Claim for overpayment relief under provisions of the Finance act 2003

1 Cedar Grove, Acacia, TR3 3EE

Reassessment request from "Residential" to "Non-Residential" for Stamp Duty Land Tax (SDLT) purposes

on behalf of

Myproperty Properties Limited represented by John Doe

Your Reference. UTRN:
00000000MZ

—-

Note: This is a loose leaf document.

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Reclassification request letter.

Nicholas Garner
Stamp Duty Advice Bureau
4 Bolton St,
Ramsbottom,
Lancashire,
BL0 9HX,
23/10/2023 09:30:58

HM Revenue and Customs
Stamp Duty Land Tax
BX9 1HD
United Kingdom

Subject: Claim for relief of overpaid Stamp Duty Land Tax (SDLT) under the provisions of the Finance Act 2003 on behalf of Myproperty Properties Limited represented by John Doe

Dear Sir/Madam,

I'm writing to represent my client, Myproperty Properties Limited represented by John Doe who has purchased the property located at 1 Cedar Grove, Acacia, TR3 3EE whose Unique Transaction Reference Number (UTRN) for the sale of the aforementioned property is: 00000000MZ.

My client wishes to reclassify this property as non-residential for stamp duty purposes due to an error in the original Stamp Duty Land Tax (SDLT) assessment. Therefore, we request an amendment to the record of the SDLT form submitted on behalf of our client in respect of the purchase of the property located at 1 Cedar Grove, Acacia, TR3 3EE.

Specifically, we seek an amendment to 'Question 3'. We kindly request that the property classification be updated to '01', thereby categorising the property as non-residential for the purposes of Stamp Duty Land Tax (SDLT).

In light of the above, we have recalculated the SDLT liability based on non-residential SDLT rates, and the revised figures are as follows:

Original SDLT paid: £4,750.00
Revised SDLT due: £0.00
Reclaim requested: £4,750.00

Please send any SDLT reclaim payments directly to the account of Myproperty Properties Limited the legal entity that purchased 1 Cedar Grove, Acacia, TR3 3EE. The bank account information is as follows:
Bank name: Mybank Limited
Account holder name: Myproperty Properties Limited
Bank account number: 123456789
Sort code: 01-01-01

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We kindly ask that you inform us of any reclaim payments you've made to our client. When providing this information, please specify:
- The case for which the HMRC has made payments to my client.
- The date of the payment.
- The total amount reclaimed by my client.
- For clarity and reference, please include your UTRN in your correspondence.

Kindly send your written communication to:
Stamp Duty Advice Bureau,
Hall House, 27a West Common,
Gerrards Cross, Bucks, SL9 7QS.

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Case arguments.
Claim for overpayment relief is based on reclassification of this property from 'residential' to 'non-residential' for SDLT purposes, citing the precedent established in the PN Bewley Ltd V HMRC case (2019) and the uninhabitable condition of the property at the time of the transaction.

The PN Bewley case serves as a relevant and persuasive precedent for our situation. In this case, the First-tier Tribunal (FTT) ruled that a bungalow, which was in a derelict condition and unsuitable for habitation, was not subject to the residential rates of SDLT at the effective date of transaction. We believe this precedent directly applies to our case, given the similar conditions of the property at the time of acquisition by my client.

Key points were considered in the PN Bewley case:

The property's condition at the time of the transaction: It's critical to consider the physical state of the property at the exact moment of purchase. In the PN Bewley case, the Tribunal emphasised that the bungalow, due to its dilapidated condition, was not suitable for habitation. This assessment was pivotal in reclassifying the property as non-residential. Correspondingly, my client's property was also in a non-habitable condition at the effective date of transaction.

The projected future use of the property: In the PN Bewley case, the Tribunal recognized the purchaser's intent to demolish the existing structure and construct a new dwelling. However, the key element was that the property was not fit for habitation at the effective date of transaction, irrespective of future plans. This demonstrates that the intended future use does not retroactively change the property's condition at the point of purchase. Similarly, while my client had plans to renovate the property to make it habitable in due course, it was indisputably in a non-habitable state at the time of purchase.

The Tribunal's decision in the PN Bewley case was clear: a property's future potential does not alter its current status at the time of the transaction. The property was not deemed residential just because there were plans for it to become a dwelling in the future. The property's classification for SDLT was firmly based on its condition and suitability for habitation at the effective date of transaction.

By applying these considerations, it becomes clear that my client's property, just like the property in the PN Bewley case, was not suitable for use as a dwelling at the effective date of transaction. As such, my clients property should be considered as non-residential for SDLT purposes.

It should be noted that my client purchased this property as a buy to let investment. A buy to let property can only be rented out if it meets standards for habitation as outlined in the Homes (Fitness for Habitation) Act 2018.

However, in the case of my client's property, as per the Homes Fitness for Habitation Act 2018, landlords must ensure that their properties, including any common parts of the building, are fit for human habitation at the beginning of the tenancy and throughout.

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Using these key arguments, we request reclassification of 1 Cedar Grove, Acacia, TR3 3EE from residential to non-residential for stamp duty purposes at the date of effective transaction of this property purchased by Myproperty Properties Limited on 09/03/2022.

To support our case for reclassification, we wish to highlight the Homes (Fitness for Human Habitation) Act 2018, which offers a comprehensive and clear framework for classifying issues related to habitability.

This legislation sets out criteria that a property must meet in order to be considered fit for human habitation. By utilising this Act as a reference, we have adopted a consistent and objective approach to assessing the habitability of our clients property. Furthermore, the Act's provisions are in line with the government's commitment to ensuring safe and decent living conditions for all, making it a relevant and appropriate standard for assessing habitability in the context of SDLT classifications.

Upon conducting a thorough examination of the property, we identified the following condition issues, categorised in accordance with the government guidance in the ‘Guide for tenants: Homes (Fitness for Human Habitation) Act 2018’:
Issue 1. Category: Damp and mould growth. Issue: Damage from rising damp on visible walls.
Issue 2. Category: The building has been neglected and is in a bad condition. Issue: Inadequate kitchen/kitchen cabinets/appliances
Issue 3. Category: The building has been neglected and is in a bad condition. Issue: Roof coverings require an overhaul as tingles nail sickness was noted.
Issue 4. Category: The building has been neglected and is in a bad condition. Issue: Roof valley gutter leaking,in need of repair.
Issue 5. Category: Damp and mould growth. Issue: Penetrating damp affecting roof timbers in need of repairs.
Issue 6. Category: There’s a serious problem with damp. Issue: Damp patches on walls.
Issue 7. Category: Fire and fire safety. Issue: Flammable ceiling tiles made of polystyrene pose fire hazard.
Issue 8. Category: Damp and mould growth. Issue: Faulty chimney flashing causing water leaks.
Issue 9. Category: The building has been neglected and is in a bad condition. Issue: Gas fireplace,in need of replacement.
Issue 10. Category: The building has been neglected and is in a bad condition. Issue: Roof has no vent tiles.
Issue 11. Category: Property is neglected. Issue: Boiler not boxed in.
Issue 12. Category: The building has been neglected and is in a bad condition. Issue: Damaged guttering.
Issue 13. Category: Property is neglected. Issue: Property is neglected,redecoration required.
Issue 14. Category: The building has been neglected and is in a bad condition. Issue: Outdated bathroom.
Issue 15. Category: The building has been neglected and is in a bad condition. Issue: Porch in need of repair, defects noted.
Issue 16. Category: Falls on the level (danger of falling on a flat surface). Issue: Worn or damaged carpeting or rugs.
Issue 17. Category: Fire and fire safety. Issue: Lack of fire doors or fire-resistant doors.

In addition, please find enclosed supporting documents including:

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Doc 1: SDLT5 Return
Doc 2: TR1
Doc 3: Completion Statement
Doc 4: Contract for Property Sale
Doc 5: Letter of authorisation
Doc 6: Lead purchaser copy of passport
Doc 7: Home survey extracts
Doc 8: Renovation invoices

Additionally, I provide attached evidence of my client's property condition at the time of their purchase.

I appreciate your prompt attention to this matter and look forward to your response.

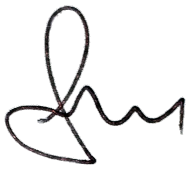
If you require further information or seek clarification on any matters, please contact me at your convenience using the contact details provided:

- HMRC postal correspondence address: Stamp Duty Advice Bureau, Hall House, 27a West Common, Gerrards Cross, Bucks, SL9 7QS
- By email: nick@stampdutyadvicebureau.co.uk
- By direct telephone: 07814 029 751.

I, Nicholas Garner, declare that to the best of my knowledge and belief, all the particulars and information provided in this form are correct and true. I understand that providing false or misleading information intentionally may lead to penalties and/or legal action against me.

Furthermore it should be noted that my client has also made a statement of truth in their authorisation for us to act as an agent on their behalf. See attached document.

Yours faithfully,



Nicholas Garner
For and on behalf of Myproperty Properties Limited represented by John Doe

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Attached Documents

Copy of the Stamp Duty Land Tax (SDLT5) certificate.
Copy of the transfer of registered title (TR1).
Copy of the completion statement from my client's conveyancing solicitors.
Copy of the land transaction contract and any related instrument(s)
Copy of the letter of authorisation and statement of truth from our client, hereby granting us permission to act as their agent in this matter.
Copy of lead purchasers passport for identity verification
Copy of home survey showing condition of property prior to effective date of transaction.
Copy of invoices showing necessary renovations undertaken in order to make the property habitable.

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Condition issues.

In our appeal to your assessment of our client's property, we are utilising the Homes (Fitness for Human Habitation) Act 2018 as a reference for citing condition issues due to its relevance and authority in determining the habitability of dwellings. The Act sets forth clear criteria to assess the fitness of a property for human habitation, taking into consideration various factors that significantly impact the health, safety, and well-being of occupants.

By referring to this legislation, we aim to use an objective and well-established framework for evaluating the livability of our client's property.

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Issue 1: Damp and mould growth.

Category: Damage from rising damp on visible walls.
Opinion on severity: We believe this condition issue is extremely serious.
Comment: The presence of rising damp on visible walls can significantly impact the livability and habitability of a property. This issue is characterized by damage caused by dampness, which can have detrimental effects on health, safety, and overall living conditions. Damp environments create an ideal breeding ground for mould growth, leading to potential respiratory problems and allergic reactions. Furthermore, the uncomfortable living conditions resulting from a damp living environment can greatly reduce the property's livability.

D4 Main walls

The walls are of solid masonry construction. 3

Penetrating dampness was found to flank wall to rear bedroom 2 and further investigation/ repairs are now required.

The property has been affected by past structural movement, evidenced by cracked lintels and distortion to brickwork. From a single inspection the movement appears to be long-standing and does not appear to be progressive.

Damp proof course

Damp proof courses (DPC's) are built into properties to prevent the movement of ground moisture through the wall and prevent deterioration of internal fixtures and fittings and also to prevent high levels of moisture leading to wood rotting fungi.

There are drill holes to the base of some of the external walls, indicating that an injected DPC has been installed at some stage.

Dampness was detected at low level to the main walls and further specialist investigation to the whole property is required prior to exchange of contracts. Any structural floor timbers which are in contact with damp masonry are at risk from decay and you should instruct your specialist firm to check the sub-floor timbers for defects and again carry out appropriate remedial treatment as required.

Condition Rating 3.

Solid external walls are prone to damp penetration. They rely upon the integrity of the external finish for their weatherproofing. Even in good condition, water penetration may occur during severe weather conditions. These walls often contain concealed timbers, e.g., lintels above openings, and any timbers in contact with dampness will be prone to decay. As a result, it is important that, the external finishes of the walls are maintained in good condition.

Walls of solid masonry are below the standard of thermal insulation of cavity walls and heat loss can be quite high.

D5 Windows

The windows are of mixed uPVC and timber construction incorporating part sealed unit and part single glazing. 3

There is no proper fire escape from the windows to the upper floor. We recommend that you carry

RICS Home Survey - Level 2 (survey and valuation) 17

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Issue 2: The building has been neglected and is in a bad condition.

