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Appendix 2 – Valuation Report

Instructed By:	[Insert name of approved HHC Advisor]	Contact Name:	[Insert Name]
Borrower:	[Insert Name]	HHC Loan Ref:	[Insert Ref #]

1 Property Summary

Property Address:	
Title Details:	
Encumbrance/ Restrictions:	
Site Dimensions:	Approximately m x m, in shape
Site Area:	Approximately sqm
Zoning Instrument:	LGA

Main Building		Current Use	
Built About: Additions About:		Actual Rent	\$ per week
Living Areas		Outdoor:	sqm
Car Accommodation:		Car Area:	sqm

Marketability	-
Heritage Issues:	
Environmental Issues	
Essential Repairs:	

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2 Risk Analysis

* Must "comment" over page on any 4 or 5 Risk Ratings, or if three or more "3" Risk Ratings

Property Risk Ratings	1	2	3	4	5	Market Risk Ratings	1	2	3	4	5
Location & Neighbourhood						Reduced Value next 2-3 years					
Land [incl. planning, title]						Market Volatility					
Environmental Issues						Local Economy Impact					
Improvements						Market Segment Conditions:					
Risk Rating [1 or 5 only]											
Risk Ratings: 1 = Low, 2 = Low to Medium, 3 = Medium, 4 = Medium to High, 5 = High											

3 Valuation & Assessments Summary

Interest Valued: Fee Simple Vacant Possession

Value Component	Existing Property
Land	\$
Improvements	\$
Market Value	\$

Other Assessments	
Rental Value Unfurnished	\$ per week
Replacement Insurance	\$

Lenders Caution	As Appropriate: Certificate of Title, Plan of Subdivision, Encumbrance and Covenant details not provided. Further documentation recommended. There were no other matters of concern raised within this report.
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I hereby certify that this property was inspected on the date below and have carried out the assessments above as at that date. Neither I, nor any member of this firm, has any conflict of interest (direct or indirect) or financial interest in relation to this property that is not disclosed herein.

This report is for the use only of the party to which it is addressed and its mortgage insurers for mortgage purposes and is not to be used for any other purpose. No responsibility is accepted or undertaken to third parties in respect thereof. This report does not constitute a structural survey.

Valuer:	[insert name]	Valuation Company:	[insert Name]
Qualifications/ Reg#:	[insert quails/reg.]	Address:	[insert Address]
Inspection Date	[insert date]	Phone	[insert Phone Number]
		E-Mail	[insert e-mail address]
Signature	[insert valuer signature]	Valuation Company File Reference	[insert valuer file reference]
Authorised for issue by	[insert authorized signature]	Name	[insert authorized name]

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4 The Land

Property Identification	Identified by reference to street address only. <i>(or insert title particulars)</i>
Has title been searched	Yes/No.
Zoning Effect	Permitted use – no adverse effect.
Location	[For example: Approximately radial kms south-east of [*]. Most local facilities and amenities, including public transport services, are located within a radius of kms from the property.]
Neighbourhood	[For example: Established residential area, with no obvious detracting features, and comprising homes of generally similar age, style and standard.]
Site Description	[For example: The land is generally level and is well suited to its present use.]
Access	[For example: Bitumen with concrete kerbs, channels and footpath.]
Services	[For example: Mains water, gas, electricity, telephone and sewerage services are connected]

5 Mail Building

Style & Street Appeal	[For example: A single storey, detached dwelling found to be in an average state of presentation. The property has street appeal]		
Mail Walls		Mail Rood	
Window Frames:		Mail Interior Linings	
Flooring			
Internal Condition		External Condition	
Accommodation			
Interior Layout			
Fixtures & Features			

6 Ancillary Improvements:

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7 Sales Evidence & the Market

Address	Sale Date	Price	Brief Comments	Comparability
		\$		
		\$		
		\$		
		\$		

Latest Sale of Subject		\$	Contract of Sale
Level of Market Activity			
Recent Market Direction			

8 Additional Comments:

<p>[If the sale is without the intervention of an agent, the valuer must comment on absence of an agent in the transaction in the valuation report.]</p>
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9 Market Movement Disclaimer

This valuation is current as at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to the particular property). We do not accept liability for losses arising from such subsequent changes in value.

Notwithstanding the above, the valuer grants each Nominated Party a royalty-free, non-exclusive licence to use this valuation for the purpose of making a lending decision up to 3 months after the date of the valuation. For the avoidance of doubt, if the valuation is so used within that 3 month period, the Nominated Party may then rely upon the contents of the valuation in connection with that lending decision beyond that 3 month period.

This valuation is prepared on the assumption that the Nominated Party as referred to in the valuation report may rely on the valuation for or in connection with mortgage finance purposes and the Nominated Party has complied (to the extent relevant for that Nominated Party) with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower, including the borrower's ability to service and repay any mortgage loan. Notwithstanding the above, with the written consent of the Valuer, this valuation may be disclose to and relied upon by a third party (on the terms set out above as if that third party were a Nominated Party), including a second mortgagee of the property.

10 Valuation Considerations

Based on our brief inspection of the readily accessible portions of the improvements, we are of the opinion that the property is:

- | | |
|--|--|
| * Not subject to flooding or landslip. | * Not affected by pests. |
| * Not affected by main road acquisition. | * not affected by heritage issues |
| * Not affected by close proximity to high tension powerlines | * not subject to environmental hazards |
| * not adversely affected by proximity to railway lines | |

This property provides a suitable security for mortgage purposes based on this valuation.

Note: Any comments on these issues are based on brief and preliminary observations on site without the benefit of legal searches, surveys, title details, pest certificates, etc. The valuer reserves the right to review the valuation figure and the report if searches and enquiries reveal contrary conditions or matters not addressed herein, especially where recent copy of Certificate of Title is not provided. Unless it is patently obvious, it is almost impossible to ascertain the pre-existence of termite infestation.

11 Nominated Parties

- Household Capital Pty.ltd
- Perpetual Trustee Company Limited

12 Photos

6 photos required, one of which must be of the front of the property and three of which must be interiors.