ Bungalow ☐ Flat ☐ Studio flat ☐ Maisonette ☐ Other ☐

Property Style

Detached ☒ Semi ☐ Mid Terrace ☐ End Terrace ☐

Details if other:

Purpose Built Y/N ☐

Appears to be ex-LA/HA/MOD or similar?

Y/N ☐

Flat/Maisonette

No. floors in block ☐ Subject flat on floor ☐ (Street level = 0) Lift to this floor? Y/N ☐

Location

Above commercial property? Y/N ☐Adjacent to commercial property? Y/N ☐If yes, to either
of above, details

Accommodation (No.)

Floors ☐ 2 Living Rooms ☐ Kitchens ☐ Bedrooms ☐ Bathrooms ☐Total Internal WCs ☐ Other ☐ 1 Garages ☐ 0 Parking ☐ 2

Garages or private parking outside curtilage?

Y/N ☐

If yes, details

Gardens

Area as stated to valuer
(not measured)Private ☐ Communal ☐ None ☒Likely to be over 1 Acre? Y/N ☐If yes, approx. area ☐ Acres

Approx. year built

☐ 1995 New Property Y/N ☐ Sufficiently completed for mortgage purposes Y/N ☐

Stage completed

Land purchase ☐ Wallplate ☐ Roofed in ☐ Plastered out ☐

Name of Builder

Self Build Y/N ☐

If New or <10 years

NHBC ☐ BLP ☐ Build Assure ☐ Build Zone ☐ Castle 10 ☐ CRL ☐Premier ☐ Prof. Consultant ☐ LABC ☐ Other ☐ None ☐ N/K ☐

Details if PC or other

Construction:

(refer to guidance notes)

Are the walls of standard construction?

Y/N ☐

If no, details

Is the roof of standard construction? Y/N ☐Is any part thatched Y/N ☐Details ^{Test.}

Property converted, extended or evidence of significant alterations?

Y/N ☐

If yes, details &

approx. date(s)

The property appears to have been converted from a single dwelling (e.g. house) in approximately 2004. It is assumed that the necessary consents have been obtained and complied with.

Services

Does the property have mains water, electricity and drainage?

Y/N ☐

If no, details

There is no .

Tenure

As stated to or assumed by
the valuer, legal advisor to
verify in report on title.Freehold ☒ Scottish ☐ Leasehold ☐ If Leasehold, remaining term (years) ☐Shared Ownership? Y/N ☐ If yes, % owned / to be owned by applicant(s) ☐ %Flying Freehold Y/N ☐ If yes, details and approx. %

Details of ground rent and maintenance charges if known

Is there any evidence of tenancy?

Y/N ☐

If yes, details

Is there any evidence of agricultural or commercial use?

Y/N ☐

(If yes, details, including which storey/part of property)

Staff were seen working from the property.

Matters considered essential for mortgage purposes

Is there any evidence of structural movement, landslip or heave in the property or in the immediate vicinity? Y/N ☒

If yes, does it appear to be longstanding and unlikely to be progressive? Y/N ☐

If no, details

Is there reason to believe that the property may be at risk of flooding/coastal erosion (NB The valuer has not carried out any research) Y/N ☒

If yes, details

Specialist reports Y/N	Structural <input checked="" type="checkbox"/>	Timber & damp <input checked="" type="checkbox"/>	Electrical <input checked="" type="checkbox"/>
Details/Other	Arboricultural <input checked="" type="checkbox"/>	Wall tie <input checked="" type="checkbox"/>	Mundic <input checked="" type="checkbox"/>
			Other <input checked="" type="checkbox"/>

Legal Enquiries

If yes, details Is there evidence of any rights of way, shared access or solar panels? Y/N ☒

There may be some energy efficient measures added to the property, including . Legal advisors to investigate.

Are any essential repairs required for mortgage purposes?

If yes, details Y/N ☒

A functional bathroom should be installed.

Are there any further matters considered essential for mortgage purposes?

If yes, details Y/N ☒

The instructed EV/PP of the property has been amended because Test.

General Remarks (please provide a brief general description of the overall appearance of the property and general surroundings)

Valuation IMPORTANT - PLEASE READ THE ATTACHED NOTES CAREFULLY**Recommendation****Does this property comply with Lender's Guidelines to Valuers?****If No, please provide brief reasons**Y/N ☒ Y

	If new, the valuer has seen the Disclosure of Incentives Form dated	<input type="text"/>
	and taken into account in valuation figures, (details above in Essential Matters)	Y/N <input type="checkbox"/> N
Valuation	Present condition (for incomplete new property, enter zero)	£ <input type="text" value="350000"/>
	With essential repairs / construction completed	£ <input type="text" value="400000"/>
	Is a retention required?	No <input checked="" type="checkbox"/> Part <input type="checkbox"/> Full <input type="checkbox"/>
	If part, enter amount, min. £2000 (This is not an estimate of costs)	£ <input type="text"/>
	Is a reinspection necessary	Y/N <input type="checkbox"/> N

Buildings Insurance (If the property is outside of the BCIS calculation method, enter 0 and explain in essential matters.)Approximate gross external floor area (square metres) Insurance Reinstatement (BCIS) £ **I confirm I have attached photos of the Front, Rear, Kitchen, Bathroom and Street.**Y/N ☒ Y**If No, please provide reasons**

I certify that the property described in this report has been inspected by me in accordance with the RICS Valuation - Professional Standards (Red Book) and the Lender's guidelines, that I have sufficient expertise to provide the report and that I am not subject to any conflict of interest or suspended by the RICS. I understand and accept this valuation will be used by the Lender to assist with a lending decision.

Name of Valuer	<input type="text" value="Tom Grisley"/>	Qualifications	<input type="text"/>	VRS	Y/N <input type="checkbox"/> N
RICS No.	<input type="text"/>	Signature or Security Code	<input type="text"/>		
Firm Name	<input type="text" value="Bansal Surveyors Ltd"/>	Telephone	<input type="text" value="01215554444"/>		
Address	<input type="text" value="Bansal Street"/> <input type="text" value="Bansal Heath"/> B90 4SS				
Date of Inspection	<input type="text" value="2019-01-07"/>	Date of Report	<input type="text"/>		

Mortgage Valuation, Supplemental Questions (Non-disclosed)

The Lender needs to be aware of properties which under normal or good market conditions resell satisfactorily, but which in adverse market conditions due to location, environmental features (e.g. pylons) may not do so. These factors will already have been reflected in your current valuation, having regard to the market conditions at the time, this question is to establish the valuer's view of likely future performance.

(NB Refer to Guidance Notes).

Please indicate which category this property falls into and if the "worse" option is selected, please provide comments on the adverse factors leading you to this conclusion.

- ☒ The value of this property is likely to rise and fall **in line** with the general market conditions.
- ☐ The location, environmental factors or individual features of this property may cause the value to perform **better** than the general market conditions
- ☐ The location, environmental factors or individual features of this property may cause the value to perform **worse** than the general market conditions

If worse, comments

Above Commercial (Category for MI only - refer to lender guidance)

 Restaurant ☐ Takeaway ☐ Public House ☐ Launderette ☐ Other ☐
If the subject property is a flat, approximately how many flats served by this entrance Was a For Sale/To Let board present at the time of the inspection If yes, please provide agent name and asking price. Y/N ☐ N