Category: Inadequate kitchen/kitchen cabinets/appliances
Opinion on severity: We believe this condition issue is very serious.
Comment: The property has inadequate kitchen facilities, including kitchen cabinets and appliances, which significantly affects the health, safety, habitability, and livability of the space. The presence of inadequate kitchen amenities poses various concerns and drawbacks for the occupants. The lack of functional kitchen cabinets can lead to limited storage space, making it challenging to organise and store essential items, thus impeding the smooth functioning of daily activities. Moreover, outdated or malfunctioning kitchen appliances can hamper food preparation and cooking, affecting the occupants' convenience and ability to maintain a healthy lifestyle. Inadequate kitchen conditions can contribute to an uncomfortable living environment, hindering the overall livability of the property. It is crucial to address these issues promptly to ensure a safe, efficient, and enjoyable kitchen space, promoting the well-being and satisfaction of the occupants.



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Issue 3: The building has been neglected and is in a bad condition.

Category: Roof coverings require an overhaul as tingles nail sickness was noted.
Opinion on severity: We believe this condition issue is very serious.
Comment: The property's roof coverings demand a comprehensive overhaul due to the presence of tingle nail sickness, a condition that can affect both the roof's durability and the overall safety and livability of the building. Tingle nail sickness may lead to weakened roof integrity and potential leaks. Addressing this issue is crucial to maintain the property's habitability and safeguard its structural soundness. Replacing the roof coverings ensures a safer and more comfortable living environment for all occupants.

D2 Roof coverings

The roof is pitched and covered with slates on a timber frame. 3

The roof coverings require an overhaul as tingles nail sickness was noted. Repairs should be carried out to ensure that the roof remains weathertight and does not leak.

A valley gutter is present. This is lined with metal and appears in poor condition. Leakage was visible internally, indicating that it is in need of repair or renewal.

Condition Rating 3.

This property was built before it became standard practice to install lining felt beneath the coverings as a secondary line of defence against water penetration. Whilst this can be accepted, regular exterior and interior roof void inspections should be carried out to check for any signs of dampness - any necessary repairs or renewal will need to be undertaken promptly.

Valley gutters of this type are vulnerable to blockage and can be a source of damp penetration that can potentially lead to timber decay. You should make sure that regular maintenance inspections are carried out.

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Issue 4: The building has been neglected and is in a bad condition.

Category: Roof valley gutter leaking,in need of repair.
Opinion on severity: We believe this condition issue is very serious.
Comment: The property's roof valley gutter is currently experiencing leakage issues, necessitating timely repairs. While not an immediate emergency, addressing this concern is essential to maintain the property's overall health, safety, habitability, and livability. Neglecting the repair of the roof valley gutter may result in more extensive damage over time, affecting the structural integrity and comfort of the property. Therefore, taking action to rectify this issue is recommended to ensure the property remains a secure and comfortable living environment for its occupants.

D2 Roof coverings

The roof is pitched and covered with slates on a timber frame. 3

The roof coverings require an overhaul as tingles nail sickness was noted. Repairs should be carried out to ensure that the roof remains weathertight and does not leak.

A valley gutter is present. This is lined with metal and appears in poor condition. Leakage was visible internally, indicating that it is in need of repair or renewal.

Condition Rating 3.

This property was built before it became standard practice to install lining felt beneath the coverings as a secondary line of defence against water penetration. Whilst this can be accepted, regular exterior and interior roof void inspections should be carried out to check for any signs of dampness - any necessary repairs or renewal will need to be undertaken promptly.

Valley gutters of this type are vulnerable to blockage and can be a source of damp penetration that can potentially lead to timber decay. You should make sure that regular maintenance inspections are carried out.

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Issue 5: Damp and mould growth.

Category: Penetrating damp affecting roof timbers in need of repairs.
Opinion on severity: We believe this condition issue is very serious.
Comment: Penetrating damp has taken its toll on the roof timbers, necessitating immediate repairs. This condition poses a significant threat to the property's health, safety, habitability, and overall livability. Penetrating damp can lead to structural issues over time and may foster the growth of mould, potentially causing respiratory problems and allergies. Addressing this issue promptly is essential to ensure the property remains a safe, comfortable, and structurally sound living environment for its occupants.



Inside the property

Limitations on the inspection

The inspection of the main areas was restricted by floor coverings.

We could only carry out a head and shoulders inspection of the roof space because of insulation which prevented safe access.

E1 Roof structure

Access to the roof void is from the hatch in the rear bedroom ceiling. 3

The roof structure is formed of traditional timber construction.

Defects including penetrating dampness to timbers were noted and repairs are now required.

The main roof void does not appear to be sufficiently ventilated. Fixed air vents should now be installed to prevent moisture condensing on the timbers. In the long term, it is possible that timber decay could develop if correct ventilation is not installed.

Insufficient insulation is provided within the roof void. You should ensure that insulation is provided here to current standards and does not interfere with ventilation.

Condition Rating 3.

This property was built before it became standard practice to install lining felt beneath the roof cover. While this can be accepted, regular exterior roof and interior roof void inspections should be carried out to check for any signs of dampness and any necessary repairs or renewal should be undertaken promptly.

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Issue 6: There's a serious problem with damp.

Category: Damp patches on walls.
Opinion on severity: We believe this condition issue is very serious.
Comment: The presence of damp patches on walls poses significant concerns for both the livability and habitability of the property. These patches are clear indicators of a serious problem with dampness, which can have detrimental effects on various aspects of the living environment. Specifically, the growth of mold in damp environments can lead to respiratory problems and allergic reactions, greatly impacting the health and well-being of residents. Moreover, living in a damp environment can be extremely uncomfortable, further diminishing the overall livability of the property. Therefore, addressing this condition issue is crucial in order to ensure a safe and pleasant living space for occupants.

D4 Main walls

The walls are of solid masonry construction. 3

Penetrating dampness was found to flank wall to rear bedroom 2 and further investigation/ repairs are now required.

The property has been affected by past structural movement, evidenced by cracked lintels and distortion to brickwork. From a single inspection the movement appears to be long-standing and does not appear to be progressive.

Damp proof course

Damp proof courses (DPC's) are built into properties to prevent the movement of ground moisture through the wall and prevent deterioration of internal fixtures and fittings and also to prevent high levels of moisture leading to wood rotting fungi.

There are drill holes to the base of some of the external walls, indicating that an injected DPC has been installed at some stage.

Dampness was detected at low level to the main walls and further specialist investigation to the whole property is required prior to exchange of contracts. Any structural floor timbers which are in contact with damp masonry are at risk from decay and you should instruct your specialist firm to check the sub-floor timbers for defects and again carry out appropriate remedial treatment as required.

Condition Rating 3.

Solid external walls are prone to damp penetration. They rely upon the integrity of the external finish for their weatherproofing. Even in good condition, water penetration may occur during severe weather conditions. These walls often contain concealed timbers, e.g., lintels above openings, and any timbers in contact with dampness will be prone to decay. As a result, it is important that, the external finishes of the walls are maintained in good condition.

Walls of solid masonry are below the standard of thermal insulation of cavity walls and heat loss can be quite high.

D5 Windows

The windows are of mixed uPVC and timber construction incorporating part sealed unit and part single glazing. 3

There is no proper fire escape from the windows to the upper floor. We recommend that you carry

RICS Home Survey - Level 2 (survey and valuation) 17

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Issue 7: Fire and fire safety.

Category: Flammable ceiling tiles made of polystyrene pose fire hazard.
Opinion on severity: We believe this condition issue is very serious.
Comment: Flammable ceiling tiles made of polystyrene present a significant fire hazard. The use of such materials increases the risk of fire outbreak, which can have severe consequences for the property's habitability and livability. In the event of a fire, these tiles can ignite quickly and contribute to the rapid spread of flames, endangering the safety of occupants. Moreover, the combustible nature of polystyrene ceiling tiles compromises the structural integrity of the building, potentially leading to further damage and making the property less livable. The presence of these flammable tiles significantly diminishes the comfort and safety of the living environment, posing a serious threat to the property's habitability and overall quality of life.

E2 Ceilings

Ceilings are of lath and plaster. 3

Unevenness and cracking was noted in some areas, but this is not unusual for a property of this type and age. Repair works will be required when redecorating.

Polystyrene tiles have been fixed to some ceilings. Some types of these tiles are known to give off toxic gases in the event of fire and we recommend that they are removed. It is probable that the removal of the tiles will cause some damage to the ceiling because of the adhesives used and you should allow for carrying out some general making good and repair.

Condition Rating 3.

Lath and plaster ceilings of this age can be prone to sudden, partial or complete failure. Realistically, you should allow for ongoing repair to areas of defective plaster and ultimately, renewal will be required.

Many of the ceilings within the property are concealed by heavy paper linings. Although no significant defects were noted, there are areas of minor cracking and unevenness which suggests loss of key. While serviceable at present, should you remove the lining it is likely that areas of plaster will become detached and that localised repairs will then be required.

RICS Home Survey - Level 2 (survey and valuation) 21

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Issue 8: Damp and mould growth.

Category: Faulty chimney flashing causing water leaks.
Opinion on severity: We believe this condition issue is serious.
Comment: The presence of water leaks caused by faulty chimney flashing can significantly impact the livability and habitability of a property. These leaks can lead to dampness on wall surfaces, creating an environment that is conducive to the growth of mould. This, in turn, can result in respiratory problems and allergic reactions for those living in the property. Furthermore, the damp living conditions caused by the water leaks can make the space uncomfortable and reduce its overall livability.



Outside the property

Limitations on the inspection

The external inspection of the building was limited to those parts that could be seen from ground level within the boundaries of the property and from accessible public areas. As a result, where Condition Ratings have been provided these may be based on our limited inspection.

In accordance with the RICS instructions governing provision of the Level 2 Survey service, only a random sample of windows has been opened. As a result, it is possible, that defects may exist with those windows not opened.

D1 Chimney stacks

The chimney stacks are of masonry construction above the roofline with lead at the stack/roof abutments to prevent damp penetration occurring internally. 3

We noted defects including loose flashings and repair is now required.

We noted dampness in the roof void where the chimney stack passes into the property and repairs are required. However, even with the detailing and pointing in good condition, the lack of a damp proof course (DPC) within the stack will allow periodic water penetration.

Condition Rating 3.

When the repair work is carried out, we recommend that you check the condition of all hidden parts to see if any other repairs are needed. Until the work is carried out, regular checks should be made internally for any possible water leakage.

In view of the age of the property the stacks are unlikely to contain a damp proof course (DPC). Therefore, even with the flashings in good repair, some internal dampness may occur from time to time.

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D Outside the property

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The chimney stacks are of masonry construction above the roofline with lead at the stack/roof abutments to prevent damp penetration occurring internally.

We noted defects including loose flashings and repair is now required.

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Condition Rating 3.

When the repair work is carried out, we recommend that you check the condition of all hidden parts to see if any other repairs are needed. Until the work is carried out, regular checks should be made internally for any possible water leakage.

In view of the age of the property the stacks are unlikely to contain a damp proof course (DPC). Therefore, even with the flashings in good repair, some internal dampness may occur from time to time.

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Issue 9: The building has been neglected and is in a bad condition.

Category: Gas fireplace,in need of replacement.
Opinion on severity: We believe this condition issue is serious.
Comment: The property features a gas fireplace that requires replacement, an action that can significantly enhance both safety and comfort. An outdated or malfunctioning gas fireplace can pose potential hazards, including gas leaks or improper ventilation. Replacing it not only ensures safer operation but also contributes to improved habitability, as a functional gas fireplace adds to the property's warmth and overall appeal. Addressing this issue would lead to a safer and more comfortable living environment.



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Issue 10: The building has been neglected and is in a bad condition.

Category: Roof has no vent tiles.
Opinion on severity: We believe this condition issue is serious.
Comment: The property is currently lacking vent tiles on the roof, which could potentially lead to adverse effects on health, safety, habitability, and livability. The absence of vent tiles may result in inadequate ventilation in the roof space, which can contribute to issues like excessive humidity and heat buildup. These conditions can affect the structural integrity of the property over time and may lead to discomfort for the occupants due to temperature fluctuations. It's advisable to consider the installation of vent tiles to address this concern and maintain a more comfortable and structurally sound living environment.



Inside the property

Limitations on the inspection

The inspection of the main areas was restricted by floor coverings.

We could only carry out a head and shoulders inspection of the roof space because of insulation which prevented safe access.

E1 Roof structure

Access to the roof void is from the hatch in the rear bedroom ceiling. 3

The roof structure is formed of traditional timber construction.

