

JOB REFERENCE: XXXX

COMMERCIAL AND RESIDENTIAL BUILDING SURVEY

AND

MARKET APPRAISAL

XXXX

XXXX

London

E1 XXX

FOR

X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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CONTENTS

INTRODUCTION
SYNOPSIS
EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

APPENDICES

VALUATION

REPORT FORMAT

LIMITATIONS

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of XXXX; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on XXXX.

As you may recall the Report takes the following format; there is an introductory section (which you are currently reading), which includes a synopsis of the building, and a summary of our findings; the detail is within a second document.

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that you wish to discuss further and phone us.

As part of our service we are more than happy to talk through the survey as many times as you wish until you are completely happy to make a decision. Ultimately, the decision to purchase the house is yours but we will do our best to offer advice to make the decision as easy as possible.

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3

SYNOPSIS

SITUATION AND DESCRIPTION

This is a mid-terraced, three storey property located in a residential area with newer residential properties to the left side and older to the right side. The property has a basement and no access to the main roof space.

The front of the property sits directly onto the pavement and to the rear there is a small terrace at first floor level.

We believe that the property is Georgian in style and is situated in a residential area and is currently Classed as “Residential”.

We believe the property may be located in a Conservation Area which will limit how you can alter and amend the building.

Your Legal Advisor needs to check and confirm the above details.

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4

Location Plans



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EXTERNAL PHOTOGRAPHS



Street View



Front view



Rear view



Rear terrace with access to toilet



Rear terrace

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ACCOMMODATION FACILITIES

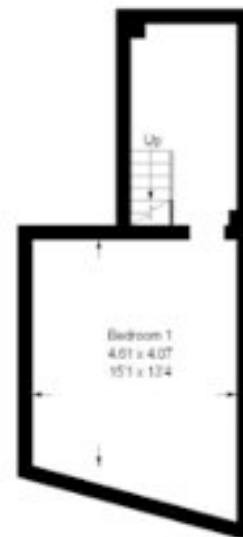
(All directions given as you face the property)

We have included a list of the facilities that we have viewed and there may be other areas. The following gives a general overview. These need to be checked and confirmed by your Legal Advisor that they are legally yours.

Current use:

Basement

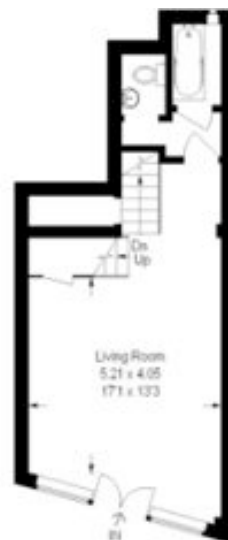
- 1.0) Storage space believed to be under the pavement



Basement

Ground Floor

- 2.0) Open Plan Area
- 3.0) Toilet (rear left)
- 4.0) Bathroom (rear right)
- 5.0) Stair access to first floor and basement



Ground Floor

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7

First Floor

- 6.0) Lounge
- 7.0) Kitchen with access to rear roof
- 8.0) Roof terrace

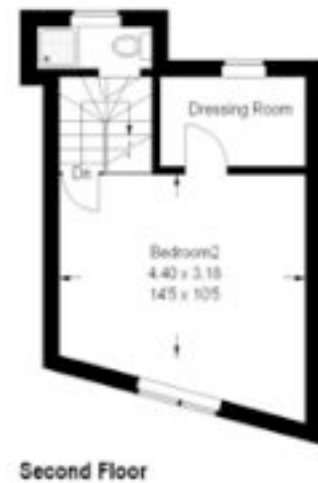
Half Landing

- 9.0) Toilet/shower



Second/Top Floor

- 10.0) Bedroom
- 11.0) Storage space (rear)



Outside Areas

The front of the property sits directly onto the pavement and to the rear there is a small terrace at first floor level.

User Class

User Class relates to how you can use a building. Currently when we spoke to the Local Authority Planning Department Duty Officer they advised that they believe the property is all residential but we would need to make an appointment with them to confirm this. They advised the same with regard to alterations to the property and the mansard roof extension all of which they believed needed an informal discussion with sketches and drawings which we are happy to carry out but we do need to be instructed separately. We would also recommend that you come along to this meeting.

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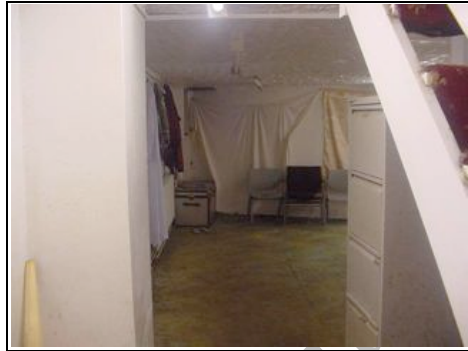
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INTERNAL PHOTOGRAPHS

(All directions given as you face the property)

This is a photographic record of the property on the day we viewed the property. We have not necessarily taken photographs of each and every room.

