

# **SINGLE SURVEY HOME REPORT**

## Survey report on:

<b>Address</b>	Test, CR1 1AS
<b>Customer</b>	Bob Smith
<b>Assesment Date:</b>	12/01/2017
<b>Surveyor</b>	Josh Jacobs
<b>Company</b>	eTech Office

## **SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)** **PART 1 - GENERAL**

### **1.1 THE SURVEYORS**

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.<sup>1</sup>

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.



The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

### **1.2 THE REPORT**

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies. The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it.

<sup>1</sup>Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

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The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

## **1.3 LIABILITY**

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

## **1.4 GENERIC MORTGAGE VALUATION REPORT**

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

## **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

The Surveyors undertake to the Seller that they will prepare a generic Mortgage

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Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

## **1.6 INTELLECTUAL PROPERTY**

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

## **1.7 PAYMENT**

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

## **1.8 CANCELLATION**

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

## **1.9 PRECEDENCE**

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

## **1.10 DEFINITIONS**

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;

<sup>2</sup>Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation 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
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## **PART 2 - DESCRIPTION OF THE REPORT**

### **2.1 THE SERVICE**

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

### **2.2 THE INSPECTION**

The Inspection is a general surface examination of those parts of the Property which are accessible; in other words visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed

that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

## **2.3 THE REPORT**

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

## **2.4 SERVICES**

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

## **2.5 ACCESSIBILITY**

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

## **2.6 ENERGY REPORT**

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

## **2.7 VALUATION AND CONVEYANCER ISSUES**

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date

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of valuation 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. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- \*There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- \*There are no particularly troublesome or unusual legal restrictions;
- \*There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property



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## 1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

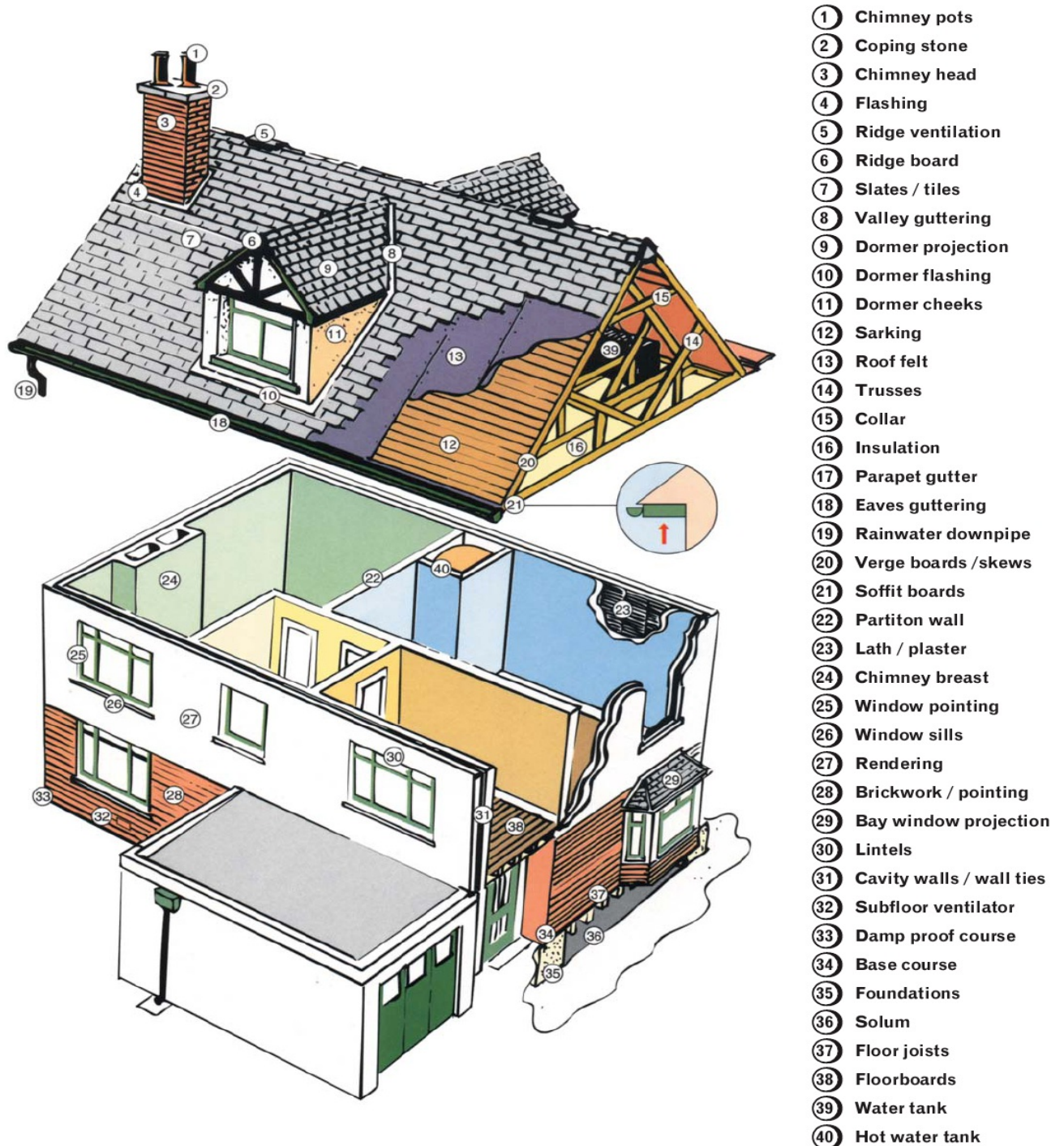
<b>Description</b>	The property is a two storey detached house.
<b>Neighbourhood and Location</b>	The property is on a small residential located in a mixed suburban area.
<b>Weather</b>	At the time of our inspection it was dry and this was preceded by a period of mainly dry weather.
<b>Chimney Stacks</b>	The property has no stacks as these have been removed.
<b>Roofing including roof</b>	The main roof is covered with interlocking clay tiles.
<b>Rainwater fittings</b>	The property is served by a mixture of plastic gutters and downpipes.
<b>Main walls</b>	The walls are of solid brick construction.