Defects including penetrating dampness to timbers were noted and repairs are now required.

The main roof void does not appear to be sufficiently ventilated. Fixed air vents should now be installed to prevent moisture condensing on the timbers. In the long term, it is possible that timber decay could develop if correct ventilation is not installed.

Insufficient insulation is provided within the roof void. You should ensure that insulation is provided here to current standards and does not interfere with ventilation.

Condition Rating 3.

This property was built before it became standard practice to install lining felt beneath the roof cover. While this can be accepted, regular exterior roof and interior roof void inspections should be carried out to check for any signs of dampness and any necessary repairs or renewal should be undertaken promptly.

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Issue 11: Property is neglected.

Category: Boiler not boxed in.
Opinion on severity: We believe this condition issue is serious.
Comment: The property has an issue with the boiler not being properly boxed in, which can have implications for health, safety, habitability, and livability. An unboxed boiler can potentially present safety risks, including accidental burns or injuries. Moreover, it may detract from the property's aesthetics and overall comfort. Addressing this issue by properly boxing in the boiler is essential to ensure both the safety and the visual appeal of the property, contributing to a more secure and comfortable living environment for occupants.



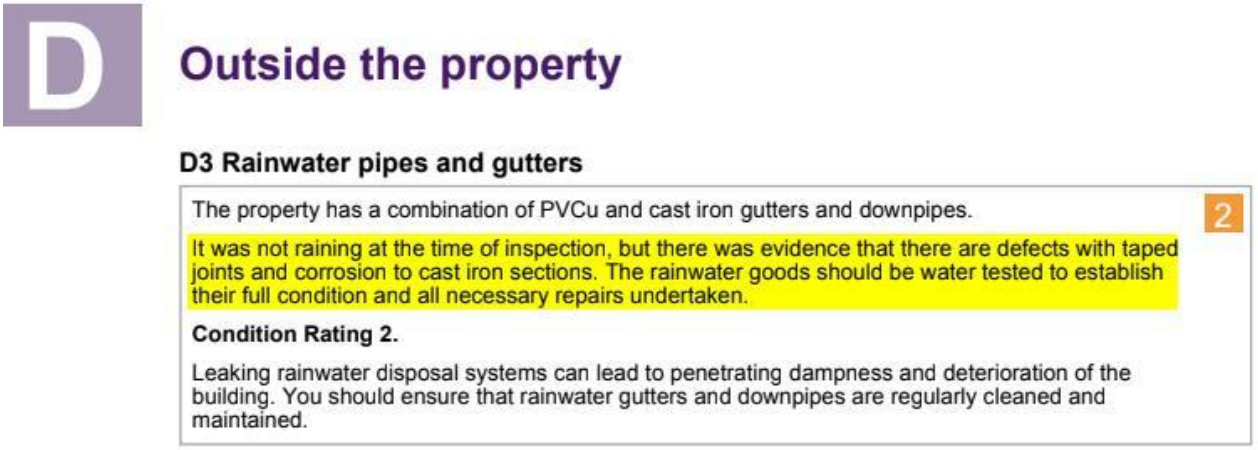
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Issue 12: The building has been neglected and is in a bad condition.

Category: Damaged guttering.
Opinion on severity: We believe this condition issue is serious.
Comment: The damaged guttering on the property signifies a lack of maintenance and care, resulting in potential negative consequences for livability and habitability. The compromised guttering can lead to water leakage and accumulation, which can cause dampness on the walls. This damp environment becomes a breeding ground for mould, posing health risks such as respiratory problems and allergies. Furthermore, the structural integrity of the building may be compromised over time due to the continuous exposure to water. Consequently, the presence of damaged guttering not only affects the overall comfort of living but also diminishes the property's habitability.



D

Outside the property

D3 Rainwater pipes and gutters

The property has a combination of PVCu and cast iron gutters and downpipes. 2

It was not raining at the time of inspection, but there was evidence that there are defects with taped joints and corrosion to cast iron sections. The rainwater goods should be water tested to establish their full condition and all necessary repairs undertaken.

Condition Rating 2.

Leaking rainwater disposal systems can lead to penetrating dampness and deterioration of the building. You should ensure that rainwater gutters and downpipes are regularly cleaned and maintained.

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Issue 13: Property is neglected.

Category: Property is neglected,redecoration required.
Opinion on severity: We believe this condition issue should be highlighted.
Comment: The property is currently neglected and in need of redecoration, presenting concerns regarding its overall appearance, habitability, and livability. The neglected state of the property may result in peeling paint, worn-out surfaces, and an overall unappealing visual aesthetic. Redecoration is essential to refresh the property's appearance, enhancing its visual appeal and creating a more pleasant living environment. Neglected properties can also contribute to a sense of discomfort and reduced livability, as occupants may feel discontent with the deteriorated condition of the living spaces. Addressing the need for redecoration is crucial to restore the property's charm, creating a comfortable and inviting atmosphere for its occupants. Prompt redecoration efforts can significantly improve the property's overall condition, positively impacting its habitability and the satisfaction of its residents.



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Issue 14: The building has been neglected and is in a bad condition.

Category: Outdated bathroom.
Opinion on severity: We believe this condition issue should be highlighted.
Comment: The property features an outdated bathroom, which can impact its overall health, safety, habitability, and livability. An outdated bathroom may have obsolete fixtures, potentially leading to maintenance and functionality issues. Moreover, an aesthetically outdated bathroom can reduce the property's appeal and comfort. Addressing this issue by modernizing the bathroom is essential to enhance the property's overall quality, making it safer, more comfortable, and visually appealing, thereby improving its livability and habitability.



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Issue 15: The building has been neglected and is in a bad condition.

Category: Porch in need of repair, defects noted.
Opinion on severity: We believe this condition issue should be noted.
Comment: The property's porch is showing clear signs of wear and defects, requiring prompt repair. While not an immediate safety concern, addressing these issues is vital for the property's long-term health, safety, habitability, and overall livability. Neglecting the porch's repairs could lead to further deterioration, which may impact the comfort and functionality of the property in the future. Therefore, timely repairs are recommended to ensure the property remains in good condition and continues to provide a safe and pleasant living environment for its occupants.

D7 Conservatory and porches

The porch is built of timber beneath a Perspex roof and defects were noted including defective roof. Repairs or replacement will be required.	3
Condition Rating 3.	
Porches tend to be prone to condensation and dampness.	
There are no visible British Standard marks to some of the glazing. This suggests that it is not safety glass and does not meet current standards and should be upgraded as a precaution. See Section I3.	

D8 Other joinery and finishes

Not applicable.	NI
Not inspected.	

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Issue 16: Falls on the level (danger of falling on a flat surface).

Category: Worn or damaged carpeting or rugs.
Opinion on severity: We believe this condition issue should be noted.
Comment: The condition issue of worn or damaged carpeting or rugs falls under the category of Falls on the level, posing a danger of falling on a flat surface. This issue can significantly impact the livability and habitability of a property. The presence of worn or damaged carpeting or rugs increases the risk of trips and falls, especially for individuals with mobility issues or those who are elderly. The lack of a stable and secure flooring surface can make it challenging to navigate through the property safely. In addition to the physical harm that can result from falls, the overall livability of the space is compromised. The damaged carpeting or rugs can create an unattractive and unpleasant environment, diminishing the aesthetic appeal and comfort of the property. It is crucial to address this condition issue promptly to ensure a safe and enjoyable living space for residents.



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Issue 17: Fire and fire safety.

Category: Lack of fire doors or fire-resistant doors.
Opinion on severity: We believe this condition issue should be noted.
Comment: The lack of fire doors or fire-resistant doors in the property poses significant risks to livability and habitability. Fire doors are essential for containing and preventing the spread of fire, protecting both the occupants and the property itself. Without these doors, the potential for a fire to rapidly engulf the entire building increases, putting everyone's safety at risk. Furthermore, the absence of fire-resistant doors compromises the structural integrity of the property, making it more susceptible to severe damage in the event of a fire. This condition issue greatly diminishes the livability of the property, as residents will constantly be living in fear of a potential fire hazard. It also affects habitability, as the lack of fire doors or fire-resistant doors can make it difficult for occupants to safely evacuate the building in case of an emergency.

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Stamp Duty Advice Bureau Ltd Company No: 12630064 is registered at 4 Bolton Street, Ramsbottom, Lancashire, England, BL0 9HX

From:
[redacted]

Subject: Authorisation to Act on My Behalf
Dated: [redacted]

Your ref: [redacted] ML [redacted] Birmingham,West Midlands [redacted]

Dear Sir/Madam,

I, [redacted] lead purchaser of the property at [redacted] whose unique transaction reference number is [redacted] ML, hereby grant authorisation to His Majesty's Revenue and Customs (HMRC) to disclose relevant information to Stamp Duty Advice Bureau Ltd concerning the reclaiming of stamp duty land tax payable by [redacted] for the aforementioned property.

This authorisation encompasses, but is not limited to, making any necessary requests, providing and receiving information, submitting any required documents, and engaging in any other actions necessary to carry out this process with His Majesty's Revenue and Customs (HMRC). This authorisation will remain in effect until the completion of the stamp duty reclaim process for the aforementioned property or until I provide further notice.

I hereby affirm that the information provided by me in respect to the stamp duty reclaim for the aforementioned property is accurate and true to the best of my knowledge and belief. I am aware that providing false information may result in penalties and/or legal prosecution.

Please acknowledge this letter as my formal authorisation for Stamp Duty Advice Bureau Ltd to act on my behalf.

My agent's details: Their client reference [redacted]
HMRC correspondence address: Stamp Duty Advice Bureau, Hall House, 27a West Common, Gerrards Cross, Bucks, SL9 7QS
Phone number: 0161 554 0123 | Contact: Nicholas Garner | Email: n.garner@stampdutyadvicebureau.co.uk

[redacted]

Signed by hand: [redacted]

Digitally signed by [redacted]
Dated [redacted] 2023

Doc ID: 832557774800096 [redacted]

Audit Trail

TITLE	New autorhority[redacted]
FILE NAME	[redacted]-autorhority...mingham[redacted]
DOCUMENT ID	[redacted]
AUDIT TRAIL DATE FORMAT	DD/MM/YYYY
STATUS	Completed

Document History

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VIEWED	**08/09/2023** 00:09:28 UTC	Viewed by[redacted] [redacted]@gmail.com) IP:[redacted]
SIGNED	**08/09/2023** 00:29:38 UTC	Signed by[redacted] [redacted]@gmail.com) IP:[redacted]
COMPLETED	**08/09/2023** 00:29:38 UTC	The document has been completed. IP:[redacted]

From:
[redacted]

Subject: Authorisation to Act on My Behalf
Dated [redacted] 2023

Your ref [redacted]

Dear Sir/Madam,

I [redacted], the lead purchaser of the property at [redacted], whose unique transaction reference number is [redacted]ML, hereby grant authorisation to His Majesty's Revenue and Customs (HMRC) to disclose relevant information to Stamp Duty Advice Bureau Ltd concerning the reclaiming of stamp duty land tax payable by [redacted], for the aforementioned property.

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Phone number: 0161 554 0123 | Contact: Nicholas Garner | Email: n.garner@stampdutyadvicebureau.co.uk

[redacted] Date

Signed by hand: [redacted] Date

Digitally signed by: [redacted]
Dated: [redacted] 2023

Doc ID [redacted]

[redacted]

Signed by hand: [redacted]

Doc ID: [redacted]

From:
[redacted]

Subject: Authorisation to Act on My Behalf
Dated: [redacted]2023

Your ref: [redacted]ML [redacted]

Dear Sir/Madam,

I, [redacted], [redacted] the lead purchaser of the property at [redacted] whose unique transaction reference number is [redacted]ML, hereby grant authorisation to His Majesty's Revenue and Customs (HMRC) to disclose relevant information to Stamp Duty Advice Bureau Ltd concerning the reclaiming of stamp duty land tax payable by [redacted], for the aforementioned property.

