

**Property Risk Assessment for Mortgage  
for Birmingham Midshires**



Instructing Source	Property for Life Limited		
Name of Applicant(s)	[REDACTED]	Roll/Ref/App No	0
		Request Id	0
Date of PRA	4th April 2008	Property Address	
Present condition value	£ 0	109 Holly Court Speke Road Garston Liverpool L19 2JX	
Value after improvements	£ 123,995		
Insurance valuation	£ 52,000		
Rental value (BTL only)	£ 525		

Trees	N	Dry Rot	N	Ongoing Movement	N	Other	N
Comments							

Type of Property	PBF
Detachment Type	0
No of Habitable Rooms	3
No of Bedrooms	2
No of Living Rooms	1
No of Bathrooms	1
No of Separate WCs	0
No of Garages	0
No of Parking Spaces	1
Central Heating	Part Electric
Conservatory	N
Condition	Good
Gross External Floor Area	52 m <sup>2</sup>
Age of Property	0 years
Est Road Charge Liability	£ 0

Wall Construction	Brick
Roof Construction	Flat

Tenure	Freehold
Chief Rent/Feu Duty	£
Remaining Lease Term	125 years
Annual Ground Rent	£
Service Charge p/a	£ 575

Garden Included	N
Land Area if > 1 acre	acres

*If flat or maisonette*

Storeys in block	3
Floor in block	2nd
Businesses in block	N

Valuer's Panel No.	[REDACTED]	Company Name	[REDACTED]
Fee Charged	[REDACTED]	Valuer's Name	[REDACTED]
		Signature	[REDACTED]



Property: 109 Holly Court  
Speke Road Garston  
Liverpool L19 2JX

Ref No: 0 Date Inspected: 4th April 2008

**GUIDANCE NOTES**

You have chosen a valuation report which is a limited inspection of the property highlighting only those items which we consider will materially affect value. It is prepared on instructions from Birmingham Midshires in accordance with the RICS Mortgage Valuation Specification a copy of which is available on request.

Valuers cannot see through solids or see things that are hidden by wall and floor coverings. They will not move furniture or obstructions inside or outside, lift carpets, crawl under floors, climb ladders outside or go on roofs or fully enter roof spaces. Valuers will look at the outside of the property from the garden and adjacent public areas.

Services including the central heating system have not been tested.

You still have the option to request a more detailed report and we would be pleased to help you with this.

The valuer has assumed the property information supplied is correct although your conveyancer should verify this.

If you have questions about lending please contact the mortgage administration department who are dealing with your mortgage.

If you wish to discuss any technical aspects of this report please contact the valuer.

Do not forget to read the Advice for Applicants section - it is important.

**DESCRIPTION**

Type/Accommodation: A purpose built 2 bedroomed 2nd floor flat with an allocated car parking space.

Neighbourhood: New development by Belway homes. The property is in an area of mixed private and social housing.

Age: 0

**CONSTRUCTION**

Walls:

Roof:

Services:

**VALUATION & MARKET COMMENT**

My valuation of the property completed to a satisfactory standard complying with all necessary permissions is £123,995.

People often pay extra for a new property. However, you should be aware that you may not always get back this extra when it is re-sold without benefits including newness and/or any financial incentives that might have been offered when the property was new.

YOU WILL NEED ALL RELEVANT ESTIMATES & REPORTS NOW

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Properties of this type and age in this neighbourhood are valued between £115,000 and £125,000.

The rebuilding cost for insurance purposes is £52,000.

The estimated gross monthly rental figure is in the region of £525. This is based on the assumption that the property is fit for letting and is let to a person or persons forming part of a single household on an unfurnished assured shorthold tenancy for a six-month period.

The valuation figure given is on a vacant possession basis. When the property is let this value may alter.

Future saleability may be affected because of relocation.

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## MATTERS AFFECTING VALUE

The construction of the property is incomplete and my valuation is based on the site inspection and any information provided to me.