Basement/Cellar



Basement/cellar

Ground Floor



Ground floor front left



Ground floor front right



Access to basement/cellar

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Toilet



Bathroom

First Floor



Lounge



Kitchen



Outside Toilet accessed via roof terrace

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Half Landing

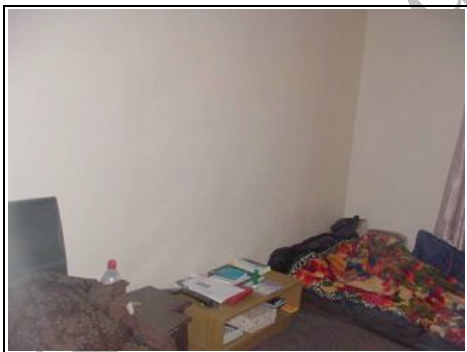


Half landing

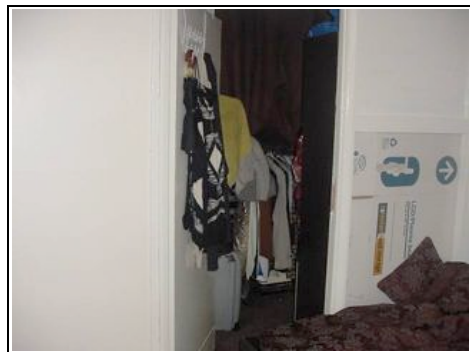


Shower within toilet

Second/Top Floor



Bedroom



Room to the rear

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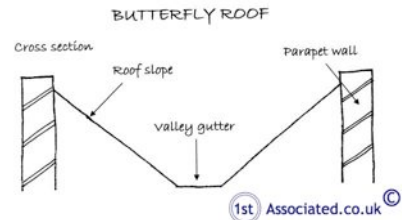
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SUMMARY OF CONSTRUCTION

External

Main Roof: We could not view the roof.
We assume there is a Butterfly roof.



Roof Structure: Cut timber frame; no access possible

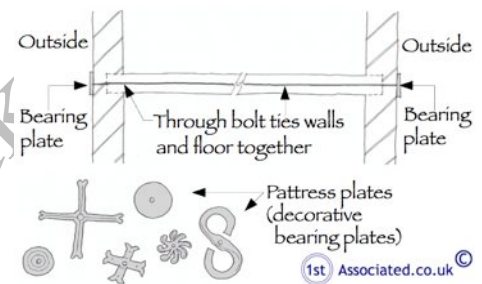
Gutters and Downpipes: Cast iron and plastic

Soil and Vent Pipe: Plastic

Walls: Flemish Bond Brickwork

Tie bars (left side)

LOADBEARING WALL & FLOOR BRACING



Detailing: Plastic double glazed windows
Timber double doors

Internal

Ceilings: Plasterboard with asbestos/textured paint (assumed)

Walls: Mixture of solid and hollow/studwork (assumed)

Floors: Basement: Concrete (assumed)

Ground Floor: Joist and floorboards with embedded timbers (assumed)

First Floor: Joist and floorboards with embedded timbers (assumed)

Second/Top Floor: Joist and floorboards with embedded timbers (assumed)

Services

We are advised (by the occupier) that the property has a mains water supply, mains drainage, electricity, gas and air conditioning units (assumed). The Potterton wall mounted boiler is located in the ground floor toilet the electrics are 1960s-1970s and located in the basement.

We have used the term 'assumed' as we have not opened up the structure.

Your Legal Advisor to check and confirm all of the above.

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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

We have divided the Executive Summary into the Market Appraisal, 'Plus Points', 'Medium Priority' and 'High Priority' or as we often call it the Good, the Bad and the Ugly, to allow you to clarify and focus on exactly what the issues are.

A more full explanation of the issues etcetera are within the Detailed part of the Report which is being forwarded to you as a separate document.

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13

MARKET APPRAISAL

This is not a Royal Institution of Chartered Surveyors (RICS) Red Book Valuation please see our other Limitations in the Appendices.

This Market Appraisal looks at the options and proposals for the building within the limitations that you, as our client, have specified. All valuations are what we consider to be open market values (also known as market value).

1.0) Current User Class

We have spoken to the Local Authority who advised they believe the property to be residential. We would add that we believe this to be in a Conservation Area, which as you are aware, could mean that although mansard extensions have been carried out they will not allow future ones.

2.0) Value of this property

It could be argued that as the property has been on the open market we are advised for nine months the correct open market value has been achieved with the original offer of £XXX (XXXX pounds) although we are aware that you have increased this offer to £XXX (XXX pounds).

We will look at comparables and include these within the detailed part of the Report.

3.0) Commercial market

As with any commercial property it is very difficult to get information at present and we advise that it is more a case of what the property is worth to you rather than what it is worth on the market. We would ask that you telephone us to discuss your proposals further and anticipated profit margins etc so that we can indicate a value to you.

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This report specifically relates to E1 8JG postcode.

Flats/Maisonettes/Terraces

Property Types

There is a predominance of flats in the area so the property should be well received.

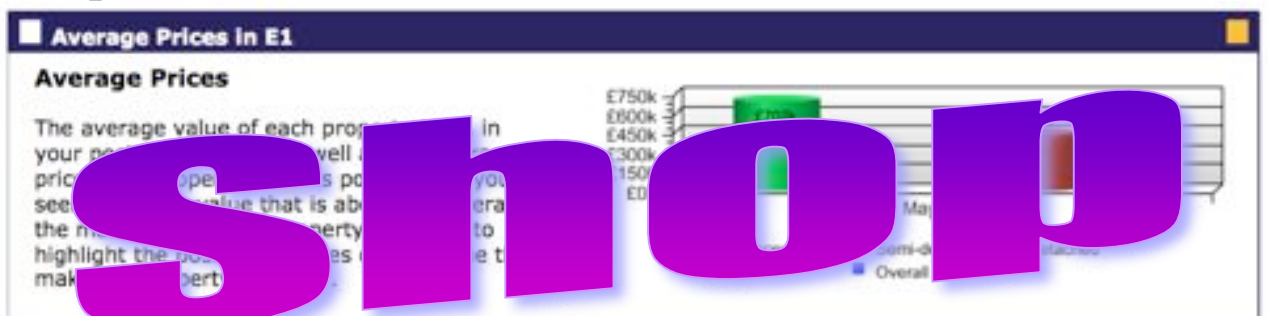
Terraces are the second largest property type but are less than a quarter of the property types in the area.



Average Prices

Average prices are shown as £XXX we believe that this figure is for a top end modern two bed roomed flat. The comparables we have seen (similar properties that have been sold) we believe are of a better quality than could be achieved in this location and there will also be a reduction in the value due to the property being over commercial premises.

Average prices are shown as £XXX of terraces.



