Halifax Valuation



Mr Stephen John Hurley Miss Sarah Ann Bonas 53 Dewstow Street Newport Gwent NP19 0FT

Property: 2 Kewstoke Avenue

Llanrumney Cardiff

South Glamorgan

CF3 4DB

Roll No: 10/54994033-10 Date Inspected: 26 Oct 2020

DESCRIPTION

Type/Accommodation: The property is a 3 bed ex local

authority semi-detached house.

Neighbourhood: The property is in an area of mixed

private and social housing. The property is in a suburban area.

Age: 65 years

CONSTRUCTION

Walls: Cavity masonry

Roof: Pitched tile

Services: Heating is provided by Gas. Mains

water, electricity, gas and drainage

available.

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 Halifax in accordance with RICS Residential Mortgage Valuation Specification.

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.

YOU WILL NEED ALL RELEVANT ESTIMATES & REPORTS NOW



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VALUATION & MARKET COMMENT

In its present condition and with the current state of the property market my valuation of the property is £215000.

MATTERS AFFECTING VALUE

The property is in acceptable condition for lending purposes. My valuation reflects the fact there is wear and tear to some items and that maintenance, repair or upgrading will be required.

MATTERS FOR YOUR CONVEYANCER

None

Tenure: The property is understood to be freehold.

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Halifax Valuation



VALUER

Signature: Security Code: 375493 = 6184

Electronically signed by:>

Name: E.Surv

Address: Lahnstein House

Gold Street Kettering Northants NN16 8AP

Telephone: 01536 535595

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ADVICE FOR APPLICANTS

- If you have any questions about lending, retentions etc you should contact the mortgage administration department who are dealing with the mortgage.
- If you have any questions about the 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, ECA on 020 7313 4800 or NAPIT on 0870 444 1392.
- Information and testing of gas appliances can be obtained from a Gas Safe registered engineer, for names telephone 0800 408 5500.
- 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 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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