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[redacted]

Digitally signed by [redacted]
Dated [redacted]2023

Signed by hand: [redacted]

Doc ID [redacted]

Audit Trail

TITLE	New autorhority [redacted]
FILE NAME	[redacted].pdf
DOCUMENT ID	[redacted]
AUDIT TRAIL DATE FORMAT	DD/MM/YYYY
STATUS	Completed

Document History

SENT	**01/10/2023** 18:01:08 UTC	Sent for signature to [redacted]@gmail.com) IP [redacted]
VIEWED	**08/10/2023** 08:44:15 UTC	Viewed by [redacted]@gmail.com) IP: [redacted]
SIGNED	**08/10/2023** 08:53:11 UTC	Signed by [redacted]@gmail.com) IP [redacted]
COMPLETED	**08/10/2023** 08:53:11 UTC	The document has been completed. IP: [redacted]

From:

[redacted]

Subject: Authorisation to Act on My Behalf
Dated [redacted]/2023

Your re[redacted]ML [redacted]

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Phone number: 0161 554 0123 | Contact: Nicholas Garner | Email: n.garner@stampdutyadvicebureau.co.uk

[redacted]

Digitally signed by [redacted]
Dated [redacted]023

Signed by hand: [redacted]

Doc ID [redacted]

Signed by hand: [redacted]



Doc ID: [redacted]

護　　照
PASSPORT

中華民國 REPUBLIC OF CHINA



型式 / Type
P

代碼 / Code
TWN

護照號碼 / Passport No.
888800850

姓名 / Name (Surname, Given names)
林美華　LIN, MEI-HUA

外文別名 / Also known as
MAY LIN

SPECIMEN

國籍 / Nationality
REPUBLIC OF CHINA

性別 / Sex
F

出生日期 / Date of birth
01 JAN 1988

發照日期 / Date of issue
29 DEC 2008

出生地 / Place of birth
TAIWAN

效期截止日期 / Date of expiry
29 DEC 2018

發照機關 / Authority
MINISTRY OF FOREIGN AFFAIRS



P<TWNLIN<<MEI<HUA<<<<<<<<<<<<<<<<<<<<<<<<<<<<

8888008505TWN8801018F1812291<<<<<<<<<<<<<<00

Submission Receipt & Electronic SDLT 5 Certificate

Title number/folio number (NI): [redacted]

Unique Transaction Reference Number: [redacted]ML

Agent reference: [redacted]

Property (1): [redacted]

Purchaser (1): [redacted]

Vendor (1): [redacted]

Description of transaction: F - Conveyance/transfer

Effective date of transaction: [redacted]2021

NLPG UPRN:

This is your Submission Receipt.

The Stamp Duty Land Tax Return for LOK YIN MAK was successfully submitted to HM Revenue & Customs (HMRC) at 14:55 GMT on [redacted]2021.

Your submission receipt reference number is:
[redacted]

The submission receipt reference number is a unique identification code that is calculated from the entire contents of your Stamp Duty Land Tax return. It will have changed every time you amended your return prior to submission and will have been included on every printed copy of the completed return.

This submission receipt is a certificate issued under section 79 of Finance Act 2003 and evidences that a Land Transaction Return has been delivered in respect of the above notified transaction.

HMRC strongly advises you to store this on your computer.

What is a submission Receipt?

Print this receipt

HM Land Registry
Transfer of whole of registered title(s)

TR1

Any parts of the form that are not typed should be completed in black ink and in block capitals.

If you need more room than is provided for in a panel, and your software allows, you can expand any panel in the form. Alternatively use continuation sheet CS and attach it to this form.

For information on how HM Land Registry processes your personal information, see our Personal Information Charter.

Leave blank if not yet registered.

1 Title number(s) of the property:

[redacted]

Insert address including postcode (if any) or other description of the property, for example 'land adjoining 2 Acacia Avenue'.

2 Property:

[redacted]

Remember to date this deed with the day of completion, but not before it has been signed and witnessed.

3 Date: [redacted] 2021

Give full name(s) of **all** the persons transferring the property.

4 Transferor:

[redacted]

Complete as appropriate where the transferor is a company.

For UK incorporated companies/LLPs
Registered number of company or limited liability partnership including any prefix:

For overseas companies
(a) Territory of incorporation:

(b) Registered number in the United Kingdom including any prefix:

Give full name(s) of **all** the persons to be shown as registered proprietors.

5 Transferee for entry in the register:

[redacted]

Complete as appropriate where the transferee is a company. Also, for an overseas company, unless an arrangement with HM Land Registry exists, lodge either a certificate in Form 7 in Schedule 3 to the Land Registration Rules 2003 or a certified copy of the constitution in English or Welsh, or other evidence permitted by rule 183 of the Land Registration Rules 2003.

For UK incorporated companies/LLPs
Registered number of company or limited liability partnership including any prefix:

For overseas companies
(a) Territory of incorporation:

(b) Registered number in the United Kingdom including any prefix:

Each transferee may give up to three addresses for service, one of which must be a postal address whether or not in the UK (including the postcode, if any). The others can be any combination of a postal address, a UK DX box number or an electronic address.

6 Transferee's intended address(es) for service for entry in the register:

[redacted]

7 The transferor transfers the property to the transferee

Place 'X' in the appropriate box. State the currency unit if other than sterling. If none of the boxes apply, insert an appropriate memorandum in panel 11.

8 Consideration

☒ The transferor has received from the transferee for the property the following sum (in words and figures):

one hundred and sixty-four thousand pounds (£164,000.00)

☐ The transfer is not for money or anything that has a monetary value

☐ Insert other receipt as appropriate:

Place 'X' in any box that applies.

Add any modifications.

9 The transferor transfers with

☒ full title guarantee

☐ limited title guarantee

Where the transferee is more than one person, place 'X' in the appropriate box.

10 Declaration of trust. The transferee is more than one person and

☒ they are to hold the property on trust for themselves as joint tenants

☐ they are to hold the property on trust for themselves as tenants in common in equal shares

☐ they are to hold the property on trust:

Complete as necessary.

The registrar will enter a Form A restriction in the register *unless*:

- an 'X' is placed:
  - in the first box, or
  - in the third box and the details of the trust or of the trust instrument show that the transferees are to hold the property on trust for themselves alone as joint tenants, *or*
- it is clear from completion of a form JO lodged with this application that the transferees are to hold the property on trust for themselves alone as joint tenants.

Please refer to *Joint property ownership* and practice guide *24: private trusts of land* for further guidance. These are both available on the GOV.UK website.

Insert here any required or permitted statement, certificate or application and any agreed covenants, declarations and so on.

11 Additional provisions

The transferor must execute this transfer as a deed using the space opposite. If there is more than one transferor, all must execute. Forms of execution are given in Schedule 9 to the Land Registration Rules 2003. If the transfer contains transferee's covenants or declarations or contains an application by the transferee (such as for a restriction), it must also be executed by the transferee.

If there is more than one transferee and panel 10 has been completed, each transferee must also execute this transfer to comply with the requirements in section 53(1)(b) of the Law of Property Act 1925 relating to the declaration of a trust of land. Please refer to *Joint property ownership* and practice guide *24: private trusts of land* for further guidance.

Examples of the correct form of execution are set out in practice guide 8: execution of deeds. Execution as a deed usually means that a witness must also sign, and add their name and address.

Remember to date this deed in panel 3.

12 Execution

Signed as a deed by
Noshaba Perveen Sheikh [redacted] .....

in the presence of

Witness Signature:.....

Witness Full Name:[redacted]

Witness Address:..... WILDINGS SOLICITORS 864 Washwood Heath Road Ward End Birmingham B8 2NG

.....

Witness Occupation:.....Paralegal.....

Signed as a deed by
[redacted] .....

in the presence of

Witness Signature:.....

Witness Full Name:.....

Witness Address:.....

.....

Witness Occupation:.....

Signed as a deed by
[redacted] .....

in the presence of

Witness Signature:.....

Witness Full Name:.....

Witness Address:.....

.....

Witness Occupation:.....

WARNING
If you dishonestly enter information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or to cause loss or the risk of loss to another person, you may commit the offence of fraud under section 1 of the Fraud Act 2006, the maximum penalty for which is 10 years' imprisonment or an unlimited fine, or both.

Failure to complete this form with proper care may result in a loss of protection under the Land Registration Act 2002 if, as a result, a mistake is made in the register.

Under section 66 of the Land Registration Act 2002 most documents (including this form) kept by the registrar relating to an application to the registrar or referred to in the register are open to public inspection and copying. If you believe a document contains prejudicial information, you may apply for that part of the document to be made exempt using Form EX1, under rule 136 of the Land Registration Rules 2003.

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CONTRACT

Incorporating the Standard Conditions of Sale (Fifth Edition – 2018 Revision)

For conveyancer's use only

Buyer's conveyancer [redacted]

Seller's conveyancer [redacted] Solicitors LLP [redacted]

Law Society Formula: [A / B / C / Personal exchange]

The information above does not form part of the Contract 14:23.

Date [redacted] 2021

Seller [redacted]

Buyer [redacted]

Property (freehold & Leasehold) : [redacted]

Title number : [redacted]

Specified incumbrances : All matters contained or referred to in the Registers of Title of the Seller to the property at HM Land Registry as at 8TH June 2021 other than financial charges, cautions or notices of deposit.

Title guarantee (full) : Full

Completion date : [redacted]

Contract rate : Law Society Rate

Purchase price : £164,000.00

Deposit : ~~£0.00~~ 10% (HTO)

Contents price (if separate) :

Balance : £164,000.00

The seller will sell and the buyer will buy the property for the purchase price.

WARNING	**Signed**
This is a formal document, designed to create legal rights and legal obligations. Take advice before using it	[redacted] Seller/Buyer

SPECIAL CONDITIONS

1 (a) This contract incorporates the Standard Conditions of Sale (Fifth Edition - 2018 Revision).

(b) The terms used in this contract have the same meaning when used in the Conditions.

2 Subject to the terms of this contract and to the Standard Conditions of Sale, the seller is to transfer the property with either full title guarantee or limited title guarantee, as specified on the front page.

3 (a) The sale includes those contents which are indicated on the attached list as included in the sale and the buyer is to pay the contents price for them.

(b) The sale excludes those fixtures which are at the property and are indicated on the attached list as excluded from the sale

4 The property is sold with vacant possession.

4

5 Conditions 6.1.2 and 6.1.3 shall take effect as if the time specified in them were 1:00PM rather than 2.00 p.m.

6 **Representations**
Neither party can rely on any representation made by the other, unless made in writing by the other or his Conveyancer, but this does not exclude liability for fraud or recklessness.

7 **Occupier's consent**

Each occupier identified below agrees with the seller and the buyer, in consideration of their entering into this contract, that the occupier concurs in the sale of the property on the terms of this contract, undertakes to vacate the property on or before the completion date and releases the property and any included fixtures and contents from any right or interest that the occupier may have.

Note: this condition does not apply to occupiers under leases or tenancies subject to which the property is sold.

Name(s) and signature(s) of the occupier(s) (if any):

Name

Signature

Notices may be sent to:

Seller's conveyancer's name: [redacted] Solicitors LLP

[redacted]

E-mail address:*

Buyer's conveyancer's name: [redacted] & Co

E-mail address:*

*Adding an e-mail address authorises service by e-mail see condition 1.3.3(b)

DRAFT COMPLETION STATEMENT

MATTER : PURCHASE O[redacted]
ACCOUNT REFERENCE [redacted]

STATEMENT DATE [redacted]021
COMPLETION DATE : TO BE CONFIRMED - ASAP

RECEIPTS			**PAYMENTS**			
RECEIVED FROM YOU	£	950.00	PURCHASE PRICE		£	164,000.00
MORTGAGE ADVANCE EXPECTED FROM [redacted]	£	122,869.00	LOYNTON & CO'S COSTS :-			
i.e. £123,000 less £95 Land Registry fee and less £36 TT fee			*RE: PURCHASE*	£ 1,180 +VAT		
			RE: DUE DILIGENCE RE AML REGULATIONS	£ 200 +VAT		
			RE: MORTGAGE	£ 295 +VAT		
BALANCE REQUIRED FROM YOU	**£**	**51,333.04**	*RE: ADDITIONAL WORK RE DEALING WITH LENDER'S SOLICITORS*	£ 150 +VAT	£	2,364.00
			RE: SDLT FORM	£ 75 +VAT		
			RE: ARCHIVE FEE	£ 35 +VAT		
			RE: PREPARATION & RECEIPT OF TTs FEE	£ 35 +VAT		
			STAMP DUTY LAND TAX (non-UK resident; additional property)		£	8,200.00
			Note: If this matter completes on or before 30 Sept 2021, then the SDLT liablity is as shown. If the transaction completes on or after 1 Oct 2021 then the SDLT liability is £8,980.00.			
			PRELIMINARY SEARCH FEES		£	306.04
			OFFICIAL & BANKRUPTCY SEARCHES	*(approx)*	£	20.00
			LAND REGISTRY FEES		£	190.00
			MORTGAGE LENDER'S E-PORTAL FEE		£	18.00
			CHANCEL REPAIR LIABILITY INSURANCE		£	54.00
	£	175,152.04	MM/R		£	175,152.04

[redacted]**LIMITED'S BANK DETAILS ARE AS FOLLOWS:-**

Bank	:	Lloyds Bank Plc, New Street, Birmingham
Account Name	:	[redacted]Co Solicitors Limited
Account Number	:	[redacted]
Sort Code	:	[redacted]
Quote Ref	**:**	[redacted]
BIC	:	[redacted]
IBAN	:	[redacted]

printed on: 11/08/2021 - 14:29

RICS Home Surveys

Survey level two: HomeBuyer report - Survey & Valuation

Property address

XXX

Client's name

XXX

Date of inspection

29th August 2017

Contents

A Introduction to the report
B About the Inspection
C Overall opinion and summary of the condition ratings
D About the property
E Outside the property
F Inside the property
G Services
H Grounds (including shared areas for flats)
I Issues for your legal advisors
J Risks
K Valuation
L Surveyor's declaration
What to do now
Description of the RICS HomeBuyer (Survey & Valuation) Service
Typical house diagram

RICS is the world's leading qualification when it comes to professional standards in land, property and construction.

