

ALLIED SURVEYORS PLC

VALUATION INSTRUCTION AND SITE NOTES

DATE AND TIME OF INSTRUCTION **05 JAN 06 10:23**

TAKEN BY **CM**

CLIENT **Res:Valuations,**

LENDER

APPLICANT **Mrs D Light**

DATE OF APPOINTMENT **19 Dec 2005**

TIME **Keys 0900 ~ 1200**

PURCHASE PRICE **£ 170,000**

ESTIMATED VALUE **£ —**

PROPERTY TO BE INSPECTED
**32 Frederick Street
Bristol**

ADVANCE REQUIRED **£ —**

TERM OF LOAN **—** years

Viewing arrangements/estate agent
Keys @ agents

POSTCODE **BS4 3PP**

TYPE OF INSPECTION **PV**

SURVEYOR **Robin Mewes**

REFERENCE NUMBER **WO001533**

VALUATION FEE **£**

DELAY

VENDORS

TEL. HOME

TEL. WORK

INSTRUCTION RECEIVED FROM **Res:Valuations,**

ADDRESS

POST CODE

TEL. NO.

FAX. NO.

CLIENT REFERENCE

Applicant's address where Private Valuation, Home Buyers Report or Building Survey is required.

Address

Post Code

Tel. Home

Tel. Work

CLIENT'S SPECIAL REQUIREMENTS

SURVEYOR TO COMPLETE THE FOLLOWING SITE NOTES FOR ALL INSPECTIONS

TIME OF ARRIVAL **1130** TIME OF DEPARTURE **1200** WEATHER **(DRY)** WET/OVERCAST/FOG/SNOW

TENURE **(FH)** LH/CH GROUND RENT £ p.a. UNEXPIRED TERM years SERVICE CHARGE £

INFORMATION PROVIDED BY **(VENDOR)** AGENCY/APPLICANT/TENANT/NONE INSPECTION LIMITATIONS **None standard**

CURRENT MORTGAGE LENDER	ORIGINAL PURCHASE PRICE	DATE OF PURCHASE	SALE AGREED / EST. VALUE IS
—	£ —	—	£ —

OCCUPANCY **(OCCUPIED)** VACANT FURNISHED/UNFURNISHED **(UNFURNISHED)** CARPETS OCCUPIER

LOCATION **(EST. RES. AREA)** LOCAL AUTHORITY/INDUSTRIAL/COMMERCIAL/CONS. AREA/RURAL/OTHER:

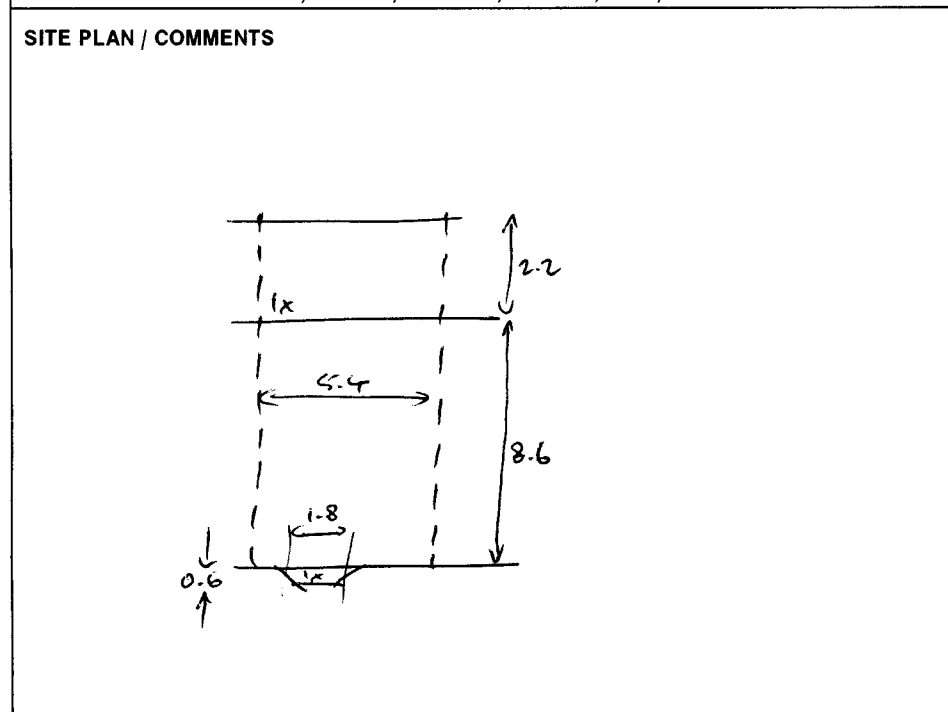
CARPETS <input checked="" type="checkbox"/>	TIMBER/DAMP GTEES —	UNDERPINNING —
NHBC/ZURICH/ARCHITECT —	REPLACEMENT WALL TIES —	CAVITY INSULATION —
BUILDER —	INDUCEMENTS —	COUNCIL TAX BAND —