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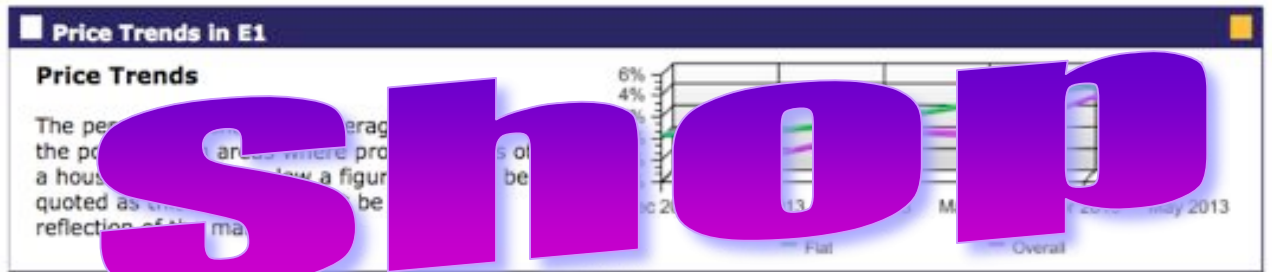
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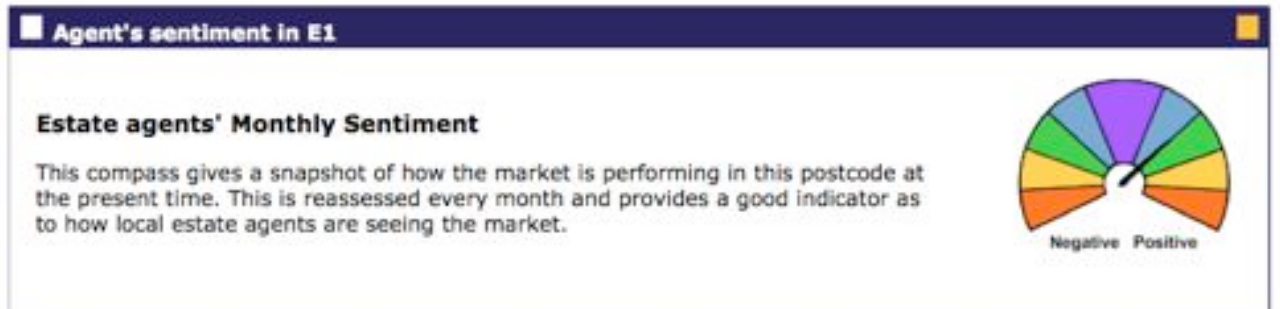
Price Trends

Price trends show that the flats, maisonettes and the terraces have picked up in the summer selling season.



Estate Agent's Monthly Sentiment

The Estate Agent's view is currently showing that it is considered a positive market, which is often the case during the summer selling season.



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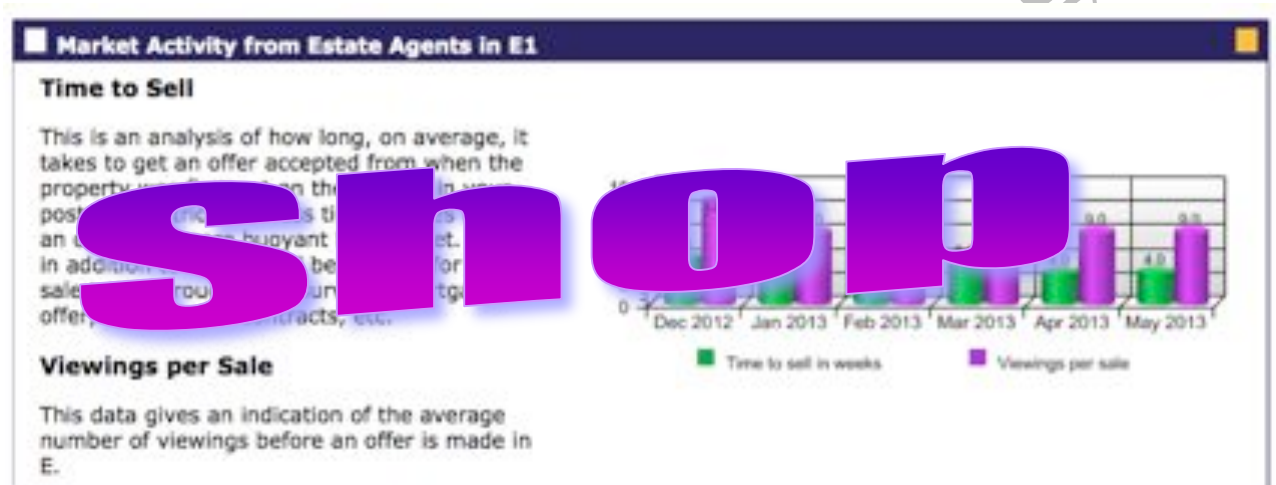
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Time to Sell

Both the time to sell and viewings of flats and maisonettes has reduced which is fairly normal as we come into the selling season.

The time to sell and viewings of terraced properties has stayed roughly the same with the exception of December when many people do not tend to buy. We would also add that there are few people in this market.



Price Achieved as a Percentage of Asking Price

Estate Agent's are still asking over price but it could be argued this is their job.