In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

Over 100,000 property professionals working in the major established and emerging economies of the world have already recognised the importance of securing RICS status by becoming members.

RICS is an independent professional body originally established in the UK by Royal Charter. Since 1868, RICS has been committed to setting and upholding the highest standards of excellence and integrity – providing impartial, authoritative advice on key issues affecting businesses and society.

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A Introduction to the report

This HomeBuyer Report is produced by a RICS surveyor who is a member of the RICS Valuer Registration Scheme. The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

The HomeBuyer Report (Survey & Valuation) aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying the property
- make an informed decision on what is a reasonable price to pay for the property
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchase the property.

Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the 'Description of the RICS HomeBuyer (Survey & Valuation) Service' at the back of this report.

Property address

XXX

B About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Cosey Homes Chartered Surveyors

Date of the inspection

Tuesday 29th August 2017

Report reference number

SAMPLE HOMEBUYERS 2017

Related party disclosure

This report was carried out by Philip Marsh MRICS BSc Building Surveying. I am an independent Chartered Building Surveyor. I can confirm that there is no conflict of interest in relation to the report.

This report has been checked by quality checked by Mike Cosy MRICS Civil Eng. HND. BA. DipSurv FCABE.

Full address and postcode of the property

XXX

Weather conditions when the inspection took place

When I inspected the property, the weather was hot and dry.

The status of the property when the inspection took place

The property was unoccupied and furnished.

Property address

XXX

B About the inspection (continued)

We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.

In the element boxes in parts E, F, G and H, we describe the part that has the worst condition rating 1st and then briefly outline the condition of the other parts. The condition ratings are described as follows.

3	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
2	Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
1	No repair is currently needed. The property must be maintained in the normal way.
NI	Not inspected (see 'Important note' below).

The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.

Important note: We carry out only a visual inspection. This means that we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, we do not remove secured panels or undo electrical fittings.

We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.

We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and under-floor spaces so far as there is safe access to these (although we do not move or lift furniture, floor coverings or other contents). We are not able to assess the condition of the inside of any chimney, boiler or other flues.

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.

! Please read the 'Description of the RICS HomeBuyer Report Service' (at the back of this report) for details of what is, and is not, inspected.

Property address

XXX

C

Overall opinion and summary of the condition ratings

This section provides our overall opinion of the property, and summarises the condition ratings of the different elements of the property.

If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in the worst condition is shown here.

To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the 'What to do now' section.

Our overall opinion of the property

The property is considered to be a reasonable purchase although there are a number of defects which require immediate attention and which will require some expenditure at the outset. I would not expect any particular difficulty on resale in normal market conditions, provided that the necessary works are carried out to a satisfactory standard.

You should investigate the cost of these works prior to commitment to purchase. Once known, you may wish to re-negotiate the purchase price to reflect them.

It is very important that you read this report as a whole. In the main body of the report, I have given elements a Condition Rating of 2 or 3, I particularly refer you to the section at the end of the report entitled 'what to do now'. You must make sure that you have all of the repairs needed investigated by reputable contractors so that you are fully aware of their scope and financial implications before you purchase.

This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of my inspection and no liability can be accepted for any deterioration in its condition after that date.

3

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E6	Outside doors (including patio doors)
F: Inside the property	F7	Woodwork (for example, staircase and joinery)
	F9	Other
G: Services	G1	Electricity
	G2	Gas/oil
	G4	Heating
	G5	Water heating
	G6	Drainage
H: Grounds (part)	H2	Other

Property address

XXX

C Overall opinion and summary of the condition ratings (continued)

2

Section of the report	Element number	Element name
E: Outside the property	E3	Rainwater pipes and gutters
	E4	Main walls
	E5	Windows
	E8	Other joinery and finishes
F: Inside the property	F1	Roof structure
	F2	Ceilings
	F3	Walls and partitions
	F4	Floors
	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
	F8	Bathroom fittings
G: Services	G3	Water
H: Grounds (part)	-	

1

Section of the report	Element number	Element name
E: Outside the property	-	
F: Inside the property	-	
G: Services	-	
H: Grounds (part)	-	

Property address

XXX

D About the Property

Type of property

Mid mews house The property has 3 storeys.

Approximate year the property was built

1960s

Approximate year the property was extended

The property has not been extended. However, it is believed a fourth bedroom was added at ground floor level.

Approximate year the property was converted

The property has not been converted. However, it appears to have been formed into a house with unrelated occupants in each room that share common facilities.

Information relevant to flats and maisonettes

N/A

Accommodation

Floor	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility Room	Conser-vatory	Other	Name of other
Lower Ground									
Ground	0	1	0	1	0	1	0	1	Common room
First	1	0	0	0	1	0	0	0	N/A
Second	0	3	1	0	0	0	0	0	N/A
Third									
Other									
Roof Space									

Construction

The properties construction is cross wall construction with UPVC between the brick piers. The walls may be cavity with some form of timber stud construction which are plaster boarded internally and covered with the UPVC externally. The level of insulation is likely to be poor due to the size of the cavity if any. The ground floor

Property address

XXX

D About the Property (continued)

is solid concrete whilst the upper floors are suspended timber. The roof covering could not be seen but based on similar properties in the area it is believed to be felt based and is supported on an early trussed roof system.

Property address

XXX

D

About the Property (continued)

Energy

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.

We are advised that the property's current energy performance, as recorded in the EPC, is:

Energy Efficiency Rating

62 see EPC later in report

Environmental impact rating

55 see EPC later in report

Mains service

The marked boxes show that the mains services are present.

Gas	Electric	Water	Drainage
✔	✔	✔	✔

Central heating

Gas	Electric	Solid fuel	Oil	None
✔	✔			

Other services or energy sources (including feed-in tariffs)

N/A

Grounds

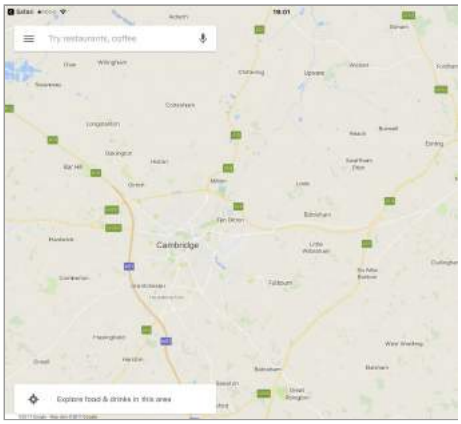
There is no garage. There are front and rear gardens with the rear containing a timber shed. There is street parking to the rear.

Property address

XXX

D About the Property (continued)

Location



Notes Photo - 1

Facilities

Local environment

Property address

XXX

E

Outside the property

Limitations to inspection

For the purpose of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by a specialist contractor.

Building standards are continually being upgraded and older properties can become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. It is inevitable, therefore, that these homes will probably have higher running costs compared to newly built properties.

We have not exposed the foundations of the property and without doing so, you must accept the risk of unseen defects.

We have not carried out any geological survey or site investigation and cannot confirm the nature or characteristics of the soil with regards to fill or possible contamination. Normal legal searches should confirm the past use of the site and if instructed, we will advise further. Our examination of the roof covering was confined to an inspection from ground level.

All accessible areas were inspected. No services were tested.

1 2 3 NI

E1 Chimney stacks

N/A

E2 Roof coverings

The roof covering could not be seen from the ground and as such requires further investigation. A similar block of properties across the road to the rear has felt type roofs. 3

E3 Rainwater pipes and gutters

The rainwater goods are UPVC and terminate below ground. They appear to be in fair condition however, the vegetation requires removal. 2

We cannot comment upon the serviceability of the system and confirm the water tightness of the joints unions or connections. These items should be regularly maintained and checked. Gutters can easily get blocked by leaves and debris and cause overflow resulting in damp walls. The stop ends are particularly vulnerable to leakage.

Property address

XXX

E

Outside the property (continued)



Photo - 2 Remove vegetation from guttering

E4 Main walls

2

The wall construction is believed to be timber frame construction between the brick piers. As such the majority of the walls were covered with UPVC cladding from first floor level upwards, only the ground floor was brickwork other than the piers which ran full height. As previously noted the cavity in the timber frame is unlikely to offer much opportunity for any real thermal improvement due to the constructions overall thickness.

To the rear the central pier requires making good and to the front there is evidence of damp staining from overflow pipes. It should be checked that this issue has been fixed.



Photo - 3



Photo - 4 Staining to front pier

Property address

XXX

E Outside the property (continued)



Photo - 5



Photo - 6 Remove ivy



Photo - 7



Photo - 8 Repoint rear pier

E5 Windows

The windows were UPVC double glazed and appeared to be in fair condition. The cills were UPVC other than the ground floor rear bedroom which was timber and in need of maintenance. **2**

In the bathroom is a high level timber frame roof light in need of maintenance. Access to this for opening will be difficult and as such it is likely to be a permanently shut feature.

Property address

XXX

E

Outside the property (continued)



Photo - 9 Maintain/replace roof light



Photo - 10 Maintain timber frame

E6 Outside doors (including patio doors)

3

The front and rear doors were UPVC double glazed as was the front side panel. The rear door would not open with any of the keys provided to me by the estate agent and the central side panel pane needs to be confirmed as being safety glazing due to its critical location.

At first floor level were French UPVC double glazed and safety marked doors leading immediately to the Juliet balcony.



Photo - 11



Photo - 12 Middle side pane to be confirmed as safety glazing. Back door key to be located and door tested to see if it opens

Property address

XXX

E

Outside the property (continued)



Photo - 13

E7 Conservatory and porches

N/A

E8 Other joinery and finishes

2

The soffits and fascias were UPVC and appeared to be in fair condition.

At first floor level there was a Juliet balcony, the metal guarding requires maintenance and the height and gaps between the vertical members were not compliant with current standards. Current standards require a height of 1100mm and gaps which will not allow a 100mm sphere to pass through them. Whereas the gaps were in excess of 100mm and the height just under 1000mm. It is likely that this detail was built with the property under different standards as such it is only recommended that the balcony guarding be changed.