PROPERTY DETAILS FOR COMPARABLES DATABASE

Year Built 1890	Prop Type - mid.t.	Tenure FH	Flats Only	
Unexp Term ~	Rent ~	FI Area SqM 106	Date of conv	Entry Phone
Bedrooms 2	Living 2	Cond Poor	Lift	Common Grounds
C H Gas	Floors 2	Garage no parking	Man. Co.	Caretaker
SAP -	Bathrooms 1	Cloaks -	Floors to bld	
Val Before 170,000	Conservatory -	Utility -	No. Flats to bld	
Val After 170,000	Ins Val 115,000	Sale (Y/N)	Floor	

ACCOMMODATION	DEFECTS	ACTION
<p>ground floor : hall lounge ————— dining room ————— kitchen —————</p> <p>first floor : landing bedroom etc 2 bedrooms —————</p> <p>external : forecourt and rear paved garden</p> <p>incomplete</p>	<p>decs. in skirting?</p> <p>damp.</p> <p>roof leaks.</p> <p>damp @ high level</p>	
<p>ROOF SPACES <u>TRADITIONAL</u> / FACTORY TRUSSES <u>H & S INSP.</u> / FULL ACCESS / NO ACCESS / RESTRICTED VIEW</p>		
<p><u>FELT</u> / <u>INSULATION</u> / <u>BRACING</u> / <u>VENTILATION</u> / <u>FIRE WALL</u></p>		
<p>CEILING GOOD / <u>AVG</u> / POOR TEXTURED COATING <u>YES</u> / NO</p>		
<p>WALLS GOOD / <u>AVG</u> / <u>POOR</u> <u>damaged by damp</u> NO EVIDENCE OF FAILURE / CRACKS / DISPLACEMENT</p>		
<p>FLOORS</p>		
<p>BASEMENT SOLID GROUND <u>SOLID</u> / FLOATING / BEAM & BLOCK <u>SUSP.</u> UPPER BEAM & BLOCK <u>SUSP.</u></p>		
<p>SULPHATE ATTACK SLOPING FLOORS <u>NO</u> / YES</p>		
<p>CHIMNEY BREASTS REMOVED? <u>NO</u> / YES</p>		
<p>NEW ETC. OPENINGS NO / <u>YES?</u> <u>extension</u> BUILDING REG REQU' <u>YES</u> / NO</p>		
<p>DECORATIONS GOOD / <u>AVG</u> / <u>POOR</u> <u>?</u></p>		
<p>HAZARDOUS MATERIALS <u>ASBESTOS</u> / LEAD /</p>		
<p>FITTINGS: KITCHEN GOOD / <u>AVG</u> / POOR</p>		
<p>BATHROOM <u>GOOD</u> / <u>AVG</u> / POOR</p>		
<p>SERVICES</p> <p>ELECTRICITY <u>PVC</u> / DATED / OBSOLETE</p> <p>GAS <u>MAINS</u> / NOT CONNECTED / NONE / AVAILABLE / PROPANE</p> <p>WATER <u>MAINS</u> / PRIVATE / SPRING / BOREHOLE</p> <p>DRAINS <u>MAIN</u> / PRIVATE SEPTIC TANK / CESSPIT / TREATMENT PLANT / NOT KNOWN</p> <p>HOT WATER <u>GAS</u> / ELECTRIC / SOLID FUEL / C.H. BOILER</p> <p>CENTRAL HEATING <u>GAS</u> / OIL / SOLID FUEL / LPG / ELECTRIC / DWA / RADS / UNDERFLOOR / STORAGE / PANEL / NONE</p> <p>NEW / MODERN / OLD <u>FULL</u> / PART</p>		<p>TEST</p> <p>TEST</p> <p>TEST</p> <p>TEST</p> <p>TEST</p>