I have not carried out checks to make sure that statutory requirements for letting have been met.

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## MATTERS FOR YOUR CONVEYANCER

I understand the property will be covered by a building standards indemnity scheme. Your conveyancer should check full details and make sure all necessary legal requirements have been met and it is acceptable to the lender.

My valuation assumes there are no onerous provisions in the lease documents. You should ask your conveyancer to check the details and advise you further.

Tenure: Leasehold

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VALUER

Signature: [REDACTED]

Name: [REDACTED]

Address: [REDACTED]

Telephone: [REDACTED]

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## ADVICE FOR APPLICANTS

- If you have any questions about lending, retentions etc. you should contact mortgage administration at Birmingham Midshires who are dealing with the mortgage.
- If you have any questions about technical matters in this valuation contact the valuer who has carried it out.
- Problems or issues may have been highlighted and you should get your own independent advice. You may require reports and estimates. When obtaining these we would suggest you use a reputable contractor with an insurance backed guarantee and if applicable adequate professional indemnity insurance and who is preferably a member of a trade organisation.
- When reports and estimates are being obtained, your contractor may go further than the valuer, for example lifting carpets and floorboards, and may reveal more serious problems.
- To make sure you are properly covered get your conveyancer to check on existing guarantees and maintenance contracts, for example central heating, damp and timber treatments. Please note we have not tested services.
- We may have mentioned "Legal requirements or consents". This means such things as planning and building regulation permissions, listed building consent, party wall issues, health and safety matters, freeholder consents, title restrictions, road and sewer bonds etc. Your conveyancer can advise you further.
- Electricity, gas and heating appliances and supply should be tested on a regular basis.
- Information and testing of electrical systems can be obtained from a qualified member of N.I.C.E.I.C. telephone 020 7564 2323 or the ECA 020 7313 4800.
- Information and testing of gas appliances can be obtained from a CORGI registered specialist, for names telephone 01256 372200.
- For your own safety, smoke alarms, carbon monoxide detectors, etc should be fitted and regularly tested.
- Advice on asbestos can be obtained from the Environmental Health Department at your Local Authority.
- Advice on radon can be obtained from the Health Protection Agency telephone 0800 614529. Advice on high voltage electrical supply apparatus or telecommunications masts can be obtained from the National Radiological Protection Board on 01235 831600.
- If we have mentioned contaminated land, make sure your conveyancer checks with the Local Authority what steps have been taken either by the Local Authority or anyone else to deal with any possible contamination.
- If we have mentioned flooding, advice can be obtained on 0845 9881188 (England, Wales & Scotland) and 02890 253430 (Northern Ireland).
- Remember, if you are buying a property, you need all relevant estimates and reports before you agree to buy and we would recommend they are in your name.
- No responsibility whatsoever is accepted by us to any third party and this report should not be relied on by any third party for any commercial purposes or any use without our written authority.
- Copies of this report are available in large print, Braille or audio.

YOU WILL NEED ALL RELEVANT ESTIMATES & REPORTS NOW

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## The Spinnakers, Liverpool, Merseyside, L19 | Offers in Region of £138,000 | 2 bedroom flat



Entwistle Green

### Property details



### Entwistle Green, Allerton

20 Allerton Road, Mossley Hill, Liverpool, L18 1LN  
Tel: 0845 345 6502 (BT 4p/min)

**Sold STC**



### Full description:

Entwistle Green are pleased to offer for sale this two bedroom first floor apartment which is situated off Riverside Drive which is in turn off Aigburth Road. The property, which has views over Liverpool Cricket Club is located within the vicinity of all local amenities on Aigburth Road and Lark Lane including shops, supermarkets, schools, Otterspool Promenade, public transport, railway stations, parks and other recreational facilities within the area. The accommodation briefly comprises communal entrance with stairs to all floors, hall, lounge, modern style fitted kitchen/diner, two bedrooms, one with en suite and further bathroom. The property also benefits from a heating system, intercom system and double glazing. An interior inspection is highly recommended to appreciate the standard of accommodation that this property has to offer.