Property address

XXX

Outside the property (continued)



Photo - 14 Maintenance required



Photo - 15

E9 Other

EPC and comparables

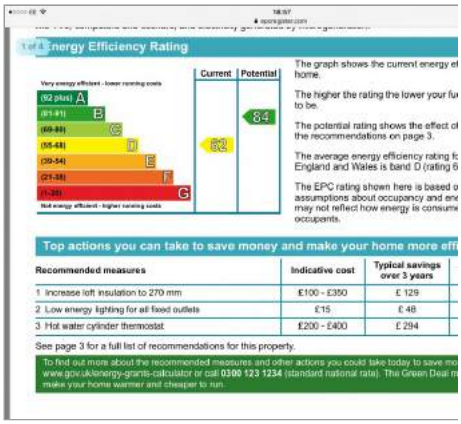


Photo - 16

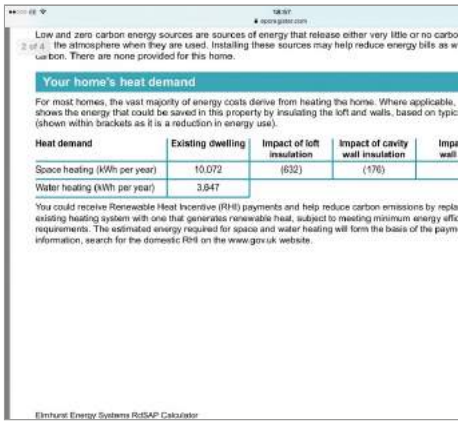


Photo - 17

Property address

XXX

E

Outside the property (continued)

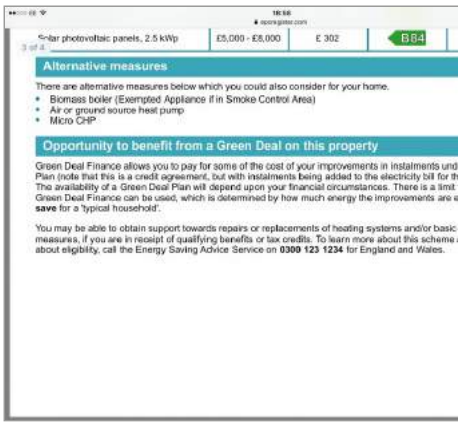


Photo - 18

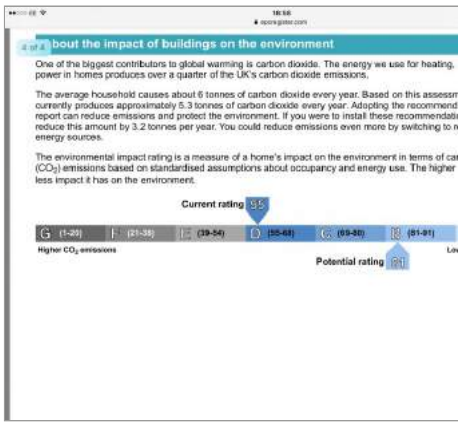


Photo - 19

Property address

XXX

F

Inside the property

Limitations to inspection

Comment cannot be made on areas that are covered and concealed or not otherwise readily available. There may be detectable signs of concealed defects, in which case recommendations are made. If greater assurance is required on the matter, it would be necessary to carry out exposure works. Unless these are carried out prior to legal commitment to purchase, there is a risk that additional defects and consequently repair work will be discovered at a date.

It should be appreciated that original parts of the property are of period in nature. Accordingly such parts of the structure and fabric should not be expected as new and regard should be given to the natural deterioration of older products. It is possible that defects could occur between the date of survey and the date of which you take occupation.

Roof space was inspected from shoulder height position standing on a ladder, this inspection has its limitations.

1 2 3 NI

F1 Roof structure

2

The roof structure appears to be an early form of truss and supports a felt which shows signs of damage in places. It is not known whether the felt is asbestos based as such further investigation is required. In the roof space there is some boarding to joists and a very thin amount of insulation visible in other areas.

The roof construction needs further investigation as it would be expected that there would be cross flow ventilation provision to prevent condensation and roof timber decay. There was no evidence of this.



Photo - 20 Repair felt and find out what the material is before doing so.



Photo - 21

Property address

XXX

F

Inside the property (continued)



Photo - 22



Photo - 23 Water tank



Photo - 24 Felt could be asbestos based?



Photo - 25

F2 Ceilings

A textured decorative coating covers the ceilings in the utility room, cloakroom, living room and second floor. This may contain small amounts of asbestos fibres and if disturbed, it could be a safety hazard (see section J3 Risks). If the ceiling needs decorating or repairing, you will have to use a contractor experienced in this type of work or an asbestos specialist. **2**

Other ceilings appear to be plaster skim with areas of making good required and poor patch up works in the past having been done. In the front second floor bedroom stickers are also stuck to the ceiling which when removed could cause damage.

Property address

XXX

F

Inside the property (continued)



Photo - 26 Could contain asbestos



Photo - 27 Poor plaster skim patch up



Photo - 28 Mechanical damage



Photo - 29

Property address

XXX

F

Inside the property (continued)



Photo - 30



Photo - 31 Dirt/mould

F3 Walls and partitions

2

The walls are a mixture of plaster skim, tiles, wall paper and timber panels in the bathroom. There are areas of making good required and what appears to be poor patching up. At second floor level on the stair is an almost vertical hairline crack running from the timber rail to the ceiling. There is a shorter crack at ground floor from the stair soffit down part of the wall. It should be ensured that the cracks do not extend through to the structure of the walls. They are believed to be vibration but should still be assessed by a structural engineer.

To the walls internally to the UPVC cladding, there appears to be expansion and contraction cracks between board joints and where radiators have been fixed.

The rear ground floor bedroom has poor detailing at its bottom with foam filling of gaps.



Photo - 32 Cracked tiles



Photo - 33 Timber panelling is a fire risk

Property address

XXX

F

Inside the property (continued)



Photo - 34 Walls require making good, cleaning and redecoration throughout.



Photo - 35 Crack on second floor stair



Photo - 36



Photo - 37

Property address

XXX

F

Inside the property (continued)



Photo - 38 Crack to ground floor wall



Photo - 39 Expansion contraction cracking



Photo - 40

F4 Floors

The ground floor is solid whilst the upper floors are suspended timber. The condition of the floor coverings is poor with bad detailing at edges, along with general damage and wear. The floors are a mixture of carpet, vinyl and laminate. **2**

Property address

XXX

F

Inside the property (continued)

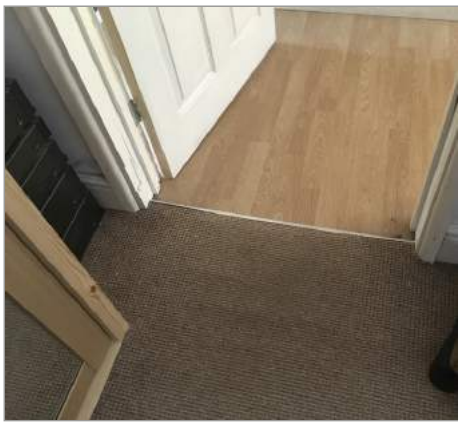


Photo - 41



Photo - 42 Damage to cloakroom floor



Photo - 43



Photo - 44

Property address

XXX

F

Inside the property (continued)



Photo - 45



Photo - 46 Poor detailing



Photo - 47 Foam at bottom of wall

F5 Fireplaces, chimney breast and flues

N/A

F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)

The kitchen appears to be ok but in need of repair works and sealant renewal at the edge of the worktop where it meets the wall. The floor of the under sink cupboard is broken. 2

Two bedrooms have built in wardrobes whilst on the landing and under the stair are store areas. General making good is required.

Property address

XXX

F

Inside the property (continued)



Photo - 48



Photo - 49



Photo - 50



Photo - 51 Damage to cupboard

Property address

XXX

F

Inside the property (continued)



Photo - 52



Photo - 53 Sealant required

F7 Woodwork (for example, staircase and joinery)

3

General cleaning, making good and redecoration are require to the ground floor timber door steps, the door frames, doors and stair guarding.

Of concern is that the means of escape is unsatisfactory in this property. A property with a second floor cannot rely on bedroom windows as being suitable for escape. As such a protected stair is required which means 30 minute fire doors with intumescent strips to all rooms off the stair at all levels, the floors provided with 30 minutes fire resistance and the stair protected with 30 minutes fire resistance. In addition mains interlinked fire detection with battery back up installed at each level would be required. The stair passes through the first floor rooms and as such is not a protected stair, this also makes the second floor rooms inner rooms to the kitchen and living room.

The property has glazed doors on the stair which are Georgian wired which were historically acceptable as fire doors but not currently. The glazing above the doors would need to be fire resisting and the doors to all rooms changed accordingly as they were not fire doors. The strips to the old Georgian wired doors are old and defective.

The boarding in the ground floor store to the under side of the stair is damaged and may be asbestos based. This should have 30minutes fire resistance.

It is possible that the doors at first floor could negate the protected stair requirement in its strictest form however, specialist advice should be sought from a fire engineer.

The guarding to the stair at first floor level is missing and as such is a fall risk, the gaps between guarding members at second floor level is in excess of current standards and the edge of the floor at second floor on the stair is exposed.

The timber internal threshold registered on the damp meter as 9.5% to the utility room and 11.5% to the rear. Insect and d rot are believed to set in with damp levels of 15-25%. There was no evidence of any damp related damage to these areas.

Property address

XXX

F

Inside the property (continued)

The Georgian wired glazing is located in critical locations and as such should be safety glazing to reduce the risk of serious injury on breakage.

Over time, the wood to staircases can shrink and split loosening the various joints causing the stairs to creak when used. This is not a safety hazard, but you should overhaul and repair the stairs soon.

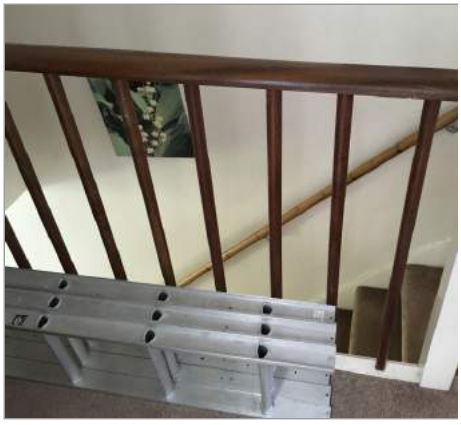


Photo - 54



Photo - 55 Split to door frame lining



Photo - 56 No guarding



Photo - 57

Property address

XXX

F

Inside the property (continued)



Photo - 58



Photo - 59 Georgian wired door should be safety glazing



Photo - 60 Cat flap breaches door integrity. It should not be cited in a fire door



Photo - 61 No fire protection to stair under side

Property address

XXX

F

Inside the property (continued)



Photo - 62



Photo - 63



Photo - 64 Crack to door glazing to bedroom. It should be fire rated if on a protected stair



Photo - 65 Damage to under stair cupboard door

Property address

XXX

F Inside the property (continued)



Photo - 66 Defective fire door strips

F8 Bathroom fittings

The bathroom fittings are old and will likely require replacement in due course. 2



Photo - 67



Photo - 68

Property address

XXX

F

Inside the property (continued)



Photo - 69



Photo - 70

F9 Other

The cloakroom appears to be in fair condition but has a foul smell within it. The utility room requires general maintenance. 3

There is no mechanical extraction to outside air in the utility room, kitchen, cloakroom or bathroom. All have openable windows except the cloakroom and bathroom, as the location means the roof light would probably not be used. The cloakroom should under current standards have extraction at the very least. Fitting extraction to all aforementioned areas is recommended as this helps remove foul smelling and warm moist air which could condense on cooler services leading to mould and internal finish damage from damp.



Photo - 71



Photo - 72

Property address

XXX

G Services

Services are generally hidden within the construction of the property. This means that we can only inspect the visible parts of the available services, and we do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely, or meet modern standards.

Limitations to inspection

No services were tested during this inspection. All services and associated fittings and constructions should be inspected and tested by the relevant contractor registered under a competent person scheme listed on the governments competent person scheme website. All accessible areas were inspected.

G1 Electricity *Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.*

1 2 3 NI

Consumer board is fitted with circuit breakers and appears in good condition. It is recommended that at any change of ownership the electrical wiring should be checked by an NICEIC qualified electrician. Earth bonding was not checked. Earthing is used to protect people from the risk of electric shock. If the earthing arrangements within your electrical installation were defective or inadequate, you could receive an electric shock from the equipment or appliance metal casing. The purpose of earthing is to provide a path for electric fault current to flow safely to earth to enable the circuit breaker or fuse to operate. Bonding is the connection of the incoming metal gas and water pipes to and is vital for your protection from electric shock. In a correctly earthed installation, any appliance or equipment developing a fault to the metal casing will be quickly disconnected by the operation of the circuit fuse or circuit breaker. In the absence of electrical certification, the surveyor must give designation 3 for this item.