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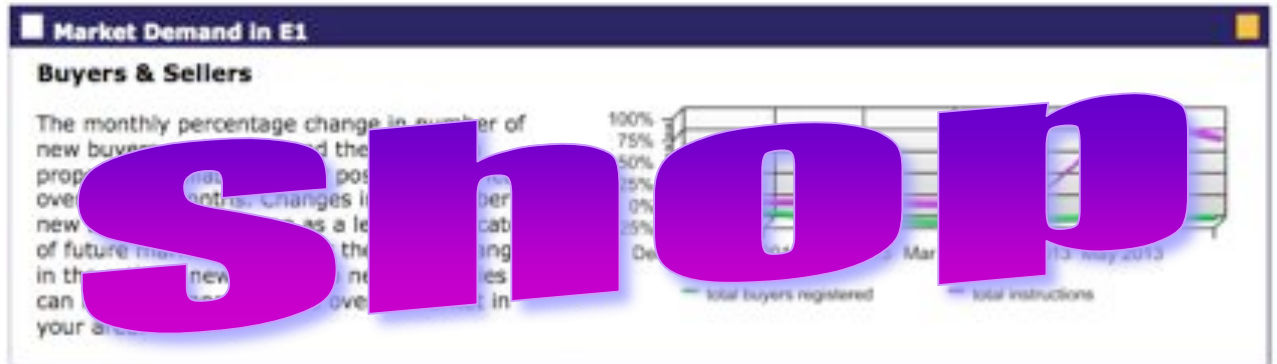
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Buyers and Instructions

Buyers and Sellers are unusual as it shows many more properties have been instructed onto the market than there are buyers available. This information is based on very few numbers.



HM Land Registry – Actual Sales

The HM Land Registry shows;
XXX saw 85 (eighty five) sales
XXX saw 70 (seventy) sales
XXX first quarter saw 8 (eight) sales

Figures in the first quarter can be misleading as they are showing sales during the traditionally poor selling period. Unfortunately we do not have sales figures quarter by quarter therefore we cannot compare these.

XXXX

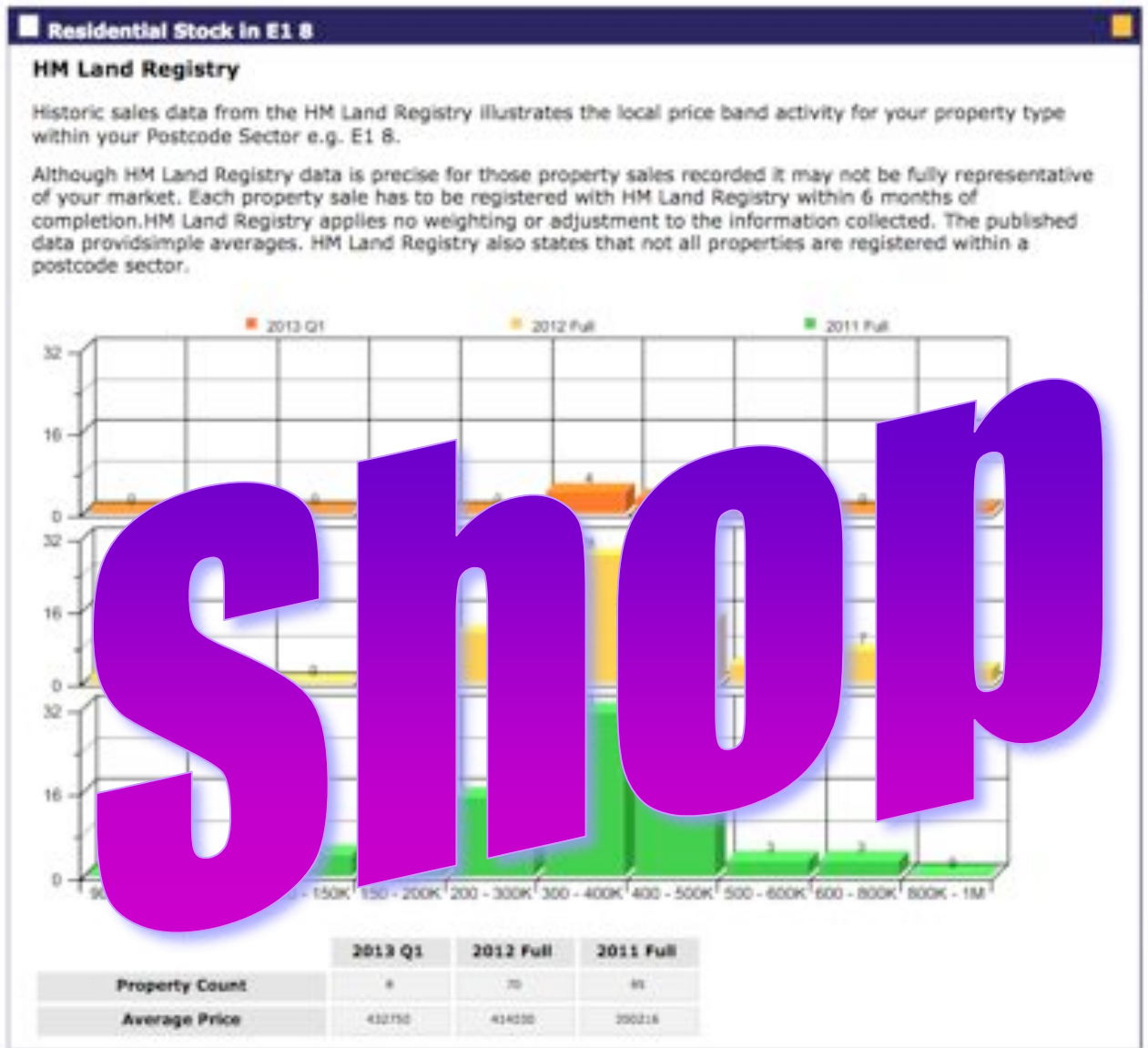
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18



PROPERTY COMPARABLES

The property comparables shows the prices sold and the current value using the House Price Index. We would emphasize that this is not one hundred per cent accurate but does give a good indication (and in some cases states the obvious) nevertheless is of use.

You will note that the comparables tend to be from more modern properties being built in the 1990s and 2000s. A well designed flat or maisonette within an older building can achieve a premium price equally a poorly designer flat

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or maisonette can produce a reduced price. We note that price per square foot ranges from approximately £XXXX to £XXX (XXXX pounds to XXXX pounds).