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<b>Windows, external doors and joinery</b>	The property has a mixture of single glazed timber windows.
<b>External decorations</b>	Not Applicable
<b>Conservatories / porches</b>	The conservatory is built of brick with a plastic roof.
<b>Garages and permanent outbuildings</b>	The property also has a carport canopy.
<b>Ceilings</b>	The property has plasterboard ceilings.
<b>Internal walls</b>	The property has solid masonry internal walls. The property has a mixture of solid masonry internal walls.
<b>Floors including sub floors</b>	The ground floor is mainly of suspended timber construction.
<b>Internal joinery and kitchen fittings</b>	There are no built-in fittings.
<b>Chimney breasts and fireplaces</b>	The property has two brick.
<b>Internal decorations</b>	Not Applicable
<b>Cellars</b>	Not Applicable
<b>Electricity</b>	Not Applicable

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## Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

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## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

### Structural Movement

Repair category:



Notes

### Dampness, Rot and Infestation

Repair category:



Notes

### Chimney Stacks

Repair category:



Notes

The stack appears. No repairs are currently needed.

**Condition Rating 1**

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## Roofing including roof space

Repair category:

NI

Notes

The roofs could not be inspected from ground level because of the layout of the site therefore we cannot comment in detail on this area.

**Condition Rating NI**

## Rainwater Fittings

Repair category:

1

Notes

The rainwater goods appeared in satisfactory condition but the gutters are not precisely true and level in places. As it was mainly dry during our inspection, we cannot comment upon the serviceability of the system or whether the rainwater goods are fully watertight.

**Condition Rating 1**

## Main Walls

Repair category:

2

Notes

The extension walls are in satisfactory structural condition. The external surfaces are weathered but areWe found no damp in the property.

**Condition Rating 2**

# HOME SURVEY

## Windows, External Doors & Joinery

Repair category:

1

Notes

The windows are in satisfactory condition. No repairs are currently needed.

**Condition Rating 1**

## External Decorations

Repair category:

NI

Notes

Not Applicable

## Conservatories & Porches

Repair category:

3

Notes

The porch is in satisfactory condition. No significant repairs are needed.

**Condition Rating 3**

## Garages & Permanent Outbuildings

Repair category:

1

Notes

The balcony in satisfactory condition with no obvious significant defects. No immediate repairs are needed.

**Condition Rating 1**

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## Ceilings

Repair category:

1

Notes

The ceilings are in satisfactory condition but some are sagging a little. Plaster finishes are also in satisfactory order.

**Condition Rating 1**

## Internal Walls

Repair category:

NI

Notes

It is possible that defects may exist and unless the property is fully inspected before exchange of contracts, there may well be additional repair costs which must be borne by you. If defects are present, you may have a liability for remedial work under the terms of the lease and we therefore refer you to our comments in Section I.