3

All electrical wiring, installations, fixtures and fittings should be inspected and tested by an electrical engineer registered under a relevant competent person scheme listed on governments competent person scheme website.

G2 Gas/oil *Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a appropriately qualified Gas Safe Engineer or Registered Heating Engineer and in line with the manufacturer's instructions. For tenanted properties by law a 12 monthly gas safety check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to use. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.*

The boiler is gas fired with what appears to be an asbestos cement flue extending vertically through the house, the termination of which could not be seen. The meter is located under the stair.

3

All gas installations and associated fittings should be inspected and tested by a Gas Safe registered engineer.
In the absence of certification, the surveyor must give designation 3 for this item.

Property address

XXX

G Services (continued)



Photo - 73



Photo - 74



Photo - 75

G3 Water

The stop cock is located in the utility room, the Incoming water supply pipe may be of copper, Alkathene (plastic) or lead. Lead pipes are vulnerable to leakage and also considered as unhealthy. It is not always possible to see the incoming water main and therefore identify the type. Bringing a new supply into the house could be expensive depending where the main supply is. If this was necessary then there are certain regulations that apply. **2**

Based on the property age the pipe could be lead as such further investigation is required.

In the roof space is a water tank.

Property address

XXX

G Services (continued)



Photo - 76

G4 Heating

The heating system consists of the gas fired boiler and radiators throughout. There was evidence of electric storage heaters in bedrooms suggesting poor thermal insulation in walls.
All heating system components should be inspected and tested by an engineer registered under a competent person scheme listed on the governments competent person scheme website.
In the absence of electrical certification, the surveyor must give designation 3 for this item.

3



Photo - 77

G5 Water heating

In the second floor built in fitting off of the landing is a water cylinder. This should be tested and inspected by an engineer registered under a competent person scheme listed on the governments competent person scheme website as should the water tank.

3

Property address

XXX

G

Services (continued)



Photo - 78



Photo - 79



Photo - 80

G6 Drainage

The soil and vent pipe is UPVC internal and visible in the utility room, it is believed to be boxed in with the boiler flue where it passes through the floors above. The termination could not be seen, as such further investigation is required. The penetrations of both the flue and drainage pipe should be boxed in for there full vertical height by 30 minute fire resisting construction or fitted with pipe collars at compartmentation lines to prevent fire spread through floors. **3**

The kitchen waste discharges via UPVC pipework to a hopper and then to a front gully into which the utility room drainage also discharges. The gully should be cleared out a grate fitted and the UPVC pipework checked to be suitable for foul waste.

The inspection chamber to the front was inspected, the lid appears to be rusting and replacement should be considered. The chamber construction condition was fair.

Property address

XXX

G Services (continued)



Photo - 81 Services should be boxed in in fire rated construction or fitted with fire collar to soil and vent pipe



Photo - 82



Photo - 83 Front gully



Photo - 84

Property address

XXX

G Services (continued)



Photo - 85



Photo - 86

G7 Common services

N/A

Property address

XXX

H Grounds (including shared areas for flats)

Limitations to inspection

We have not consulted any Geological or Ordnance Survey Maps and have been unable to establish any details as to the previous use of the site. We are unable to comment within the terms of this report, which is restricted in its scope, as to whether there are any hidden problems with the ground upon which the property is built, nor are we able to comment on the possibility or otherwise of the property being affected by any other matters. Your solicitors should check this aspect.

1 2 3 NI

H1 Garage

N/A

H2 Other

The timber shed was locked and could not be opened due to the key not being provided. The condition of the shed is fair but further investigation is required. 3



Photo - 87



Photo - 88

H3 General

The property has an open garden area to the front with no boundary lines. To the rear is a slabbed and shingled area with timber fencing and gate to the rear and garden walling to the sides.

The fences appear ok however, maintenance is required to the wall. The gate external joinery is missing and damaged with the lock being up side down.

Patios and paved areas can provide external areas that can enhance the quality of a property's garden. However, they must be kept in satisfactory condition otherwise this could present a safety hazard to users. The height and type of the fence can be controlled by the local authority.

Property address

XXX

H Grounds (including shared areas for flats) (continued)



Photo - 89



Photo - 90



Photo - 91



Photo - 92 Requires maintenance

Property address

XXX

H Grounds (including shared areas for flats) (continued)

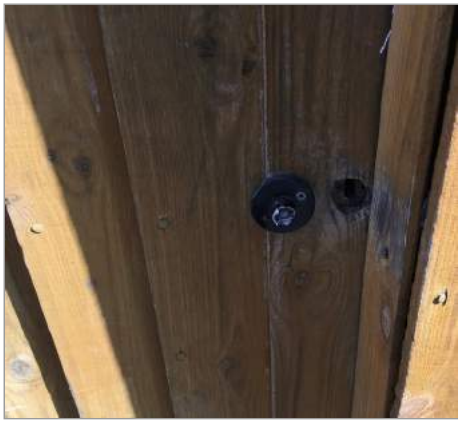


Photo - 93 Requires repair



Photo - 94



Photo - 95

Property address

XXX

I Issues for your legal advisers

We do not act as 'the legal adviser' and will not comment on any legal documents. However, if during the inspection we identify issues that your legal advisers may need to investigate further, we may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

I1 Regulation

Building regulations are statutory instruments that seek to ensure that the policies set out in the relevant legislation are carried out. Building regulations approval is required for most building work in the UK. Building regulations that apply across England and Wales are set out in the Building Act 1984 while those that apply across Scotland are set out in the Building (Scotland) Act 2003. The Act in England and Wales permits detailed regulations to be made by the Secretary of State. The regulations made under the Act have been periodically updated, rewritten or consolidated, with the latest and current version being the Building Regulations 2010.

It is suspected that the internal wall to separate the kitchen from the stair has been removed and an additional bedroom formed at ground floor level at some point in the past. Building Regulations sign off would have been required for these works.

The solicitor should check for certification issued by engineers/contractors registered under the governments competent person scheme website for the double glazing, electrical installation and gas installation.

In addition boundary wall ownership should be confirmed for maintenance and repair obligations.

A three storey building should have fire precautionary measures in place such as :-

a) Fire doors within the route of fire escape (corridors) protecting bedrooms.
This is no longer insisted for by building regulation provided the loft room has a satisfactory escape window
b) Interconnected smoke detectors on mains electric.
c) Fire protection to ceiling of the first floor.
d) Fire protection to the underside of the staircase.
e) Adequate floor joists.
f) Insulation and ventilation to the ceilings and roof cheeks if any.
g) Thickness of insulation should be around 150 mm of solid insulation to underside of the roof.
h) Staircase must comply with maximum pitch, handrails regulation, risers, goings and balustrades.
If the room is not used as a bedroom the ventilation and insulation regulation should still apply.
We have not checked for compliance to all of these requirements.

I2 Guarantees

N/A

I3 Other matters

N/A

Property address

XXX

J Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot be reasonably changed.

J1 Risks to the building

The rear pier should be repaired to prevent material loosening further and the structure breaking down and being a safety risk. The front pier has leak staining from the overflow. The overflow should be checked to ensure the issue has been addressed as long term leaking could lead to damp penetration.

External joinery should be mountaineers to prevent decay and damp penetration.

The guttering should be unblocked to prevent the risk of failure and damp penetration.

The back door key should be located.

The metal guarding to the Juliet balcony if not replaced should be treated to prevent further corrosion.

The roof covering and overall construction needs to be fully ascertained as there is no roof space ventilation which can lead to to condensation and decay.

The felt is damaged in the roof space which could lead to damp penetration. The felt could be asbestos based which could lead to health risks.

The cracking described for internal walls should be investigated further to confirm it is not structural.

The fire compartmentation and means of escape deviates from the current guidance as such a fire engineer should be employed to give specialist advice.

A lack of mechanical extraction as described in the report can lead to internal polluted air. Warm moist air from cooking, the bathroom and utility room could lead to it condensing on cooler surfaces leading to mould and finish damage from damp.

Self-clinging climbers such as Boston ivy and Virginia creeper (Parthenocissus sp.) do not usually cause damage to wall surfaces, but common or English ivy (Hedera helix sp.) supports itself by aerial roots and where these penetrate cracks or joints they may cause structural damage. Sound masonry is unaffected. Its dense cover can hide defects in the fabric of the building and hinder maintenance work. Ivy may also provide access for intruders and harbour pests such as mice. Where brickwork is sound, the main problem is to keep growth away from gutters and paint work. It has been suggested that vegetation attached to walls could lead to dampness resulting from slower drying conditions following rain. This may be plausible on a south-west facing wall where the rain is driven by prevailing winds. However, other sources suggest that such plants will have a slight drying effect on mortar and will also provide some degree of insulation in winter, particularly evergreen ivies covering exposed north and east-facing walls. Large climbers can pose a risk to buildings. Such problems are most likely with older property, those with shallow foundations and those built on clay soils.

J2 Risks to the grounds

The wall ownership should be confirmed for repair and maintenance obligations to prevent safety and stability issues overtime.

Property address

XXX

J Risks (continued)

J3 Risks to people

The property may contain asbestos based material including the boiler flue. Which if damaged could cause health issues. Prior to any works at the property a suitably qualified asbestos surveyor should inspect and take samples for testing to ascertain the location of any asbestos.

Asbestos

Asbestos can be found in any building built or refurbished before the year 2000. Materials that contain asbestos are not dangerous unless they are disturbed or damaged and fibres are released into the air. It is when these fibres are inhaled they can cause serious diseases.

Asbestos can take many forms and was used in many areas including loose fill insulation, lagging, sprayed coatings, asbestos insulating boards (found in places such as partition walls, door panels, ceiling tiles, soffits, panels under windows, around baths, around boilers, floor tiles, textiles such as, fire blankets and composites such as, flash guards in fuse boxes and in toilet seats and cisterns, textured coating on walls and ceilings (artex), asbestos cement was used in places such as; roofs, wall panels/cladding, downpipes and gutters, flues, water tanks, fire surrounds and pipes.

It is recommended that before any removal, demolition or repair works are undertaken a full asbestos survey is carried out by a suitably qualified surveyor. Some works need to be undertaken by a licensed contractor and some works are notifiable to the HSE. All works should be undertaken in accordance with health and safety guidance and legislation and any waste containing asbestos correctly disposed of.

As noted previously the fire compartmentation and means of escape is unsatisfactory as such poses an escape risk in the event of a fire.

Glazing in critical locations should be safety glazing this includes verifying the side middle pane to the rear door.

The rusting inspection chamber lid could give way under weight.

J4 Other

Please see section I for suspected works requiring Building Regulations sign off.

Property address

XXX

K Valuation

In my opinion the market value on 29TH AUGUST 2017 **as inspected was:**

£ 245,000	TWO HUNDRED AND FORTY-FIVE THOUSAND POINT ZERO ZERO POUNDS
	(amount in words)

Tenure: Freehold

Area of property (sq m): 3(9.025x4.407)=119.31 say 119m2

In my opinion the current reinstatement cost of the property (see note below) is:

£ 207,000	TWO HUNDRED AND SEVEN THOUSAND POINT ZERO ZERO POUNDS
	(amount in words)

In arriving at my valuation, I made the following assumptions.

With regard to the materials, construction, services, fixtures and fittings, and so on I have assumed that:

- an inspection of those parts that I could not inspect would not identify significant defects or a cause to alter the valuation
- no dangerous or damaging materials or building techniques have been used in the property
- there is no contamination in or from the ground, and the ground has not been used as landfill
- the property is connected to, and has the right to use, the mains services mentioned in the report; and
- the valuation does not take account of any furnishings, removable fittings or sales incentives. With regard to legal matters I have assumed that:
- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term)
- the condition of the property, or the purpose the property is or will be used for, does not break any laws
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal inquiries and that all necessary planning permissions and Building Regulations consents (including consents for alterations) have been obtained and complied with; and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local-authority, not private, control).

Any additional assumptions relating to the valuation

RATIONALE WOULD USUALLY BE INCLUDED HERE

Your legal advisers, and other people who carry out property conveyancing, should be familiar with these assumptions and are responsible for checking those concerning legal matters.
My opinion of the Market Value shown here could be affected by the outcome of the enquiries by your legal advisers (section I) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any assumptions in the report.

Other considerations affecting value

See above
Valuation is based upon vacant possession.

Property address

XXX

K Valuation (continued)

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the 'Description of the RICS HomeBuyer Service (Survey & Valuation)' provided. The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.