Assuming that a mansard roof would be possible (please note our comments with regard to needing to have a meeting with the Planning Department to confirm this to get a best indication of this with sketched drawings etc as their Duty Planning Officer would give no indication without drawings and a meeting).

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Plans



Width: Approximately 13 (thirteen) feet

Depth: Approximately 24 (twenty four) feet

Rear ground floor only extension

Width: Approximately 8 (eight) feet

Depth: Approximately 13 (thirteen) feet

These measurements are all taken from a Goview Ordinance Survey Plan and are not the same level of accuracy as measuring the roof.

The property is approximately 312 (three hundred and twelve) square feet per floor with the ground floor having an additional 104 (one hundred and four) square feet. These dimensions need to be checked and confirmed on site.

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21

Using the lower valuation for the property of £XXXX (XXXX pounds) with a mansard roof built on the top and a commercial property on the ground floor and in the basement there would be an area of 936 (nine hundred and thirty six) square feet for residential area equalling flats/maisonettes being a total of £XXXX (XXXX pounds) which seems low. Using the higher valuation figure of £XXX (XXX pounds) would give a figure of £XXXX (XXXX pounds).

Bearing in mind the sticking of prices, which normally occur at Stamp Duty levels after refurbishment costs we would expect you to have a larger flat/maisonette at £XXXX (XXXX pounds) and a smaller flat/maisonette at say £XXXX (XXXX pounds).

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Comparables

The comparable properties shown here have been selected based on recent sales, valuations, and properties on the market in your area.

The table provides summary details:

- location
- distance from the selected property
- the historic price of the property
- the status of the historic price (e.g. "valued", "sold")
- the date at which the price was applicable
- **PLEASE NOTE:** Property details such as Floor Area, Reception Rooms etc are provided by a third party and have not been verified by Hometrack. Therefore Hometrack does not accept responsibility for the accuracy of this data.



Address	Price	Date	Year Built	Tenure	New Build
2 Bed Flat 6 ENSIGN LONDON E1 8JQ	£330K	01/04/13			
2 Bed Maisonnet FLAT 15 SA ENSIGN LONDON E1 8JQ	£630K	01/04/13	1997	Leasehold	No
2 Bed Maison FLAT 3 STREET LONDON E1 8JR	£375K (HMLR Data)	04/01/12	1994	Leasehold	No
	£400K	01/04/13			
2 Bed Maison FLAT 1 LONDON E1 8JD	£380K	24/01/12	1999	Leasehold	No
	£406K	01/04/13			

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Shop and flats



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11 comparables selected for the property

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Notes
Flat / Maisonette FLAT 6 18 ENSIGN STREET LONDON E1 8JD	69m	N/A	N/A	Sold (HMLR Data)	£393K	22/06/12	Year Built:1999 Tenure: Leasehold New Build:No
			N/A	Current Value	£420K	01/04/13	
Flat / Maisonette FLAT 6 18 ENSIGN STREET LONDON E1 8JD	69m	N/A	N/A	Mortgage Valuation	£390K	01/04/13	Year Built:1999 Tenure: Leasehold New Build:No
			N/A	Current Value	£430K	01/04/13	
Flat / Maisonette FLAT 6 18 ENSIGN STREET LONDON E1 8JD	69m	N/A	N/A	Mortgage Valuation	£400K	01/04/13	Year Built:1999 Tenure: Leasehold New Build:No
			N/A	Current Value	£420K	01/04/13	
2 Bedroom Maisonette 18 ENSIGN STREET LONDON E1 8JD	69m	33	N/A	Mortgage Valuation	£330K	01/04/13	Year Built:1998 Tenure: Leasehold New Build:No
			N/A	Current Value	£360K	01/04/13	
Flat / Maisonette FLAT 10 ROYAL MARSH LONDON E1 8JL	69m	N/A	N/A	Mortgage Valuation	£350K	01/04/13	Year Built:1996 Tenure: Leasehold New Build:No
			N/A	Current Value	£370K	01/04/13	
2 Bedroom Maisonette 18 ENSIGN STREET LONDON E1 8JD	69m	30	N/A	Mortgage Valuation	£450K	21/12/11	Year Built:2005 Tenure: Leasehold New Build:No
			£569	Current Value	£484K	01/04/13	
2 Bedroom Maisonette FLAT 9 ONEDIN POINT 22 ENSGN STREET LONDON E1 8JT	91m	N/A	N/A	Sold (HMLR Data)	£425K	15/02/13	Year Built:1995 Tenure: Leasehold New Build:No
			N/A	Current Value	£434K	01/04/13	

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Three, Four and Five Bedroom Terraced Houses

HM Land Registry – Actual Sales

The HM Land Registry shows;

XXX saw 1 (one) sales

XXX saw 0 (zero) sales

XXX first quarter saw 0 (zero) sales

We have obtained details back to XXX and you can see how few sales have taken place with this type of property in recent times.



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25

PROPERTY COMPARABLES

The property comparables shows the prices sold and the current value using the House Price Index. We would emphasize that this is not one hundred per cent accurate but does give a good indication (and in some cases states the obvious) nevertheless is of use.

The one that we found in X Street was sold in XXX and we believe that the projected price using the House Price Index (known as HPI) over ten years is too far to project. We have included this example as it is the only property we could find in X Street.

The three bedroom mid-terraced property in X Street and the next few equally have lack of recent sales and therefore the main information we gain from this information is lack of market transactions in this type of property means that we believe the majority of the properties have already been converted into flats/maisonettes.

Unfortunately we have a lack of information in this market meaning that our original comments with regard to the property being marketed in the open market with two agents effectively means the property has been tested with the market to find the correct price of around £XXXX (XXXX pounds).