- Two Bedroom First Floor Apartment Off Riverside Drive
- Hall, Lounge, Kitchen/Diner, En Suite To Master Bedroom
- Communal Gardens with Verified Parking Space Plus Visitors' Parking
  - Heating System and Double Glazing
  - Interior Inspection Highly Recommended

### GROUND FLOOR

## The Firestation, Banks road, Liverpool L19 | £595 pcm | 2 bedroom apartment

### Property details



Countrywide  
Residential Lettings

**Countrywide Residential Lettings, Allerton**  
20 Allerton Road, Liverpool, Merseyside, L18 1LN  
Tel: 0845 223 6398 (BT 4p/min)



### Key features:

- Two Bedroom Apartment
- Furnished
- Large Open Plan Lounge
- Bathroom with Whirlpool Bath
- En-Suite to Master Bedroom
- Parking
- Central Heating
- Double Glazed
- Laminate Flooring

### Letting information




#### Full description:

Two bedroom fully furnished apartment, video intercom; Lounge with wooden flooring 2 x 2 seater sofas, dining table and four chairs; Kitchen with beech units, electric hob and oven, microwave, washing machine, dryer; Bedroom 1 double size, carpet 2 x single beds, bedside tables, wardrobe; En-suite with tiled floors, WC and power shower. Bedroom 2 double size with carpet, double bed, bedside tables; Bathroom with tiled flooring, 3 piece suite. Viewing recommended.

#### Disclaimer

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#### Nearest stations:

-  (0.8 miles) Garston (Merseyside)
-  (0.8 miles) Allerton
-  (1.1 miles) Cressington

**Earp Street, Garston, Liverpool, | £500 pcm | 2 bedroom flat****Property details****Property Management and Consultancy, Waterloo**

Suite 9, 3-11, Mersey View, L22 6QB  
Tel: 0845 313 1522 (BT 4p/min)

**Letting information**

**Letting type:** Not Specified

**Furnishing:** Not Specified




**Full description:**

Various 1 and 2 bedroom apartments situated in new development fully furnished and allocated parking. Some with balcony. 5 minutes to restaurants and David Lloyd fitness centre with excellent communication links to Airport, motorways and City Centre. Rent from £500 pcm. Available soon. Viewing highly recommended.

**Disclaimer**

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**Nearest stations:**

 (0.3 miles) Garston (Merseyside)  (0.4 miles) Cressington  (0.7 miles) Allerton

**From:** Carolyn Shaw [carolyn.shaw@castle-estates.co.uk]  
**Sent:** 16 April 2008 14:10  
**To:** Danielle Kelly  
**Subject:** Holly Court, Speke Road, Garston, Liverpool L19 3JX  
Hi Danielle

Further to our earlier telephone conversation, please find below rental valuations for both 1 & 2 bed apartments at the above address.

1bed apartment £450-£475 depending on furnishings  
2bed apartment £500-£550 depending on furnishings

In and around Garston you have Liverpool John Lennon Airport, Mersey Retail Park, Liverpool Docks and Prinovis which is a large printing company whose employees Castle Estates currently house. Garston in the past has been labelled as a poor area to live in however with the major re-developments underway the area has had a huge facelift resulting in many families and professionals wanting to live there. Garston is 5 minutes away from Liverpool John Lennon Airport and motorway which makes Garston an ideal location for professionals who commute on a daily basis. Garston is also on the main bus route into Liverpool City Centre.

If you require any further information, please do not hesitate to contact me either by email or calling my direct line 0151 738 2004.

Kind regards

Carolyn Shaw  
Castle Estates

No virus found in this outgoing message.

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Version: 7.5.524 / Virus Database: 269.23.0/1379 - Release Date: 15/04/2008 18:10