Property address

XXX

L

Surveyor's declaration

"I confirm that I have inspected the property and prepared this report"

Signature

Surveyor's RICS number

Qualifications

Company

Cosey Homes Chartered Surveyors

Address

36-40 Duke Street

Town

St Helens

County

Postcode

WA10 2JP

Phone number

03300535823

Website

www.coseyhomes.co.uk

Fax number

Email

Property address

XXX

Clients name

XXX

Date this report was produced

Thu 28th Sep 2017

RICS Disclaimer

1. This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

   In the case of sole practitioners, the surveyor may sign the report in his or her own name unless the surveyor operates as a sole trader limited liability company.

   Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

2. This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS.

   RICS gives no representations or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.

! Please read the 'Description of the RICS HomeBuyer Report Service' (at the back of this report) for details of what is, and is not, inspected.

Property address

XXX

What to do now

Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified.

You should get at least two quotations from experienced contractors who are properly insured. You should also:

- ask them for references from people they have worked for;
- describe in writing exactly what you will want them to do; and
- get the contractors to put the quotations in writing.

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority.

Further investigations

If the surveyor is concerned about the condition of a hidden part of the building, could only see part of a defect or does not have the specialist knowledge to assess part of the property fully, the surveyor may have recommended that further investigations should be carried out to discover the true extent of the problem.

Who you should use for these further investigations

You should ask an appropriately qualified person, though it is not possible to tell you which one. Specialists belonging to different types of organisations will be able to do this. For example, qualified electricians can belong to five different government-approved schemes. If you want further advice, please contact the surveyor.

What the further investigations will involve

This will depend on the type of problem, but to do this properly, parts of the home may have to be disturbed and so you should discuss this matter with the current owner. In some cases, the cost of investigation may be high.

When to do the work

The condition ratings help describe the urgency of the repair and replacement work. The following summary may help you decide when to do the work.

- **Condition rating 2** – repairs should be done soon. Exactly when will depend on the type of problem, but it usually does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable reports and quotations.
- **Condition rating 3** – repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

Warning

Although repairs of elements with a condition rating 2 are not considered urgent, if they are not addressed they may develop into defects needing more serious repairs. Flat roofs and gutters are typical examples. These can quickly get worse without warning and result in serious leaks.

As a result, you should regularly check elements with a condition rating 2 to make sure they are not getting worse.

Description of the RICS HomeBuyer (Survey & Valuation) Service

The service

The RICS HomeBuyer (Survey & Valuation) Service includes:

- an inspection of the property (see 'The inspection')
- a report based on the inspection (see 'The report'); and
- a valuation, which is part of the report (see 'The Valuation')

The surveyor who provides the RICS HomeBuyer (Survey & Valuation) Service aims to give you professional advice to help you to:

- make an informed decision on whether to go ahead with buying the property
- make an informed decision on what is a reasonable price to pay for the property
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchase the property.

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. This means that the surveyor does not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, roof spaces, etc., remove secured panels and/or hatches or undo electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level from public property next door where accessible. The surveyor may use equipment such as a damp-meter, binoculars and torch, and may use a ladder for flat roofs and for hatches no more than 3 metres above level ground (outside) or floor surfaces (inside) if it is safe to do so.

Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained.

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor does not report on the leisure facilities, such as the pool itself and its equipment, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

Flats

When inspecting flats, the surveyor assesses the general condition of outside surfaces of the building, as well as its access areas (for example, shared hallways and staircases). The surveyor inspects roof spaces only if they are accessible from within the property. The surveyor does not inspect drains, lifts, fire alarms and security systems.

Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, he or she should recommend a further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2012. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

The surveyor produces a report of the inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not addressed.

The report is in a standard format and includes the following sections.

A Introduction to the report
B About the inspection
C Overall opinion and summary of the condition ratings
D About the property
E Outside the property
F Inside the property
G Services
H Grounds (including shared areas for flats)
I Issues for your legal advisers
J Risks
K Valuation
L Surveyor's declaration

What to do now
Description of the RICS HomeBuyer (Survey & Valuation) Service
Typical house diagram

Condition ratings

The surveyor gives condition ratings to the main parts (the 'elements') of the main building, garage and some outside elements. The condition ratings are described as follows.

Condition rating 3 – defects that are serious and/or need to be repaired, replaced or investigated urgently

Condition rating 2 – defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

Condition rating 1 – no repair is currently needed. The property must be maintained in the normal way.

NI – not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor does not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. However, there is general advice in the 'What to do now' section at the end of the report.

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS HomeBuyer Service for the property. If the surveyor has seen the current EPC, he or she will present the energy-efficiency and environmental impact ratings in this report. The surveyor does not check the ratings and cannot comment on their accuracy.

Issues for legal advisers

The surveyor does not act as 'the legal adviser' and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

Description (continued)

In the case of sole practitioners, the surveyor may sign the report in his or her own name unless the surveyor operates as a sole trader limited liability company.
Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot reasonably be changed.
If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers.

The valuation

The surveyor gives an opinion on both the market value of the property and the reinstatement cost at the time of the inspection (see the 'Reinstatement cost' section).

Market value

'Market value' is the estimated amount for which an asset or liability should exchange on the valuation date 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'

When deciding on the Market Value, the surveyor also makes the following assumptions.

The materials, construction, services, fixtures and fittings, and so on

The surveyor assumes that:

- an inspection of those parts that have not yet been inspected would not identify significant defects
- no dangerous or damaging materials or building techniques have been used in the property
- there is no contamination in or from the ground, and the ground has not been used as landfill
- the property is connected to, and has the right to use, the mains services mentioned in the report and
- the valuation does not take account of any furnishings, removable fittings and sales incentives of any description.

Legal matters

The surveyor assumes that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term)
- the condition of the property, or the purpose that the property is or will be used for, does not break any laws
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal enquiries and that all necessary planning and Building Regulations permissions (including permission to make alterations) have been obtained and any works undertaken comply with such permissions; and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local-authority, not private, control).

Standard terms of engagement

1 **The service** – the surveyor provides the standard RICS HomeBuyer (Survey & Valuation) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey & Valuation) Service', unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:
   - costing of repairs;
   - schedules of works;
   - supervision of works;
   - re-inspection;
   - detailed specific issue reports; and

2 **The surveyor** – the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property and is a member of the RICS Valuer Registration Scheme.

3 **Before the inspection** – you tell the surveyor if there is already an agreed or proposed price for the property, and if you have any particular concerns (such as plans for extension) about the property.

4 **Terms of payment** – you agee to pay the surveyor's fees and any other charges agreed in writing.

5 **Before the inspection** – nothing in this clause 5 shall operate to exclude, limit or otherwise affect your rights to cancel under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015, or under any such other legislation as may from time to time be applicable. Entirely without prejudice to any other rights that you may have under any applicable legislation, you are entitled to cancel this contract in writing by giving notice to the surveyor's office at any time before the day of the inspection, and in any event within fourteen days of entering into this contract. Please note that where you have specifically requested that the surveyor provides services to you within fourteen days of entering into the contract, you will be responsible for fees and charges incurred by the surveyor up until the date of cancellation.

6 **Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

Complaints handling procedure

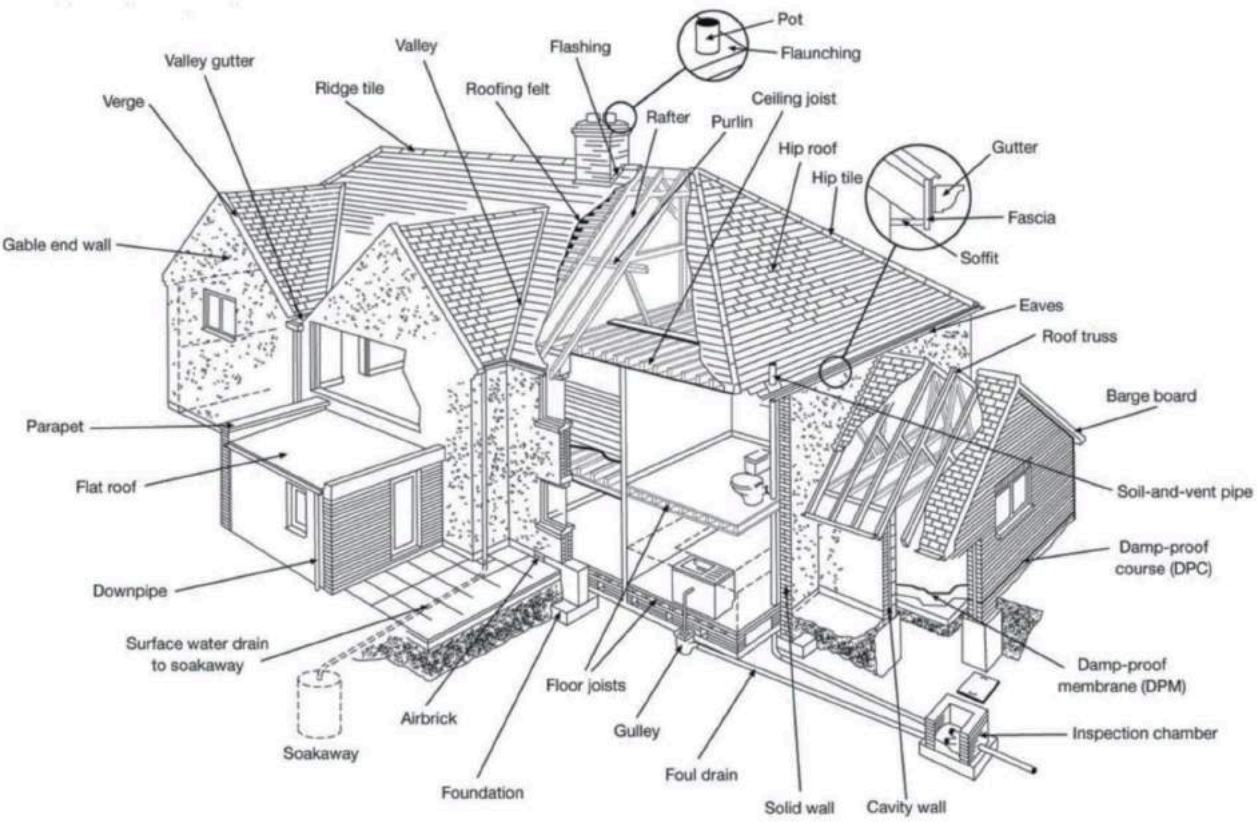
The surveyor will have a complaints handling procedure and will give you a copy if you ask. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress scheme, those details should also be provided. If any of this information is not provided, please notify the surveyor and ask that it be supplied.

Note: These terms form part of the contract between you and the surveyor.

This report is for use in England, Wales, Northern Ireland, Channel Islands and Isle of Man.

Typical house diagram

This diagram illustrates where you may find some of the building elements referred to in the report.



JLJ GROUP LTD
FACILITY MANAGEMENT

[redacted]
Alcester Road
Birmingham
West Midlands
Tel: [redacted]
Fax:
Email [redacted]
Web
Company Reg
VAT No [redacted]

Quote -[redacted]

Date: 01/06/2023

[redacted]
tbc

GB

Site / Delivery Address
Elica

[redacted]

#	Product	Description	Qty	Unit Price	VAT(%)	Net Amount
1	Maintenance	Option 2 Complete replacement of ceiling Protection of floor and kitchen units Removal of light fitting complete kitchen ceiling removed new plaster boards applied to ceiling area taken down complete kitchen ceiling skimmed both light fitting re fitted to ceiling Labour and materials	1	£1,105.00	20	£1,105.00
2	Maintenance	Maintenance - Removal of tiles on bathroom wall and background are cleared of mould to an area of 1.8 X 0.90 Hygiene board applied to wall where tiles have been removed Trims filled to panel and sealed with silicone	1	£450.00	20	£450.00

We would like to thank you for the opportunity to quote for these works [redacted]

Customer Notes: The quote is based on what we can see from investigation, once boards are removed if we can still see a leak this might have to be rectified and an additional cost.

Terms: This quote is guaranteed for 14 days, after this all prices may be subject to change

Sub Total (exc. VAT)	£1,555.00
VAT	£311.00
Total (inc. VAT)	**£1,866.00**

We would like to thank you for the opportunity to quote for these works [redacted]