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26

Comparables

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- distance from the selected property
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- the status of the historic price (e.g. "valued", "sold")
- the date at which the price was applicable
- **PLEASE NOTE:** Property details such as Floor Area, Reception Rooms etc are provided by a third party and have not been verified by HomeTrack access or errors in this data



28 comparables

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Year Built	Tenure	New Build
Terraced CABLE STREET LONDON E1 8UG 1	13m	N/A	N/A	Sold (HMLR Data)		01/01/10			
3 Bed Mid-Terrace House DOCK STREET LONDON E1 8JN 2	46m	81	£116	Sold (HMLR Data)	£94K	01/01/13	1989	Freehold	No
Terraced 133 LEMAN LONDON E1 8EY 3	11m	100	N/A	Current Value	£130K	12/01/98	N/A	Freehold	No
Terraced FLAT 129 L LONDON E1 8EY 4	11m	N/A	N/A	Sold (HMLR Data)	£150K	06/06/97	N/A	Freehold	No
			N/A	Current Value	£599K	01/04/13			

Three, Four and Five
bedroom terraced houses



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28 comparables selected for the property

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Notes
Terraced 2 PUMP HOUSE MEWS HOOPER STREET LONDON E1 BAG 5	126m	N/A	N/A	Sold (HMLR Data)	£200K	01/04/13	Year Built:2002 Tenure: Freehold New Build:Yes
Terraced 1 PUMP HOUSE MEWS HOOPER STREET LONDON E1 BAG 6	126m	N/A	N/A	Sold (HMLR Data)	£140K	01/04/13	Year Built:2002 Tenure: Freehold New Build:No
Terraced 1 PUMP HOUSE MEWS HOOPER STREET LONDON E1 BAG 6				Sold (HMLR Data)	£220K	26/04/02	Year Built:2002 Tenure: Freehold New Build:Yes
				Current Value	£385K	01/04/13	
3 Bed Mid-Terrace House 16 CROFTS STREET LONDON E1 8LU 7	145m	1249	£288	Mortgage Valuation	£360K	30/04/13	Year Built:1960 Tenure: Freehold New Build:No
			£299	Current Value	£300K	01/04/13	
Terraced 59 BACK CHURCH LANE LONDON E1 1LQ 8	172m	N/A	N/A	Sold (HMLR Data)	£110K	01/04/13	Year Built:N/A Tenure: Leasehold New Build:No
				Current Value	£110K	01/04/13	
3 Bed Mid-House 8 BLUE ANCHOR LANE LONDON E1 8LR 9				Sold (HMLR Data)	£410K	16/11/09	Year Built:1980 Tenure: Freehold New Build:No
				Current Value	£487K	01/04/13	
Terraced 41 ROYAL MOUNT STREET LONDON E1 8LG 10	184m	N/A	N/A	Sold (HMLR Data)	£240K	23/05/08	Year Built:N/A Tenure: Leasehold New Build:No
				Current Value	£263K	01/04/13	

Three, Four and Five
bedroom terraced houses

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28 comparables selected for the property

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Notes
3 Bed Mid-Terrace House 46 CROFTS STREET LONDON E1 8LU 11	202m	1238	£141 £291	Mortgage Valuation	£175K	21/01/00	Year Built:1980 Tenure: Leasehold New Build:No
4 Bed Mid-Terrace House 5 CARTWRIGHT STREET LONDON E1 8LY 12	200m	1270	£141	Mortgage Valuation	£175K	21/01/00	Year Built:1980 Tenure: Freehold New Build:No
Terraced 6 CROFTS STREET LONDON E1 8LU 13	210m	N/A	N/A	Sold (HMLR Data)	£330K	09/07/04	Year Built:N/A Tenure: Freehold New Build:No
				Current Value	£437K	01/04/13	
3 Bed Mid-Terrace House 7 CROFTS STREET LONDON E1 8LU 14	221m	1292	£217 £311	Mortgage Valuation	£280K	21/01/00	Year Built:1980 Tenure: Freehold New Build:No
3 Bed Mid-Terrace House 23 PRESCOT STREET LONDON E1 8BB 15	210m	N/A	N/A	Sold (HMLR Data)	£1,792K	12/07/04	Year Built:1792 Tenure: Freehold New Build:No
Terraced 21 STUTTFIELD STREET LONDON E1 1RF 16	N/A	N/A	N/A	Sold (HMLR Data)	£295K	06/04/05	Year Built:N/A Tenure: Freehold New Build:No
				Current Value	£391K	01/04/13	
Terraced LEMAN STREET LONDON E1 8EY 17	296m	N/A	N/A	Sold (HMLR Data)	£214K	12/07/04	Year Built:N/A Tenure: Freehold New Build:No
				Current Value	£283K	01/04/13	

Three, Four and Five
bedroom terraced houses

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28 comparables selected for the property

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Notes
3 Bed Mid-Terrace House FLAT 51 TURNSTONE HOUSE STAR PLACE LONDON E1W 1AE 18	299m	N/A	N/A	Sold (HMLR Data)	£620K	13/04/11	Year Built:1930 Tenure: Leasehold New Build:No
5 Bed Mid-Terrace House 18 SCARBOROUGH STREET LONDON E1 8DR 19	317m	1003	613	Current Value	£545K	01/04/13	Year Built:1980 Tenure: Freehold New Build:No
5 Bed Mid-Terrace House 16 SCARBOROUGH STREET LONDON E1 8DR 20	317m	1003	549	Mortgage Valuation Current Value	£460K £545K	05/09/06 01/04/13	Year Built:1985 Tenure: Freehold New Build:No
3 Bed Mid-Terrace House FAIRCLOUGH STREET LONDON E1 1PP 21	317m	N/A	N/A	Mortgage Valuation	£375K	01/04/13	Year Built:2000 Tenure: Freehold New Build:No
Mid-Terrace 64 LEMAN STRE LONDON E1 8EU 22	317m	N/A	N/A	Current Value	£375K	01/04/13	Year Built:N/A Tenure: Freehold New Build:No
Terraced 8 FAIRCLOUGH LONDON E1 1PK 23	317m	N/A	N/A	Sold (HMLR Data) Current Value	£345K £497K	16/07/03 01/04/13	Year Built:N/A Tenure: Freehold New Build:No
3 Bed Mid-Terrace House 5 VICTORIA YARD FAIRCLOUGH STREET LONDON E1 1PP 24	331m	N/A	N/A	Sold (HMLR Data) Current Value	£545K £603K	07/02/11 01/04/13	Year Built:2000 Tenure: Freehold New Build:No