**Condition Rating NI**

## Floors Including Sub Floors

Repair category:

NI

Notes

The floors are in satisfactory condition with no obvious serious defects but some are not level. The floor finishes, where visible, also appear satisfactory.

**Condition Rating 2**

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## Internal Joinery and Kitchen Fittings

Repair category:

NI

Notes

You should arrange with the present owner for access to the so that we can carry out a more detailed inspection.

**Condition Rating NI**

## Chimney Breast and Fire Places

Repair category:

NI

Notes

The remaining fireplaces are in satisfactory condition.

**Condition Rating 1**

## Internal Decotations

Repair category:

NI

Notes

Not Applicable

## Cellars

Repair category:

NI

Notes

Not Applicable



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## Electricity

Repair category:

NI

Notes

We could not open the north and therefore we cannot make any comment on the east.

**Condition Rating NI**

## Gas

Repair category:

1

Notes

The installation appears in fair order with no significant defects evident. However, as much is hidden from view and as such systems require specialist knowledge, we are unable to advise on its serviceability or safety.

**Condition Rating 1**

## Water, Plumbing and Bathroom Fittings

Repair category:

2

Notes

Where visible the cold water installation appeared satisfactory with no serious defect or obvious leakage. We have not carried out any tests on the system and therefore we cannot comment on the operation or serviceability of any of its components.

**Condition Rating 2**

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## Heating and Hot Water

Repair category:

3

Notes

The heating system was on during our inspection.

**Condition Rating 3**

## Drainage

Repair category:

1

Notes

Where access could be obtained, the above ground foul drainage was found to be clear and free from any serious blockage. However, we cannot comment on serviceability as most of the drainage system is hidden from view. No obvious repairs are needed.

**Condition Rating 1**

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Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information

<b>Structural Movement</b>	
<b>Dampness, Rot and Infestation</b>	
<b>Chimney stacks</b>	1
<b>Roofing including roof space</b>	Not Applicable
<b>Rainwater fittings</b>	1
<b>Main walls</b>	2
<b>Windows, external doors and joinery</b>	1
<b>External decorations</b>	Not Applicable
<b>Conservatories / porches</b>	3
<b>Garages and permanent outbuildings</b>	1
<b>Ceilings</b>	1
<b>Internal walls</b>	Not Applicable
<b>Floors including sub-floors</b>	Not Applicable
<b>Internal joinery and kitchen fittings</b>	Not Applicable
<b>Chimney breasts and fireplaces</b>	Not Applicable
<b>Internal decorations</b>	Not Applicable
<b>Cellars</b>	Not Applicable
<b>Electricity</b>	Not Applicable
<b>Gas</b>	1
<b>Water, Plumbing &amp; Bathroom Fittings</b>	2
<b>Heating &amp; Hot Water</b>	3
<b>Drainage</b>	1

**Remember**

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

**Warning**

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

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## 3. ACCESSIBILITY INFORMATION

### Guidance Notes on Accessibility Information

**Three steps or fewer to a main entrance door of the property:**

**Unrestricted parking within 25**

**metres:**termsConditionsData.unrestrictedParking.item1termsConditionsData.unrestrictedParking.item2

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Ground
3. Is there a lift to the main entrance door of the property?	Ground
4. Are all door openings greater than 750mm?	Ground
5. Is there a toilet on the same level as the living room and kitchen?	Ground
6. Is there a toilet on the same level as a bedroom?	Ground
7. Are all rooms on the same level with no internal steps or stairs?	Ground
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Ground

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## 4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

### Matters for a solicitor or licensed conveyancer

Minor alterations have been carried out internally, in particular the formation of an opening between the Kitchen and Dining Area. Nothing was noted to suggest structural distress.

### Estimated re-instatement cost (£) for insurance purposes

Minor alterations have been carried out internally, in particular the formation of an opening between the Kitchen and Dining Area. Nothing was noted to suggest structural distress.

### Valuation (£) and market comments

Minor alterations have been carried out internally, in particular the formation of an opening between the Kitchen and Dining Area. Nothing was noted to suggest structural distress.

**Report author:**

Josh Jacobs

**Company:**

eTech Office

**Address:**

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North Moons Moat,  
North Moons Moat,  
Redditch,  
B98 9PA,  
Worcestershire

**Electronically Signed:**

83331-3912D35D-D86C

**Signed:**

Kenneth Noakes

**Date of report:**

12/01/2017