

Application Reference

MORTGAGE VALUATION REPORT

Prospective borrowers should refer to the important notice on page two

1	Applicant Name(s)	<input style="width:100%;" type="text"/>		
	Property Address	<input style="width:100%;" type="text"/>		
		Postcode	If New, Plot Number	
		Was the address provided in the instructions correct? (if No, provide correct address above)		Y/N <input checked="" type="checkbox"/>
		Purchase price or estimated value as provided in instructions, or stated to the valuer		£ <input type="text" value="146000"/>
2	Property Type	House <input checked="" type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>
		Maisonette <input type="checkbox"/>	Other <input type="checkbox"/>	
		Details if other: <input style="width:100%;" type="text"/>		
	Property Style	Detached <input type="checkbox"/>	Semi <input checked="" type="checkbox"/>	Mid Terraced <input type="checkbox"/>
		End Terraced <input type="checkbox"/>		
	Flats	Number of floors in block <input type="checkbox"/>	Entrance on which floor <input type="checkbox"/>	Lift to this floor? Y/N <input type="checkbox"/>
		Does the property appear to be ex local authority/housing association?		Y/N <input checked="" type="checkbox"/>
3	Construction <small>(refer to Guidance Notes)</small>	Is the property standard construction? Y/N <input checked="" type="checkbox"/>		Restricted Property? Y/N <input checked="" type="checkbox"/>
		If non standard or restricted, details: <input style="width:100%;" type="text"/>		
		Purpose built? Y/N <input checked="" type="checkbox"/>		
		If No, details: <input style="width:100%;" type="text"/>		
	Alterations	Were there any signs of significant alterations to the property? Y/N <input checked="" type="checkbox"/>		
		If Yes, details <input style="width:100%;" type="text"/>		
4	Services Y/N	Mains water <input checked="" type="checkbox"/>	Mains electricity <input checked="" type="checkbox"/>	Mains drainage <input checked="" type="checkbox"/>
		Mains or stored gas <input checked="" type="checkbox"/>		
		If No, details: <input style="width:100%;" type="text"/>		
5	Accommodation (No.)	Floors <input type="text" value="2"/>	Kitchens <input type="text" value="1"/>	Bedrooms <input type="text" value="2"/>
		Bath/Shower rooms <input type="text" value="1"/>	Total Int. WC <input type="text" value="1"/>	
		Garages (Y/N) <input checked="" type="checkbox"/>	Private Parking Y/N <input checked="" type="checkbox"/>	Outbuildings (No.) <input type="text" value="0"/>
	Age	Approximate year of construction <input type="text" value="1935"/>		Plot likely to exceed 15 Acres? Y/N <input checked="" type="checkbox"/>
6	New Property Y/N	<input checked="" type="checkbox"/> If Yes, has the property been completed sufficiently for mortgage purposes? Y/N <input type="checkbox"/>		
	If New or <10 Years	The valuer has been informed that the property has (or will have) an acceptable building warranty (refer to Guidance Notes) Y/N <input type="checkbox"/>		
		Details: <input style="width:100%;" type="text"/>		
	Incentives	Was the Disclosure of Incentives form seen and taken into account? Y/N <input type="checkbox"/>		
	Date of form	<input style="width:100px;" type="text"/>	and details <input style="width:100%;" type="text"/>	
7	Tenure & Legal	<small>(as stated to or assumed by the valuer)</small>		
	<small>Note: The valuer will not make detailed enquiries or verify statements made. The valuer should enter 0 for ground rent and/or service charge if unknown.</small>	Freehold <input checked="" type="checkbox"/>	Leasehold <input type="checkbox"/>	Former Feuhold/Absolute <input type="checkbox"/>
		Commonhold <input type="checkbox"/>		
		If Leasehold, remaining term <input type="text"/>		Ground Rent £ <input type="text"/>
		Service Charge £ <input type="text"/>		
		Is there any evidence of tenancy? Y/N <input checked="" type="checkbox"/>		
		If Yes, details: <input style="width:100%;" type="text"/>		
		Is there any evidence of commercial or agricultural use? Y/N <input checked="" type="checkbox"/>		
		If Yes, details: <input style="width:100%;" type="text"/>		
		Are you aware of any other legal matters (e.g. rights of way, flying freeholds, restrictions, easements etc.)? Y/N <input checked="" type="checkbox"/>		
		If Yes, details: <input style="width:100%;" type="text" value="Part joint drive to front."/>		

8 **Matters considered essential for mortgage purposes**

Flooding Is there reason to believe that the property may be at risk of flooding?
(NB The valuer has not carried out any research) If Yes, provide details below Y/N N

Movement Is there any evidence of structural movement, landslip or heave in the property or in the immediate vicinity? Y/N N
If Yes, does it appear to be longstanding and unlikely to be progressive? Y/N
(If No, please request the specialist report required and provide details)

Specialist reports required? Y/N N

Mining <input type="checkbox"/>	Timber & damp <input type="checkbox"/>	Wall tie <input type="checkbox"/>
Structural Engineer <input type="checkbox"/>	Arboricultural <input type="checkbox"/>	Other <input type="checkbox"/>

Details/Other:

Are any essential repairs required for mortgage purposes? Y/N N
Details:

Are there any further matters considered essential for mortgage purposes? Y/N N
Details:

9 **Recommendation** Is this property a suitable mortgage security? Y/N Y
If No, brief details:

Market Valuation

Present condition	£	<input type="text" value="146,000"/>
With essential repairs / construction completed	£	<input type="text"/>
Is a retention recommended?		Y/N <input checked="" type="checkbox"/> N
Is a reinspection recommended?		Y/N <input checked="" type="checkbox"/> N
Amount of retention (This is not an estimate of costs)	£	<input type="text"/>

Insurance Reinstatement Cost (in accordance with BCIS tables) £

Declaration: By signing this report, I confirm that I have carried out the valuation in accordance with the Valuing Property for HSBC Guidance Notes and, in particular, confirm:

- Full compliance with the current requirements of RICS Valuation Standards ("Red Book"), unless any variation is specifically approved by HSBC in writing or within the Guidance Notes.
- The report is made in full knowledge of 'Valuing Property for HSBC' Guidance Notes.
- The surveyor is not subject to any conflict of interest, whether of a personal, professional, financial or other nature and is not prohibited by RICS from reporting on the property.

Name of Valuer **Qualifications**

RICS No. **Security Code**

Firm Name **Valuer Reference**

Date of Inspection **Date of Report**

Important notice to Prospective Borrowers

The sole purpose of this valuation report is to enable the Bank to assess the security offered by the property for the proposed loan. This report is not a Homebuyers Report, building or structural survey and must not be relied upon to identify any defects which may be present in the property. Even where defects are mentioned in the report, there may still be other unidentified defects present. Additionally, services have not been tested.

If you are proposing to purchase the property and you wish to be satisfied as to the condition of it, you must have a surveyors detailed inspection and report of your own before deciding whether to enter into a contract. If the property is of architectural or historic interest, or listed as such, or is in a conservation area or of unusual construction, appropriate specialist advice should be sought before carrying out works.

This report has been prepared in accordance with RICS specification and entitles the Valuer to make assumptions which may on further investigation for instance by your legal representative prove to be inaccurate. Any exception is clearly stated in the report.