Three, Four and Five
bedroom terraced houses

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28 comparables selected for the property

Address	Dist.	Sq Ft	£ per Sq Ft	Status	Price	Date	Notes
3 Bed Mid-Terrace House 4 VICTORIA YARD FABRLOUGH STREET LONDON E1 1PP 25	334m	2207	£59	Mortgage Valuation	£500K	09/11/07	Year Built:2000 Tenure: Freehold New Build:No
3 Bed Mid-Terrace House 2 VICTORIA YARD FABRLOUGH STREET LONDON E1 1PP 26			£270 £281	Mortgage Valuation	£500K	09/11/07	Year Built:1999 Tenure: Freehold New Build:No
6 Bed Mid-Terrace House 125 BACK LONDON E1 1LT 27				Current Value	£408K	01/04/13	Year Built:N/A Tenure: Freehold New Build:No

Three, Four and Five
bedroom terraced houses

Common Sense Check

XXX a quarter of a mile from X Street, E1.

One bedroom flats asking price £XXX to £XXX ex Local Authority high rise built property.

Two bedroom flats starting at £XXX to £XXX

Agents advertising 1,165 square feet in X Street, interestingly it was originally on XXX priced at £XXX and dropped to £XXX. The property was originally put on the market on XXX by XXX.

XXX state the property in X Street is 12,000 square feet.

XXX has for sale X Street for £XXX with XXX again stating it is listed on XXX

XXX is confirming the information regarding lack of sales as one property was sold in the last five years in this area and four in the last seven years with an average price of £XXX for a flat.

X Street was sold for £XXX on XXX which was a one bedroom flat which they are now saying is worth £XXXX

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Twenty eight properties sold on X Street over the past five years, that is properties as opposed to flats.

Flat in X Street sold on XXX for £XXX

X Street sold on XXX for £XXX

Repeated sale of X Street and X Street for the year XXX

It looks like there has been refinance carried out on these properties several times as opposed to actual sales.

Freehold of X Street was sold on XXX £X

Freehold of X Street was sold on XXX £X

Commercial

We have carried out a commercial search on XXX which is showing no properties on the market in the area and there was nothing equivalent on the market.

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ABOUT THE DATA

About The Data

This report provides you with an in-depth analysis of price trends in your area. The report is based upon information provided by Hometrack, the only independent property research and database company in the UK.

The report contains independent, up-to-date information that gives a clear picture of price trends for each type of property in your area. The report also gives information on how many viewings each type of property will typically get before it sells, how quickly properties are selling in the area and how many local buyers and sellers are entering the market at that time.

Conflicting reports about whether national and regional house prices are going up or down are creating confusion and uncertainty amongst home owners and making the choice of whether to buy, sell or rent property even more difficult than it needs to be. By offering this report we hope to remove some of this confusion, let you know what is really going on in your area and give you enough information to make an informed choice.

As a House Price Index Contributor for Hometrack we are licensed to use the latest available data collected from authorised agents up and down the country. According to Hometrack House Price Index Contributors are amongst the top 30% in the UK, as assessed by a team of mystery shoppers. The mystery shopping approach encourages House Price Index Contributors to strive to maintain the highest standards within the industry. In the assessment, we were judged against various standards of service that included: quality of customer care, our depth of local market knowledge, how we market properties and how we advertise them in print and on the web.

In choosing a Hometrack House Price Index Contributor we believe you will get more informed and better-qualified advice and you will be presented with personalised reports on the market place and the property being bought or sold. This is designed to provide you with a more secure and less stressful way of buying or selling your home. Further details are available at www.hometrack.co.uk.