YR BUILT <i>c. 1890</i> EXTENSIONS	CHECK PLANNING / BLD. REGS / LISTED	ACTION
CHIMNEYS <i>RENDER</i> / BRICK / STONE <i>LEAD</i> / ZINC / MORTAR / TILED		
ROOFS MAIN <i>PITCHED</i> / HIPPED / FLAT CONC <i>CLAY</i> / SLATE / ASB / ASPHALT / VENTILATION YES <i>NO</i>		
ADDITIONS <i>PITCHED</i> / HIPPED / CONC / CLAY / SLATE / ASB <i>B FELT</i> / ASPHALT / FLAT AREAS YES / NO <i>looking!</i>		
GUTTERS / DOWNPIPES <i>PVC</i> / METAL / ASB / TIMBER / CONC		
EAVES JOINERY FASCIAS / SOFFITS / BARGE BOARDS <i>TIMBER</i> / PC / ASB GOOD / AVG <i>POOR</i> VENTILATION YES <i>NO</i>		
MAIN WALLS mm BRICK / BLOCK / <i>STONE</i> / T. FRAME <i>RENDER</i> / TILE / TIMBER <i>SOLID</i> / CAVITY NON-TRADIT / PRC TYPE: ADDITIONS mm BRICK / BLOCK / STONE / T. FRAME <i>RENDER</i> / TILE / TIMBER SOLID / CAVITY CRACKS YES/NO <i>NOT SIGNIFICANT</i> / LOCATION: WALL TIES <i>NO EVIDENCE OF FAILURE</i> / EVIDENCE: POINTING GOOD / AVG / <i>POOR</i> AIR BRICKS DPC TYPE: <i>SUITABLE HEIGHT / BRIDGED / NOT VISIBLE</i>		
WINDOWS <i>S.W. / H.W.</i> METAL <i>ALUM</i> / PVC / SK GLAZED		ROT / SOFTNESS
DECORATIONS GOOD / AVG / <i>POOR</i>		
SITE AND ENVIRONMENT GARAGE DET / ATTACHED / INTEGRAL / IN BLOCK / NONE / SPACE / PARKING / WITH CURTILAGE (SINGLE) ROOF PITCHED / HIPPED / FLAT B' FELT / ASB / TILED / ASPHALT (DOUBLE) WALLS RENDER / BRICK / BLOCK / STONE / PRECAST / TIMBER OUTBUILDINGS <i>NONE</i> / LIST: BOUNDARIES / RETAINING WALLS / GATES: DEFECTS: <i>OK</i> GARDENS / YARD: NONE / COMM <i>FRONT / REAR</i> / LARGE / AVG / <i>SMALL</i> LANDSCAPED / TENDED <i>NEGLECTED</i> TREES <i>NONE TOO CLOSE / TYPE / LOCATION</i> : <i>of significance</i> MINING / FLOODING / HAZARDS <i>NONE</i> SITE LEVEL / <i>SLOPING</i> (INDICATION OF GRADIENT) <i>gentle. left to right.</i> ROADS <i>ADOPTED</i> / PRIVATE / UNMADE / BOND REAR / SIDE ACCESS VEHICLE / PEDESTRIAN / <i>NONE</i> SHARED DRIVE NONE LOCATION: INDUSTRY / AIRCRAFT / TRAFFIC CONTAMINATION: MINING / RADON / MUNDIC / PYLONS / EMF / SULPHATE		



INSURANCE	
FLOOR AREA INT / <i>EXT</i>	
TOTAL	
106 m2 @ £ 1,000	
CELLARS m2 @ £	£ 106,000
UP' FLRS m2 @ £	£
GARAGE	£
CONSERVATORY	£
OUTBUILDINGS	£
BOUNDARIES etc easy	£ 9,000
DRAINAGE <i>included</i>	£
TOTAL	£ 115,000

SUPPORTIVE VALUATION EVIDENCE (normally a minimum of two)

Address 18 Frederick Street											Asking price	£199,950		
Agent Jim Bloss											Sale price	£195,000		
											Date of Sale	November 2005		
Type	Floors	Living	Cloaks	Beds	Bath	Gar	C.Htg	D.G	YR BUILT	Size	Cond'n	Location	Distance m/km	
end t	2	1	-	2	1	NP	gas	✓	1990	Smaller	Worse	Worse		
EXTRAS first floor										Similar	Similar	Similar		
										Larger	Better	Better		

Address 48 Stanley Road											Asking price	£ -		
Agent Jim Bloss											Sale price	£187,000		
											Date of Sale	December 2005		
Type	Floors	Living	Cloaks	Beds	Bath	Gar	C.Htg	D.G	YR BUILT	Size	Cond'n	Location	Distance m/km	
mid t	2	1	-	3	1	NP	gas	✓	1900	Smaller	Worse	Worse		
EXTRAS ground floor										Similar	Similar	Similar	but closer to main road	
										Larger	Better	Better		

Address 12 Norman Crescent											Asking price	£209,950		
Agent HP Source											Sale price	£200,000		
											Date of Sale	August 05		
Type	Floors	Living	Cloaks	Beds	Bath	Gar	C.Htg	D.G	YR BUILT	Size	Cond'n	Location	Distance m/km	
mid t	2	1	-	3	1	NP	gas	✓	1900	Smaller	Worse	Worse		
EXTRAS DB										Similar	Similar	Similar	not changed significantly size	
										Larger	Better	Better		

VALUATION JUSTIFICATION MATTERS AFFECTING VALUE/RETENTIONS ETC.

Similar types of property in this area sell for prices between £ and £
 Comparables point @ end value after repair c. £200,000 so purchase price Oh @ £170,000 to reflect condition.

VALUE IN CURRENT CONDITION £ 170,000
 RETENTION £
 VALUE AFTER REPAIRS/IMPROVEMENTS £ PMV £ 170,000 (TIME SCALE 6 months)

RENTAL COMPARISONS					PHOTOGRAPH NOTES OR OTHER COMMENTS
ADDRESS/	DATE	RENT	TYPE	BEDS	
RENTAL VALUATION		£			