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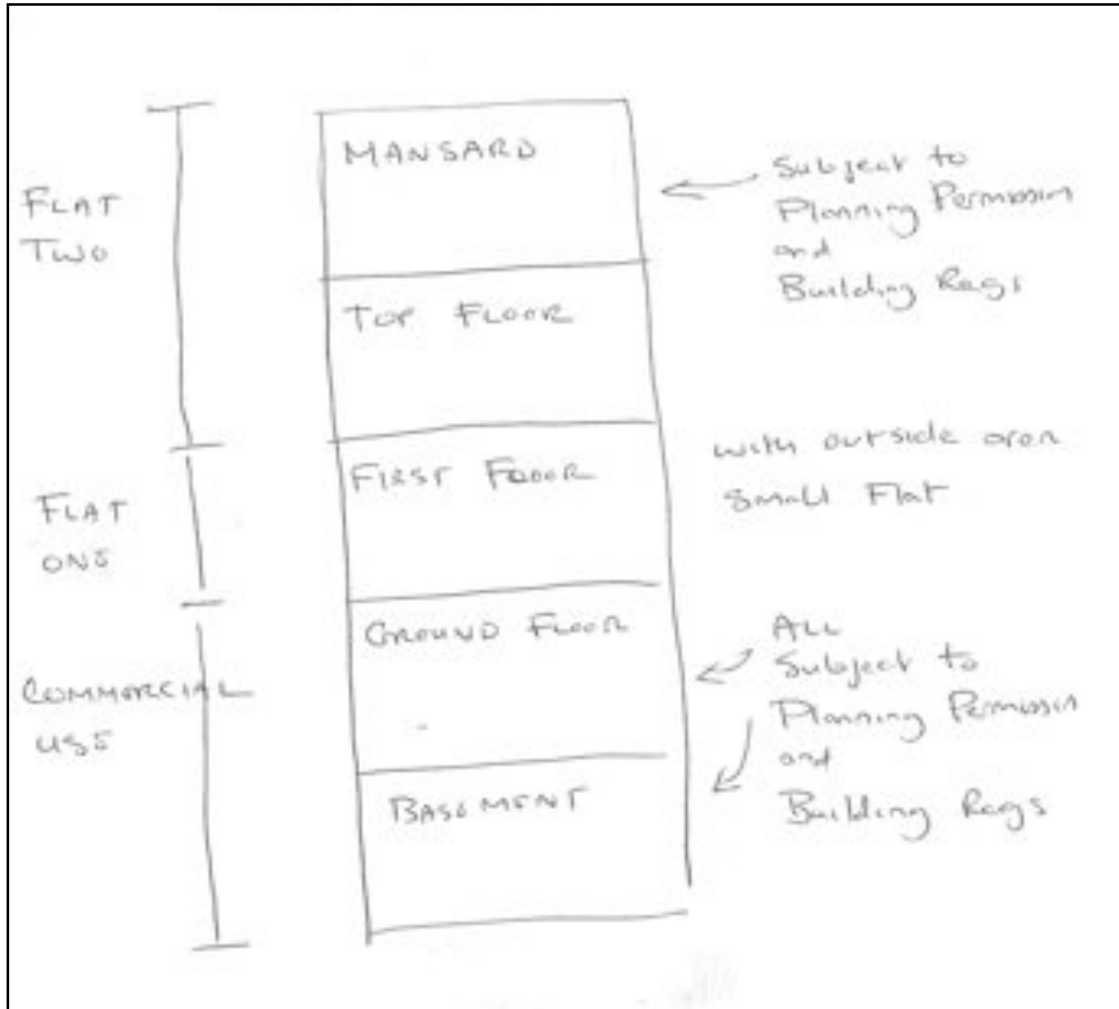
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33

X Street Proposed Cross Section



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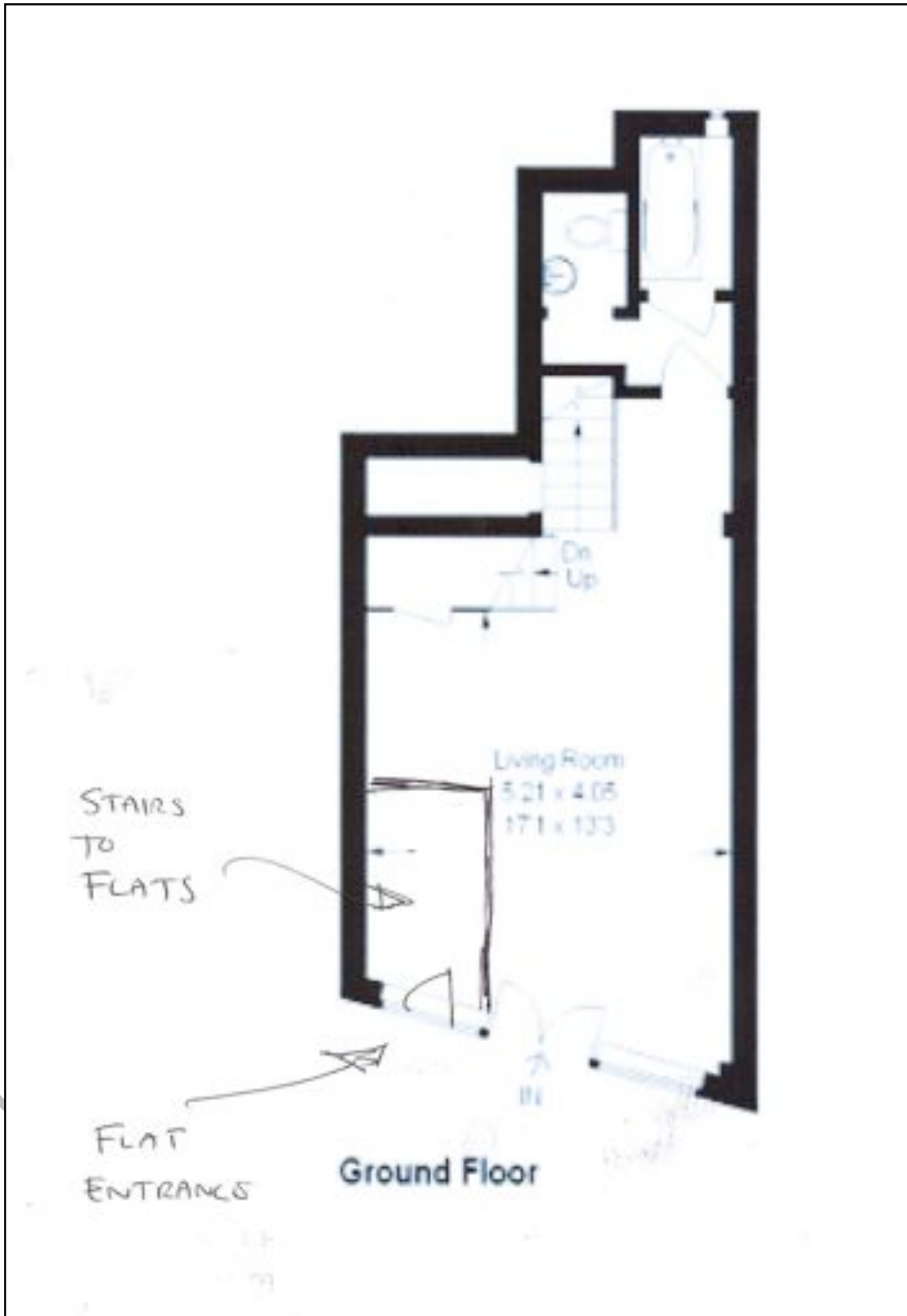
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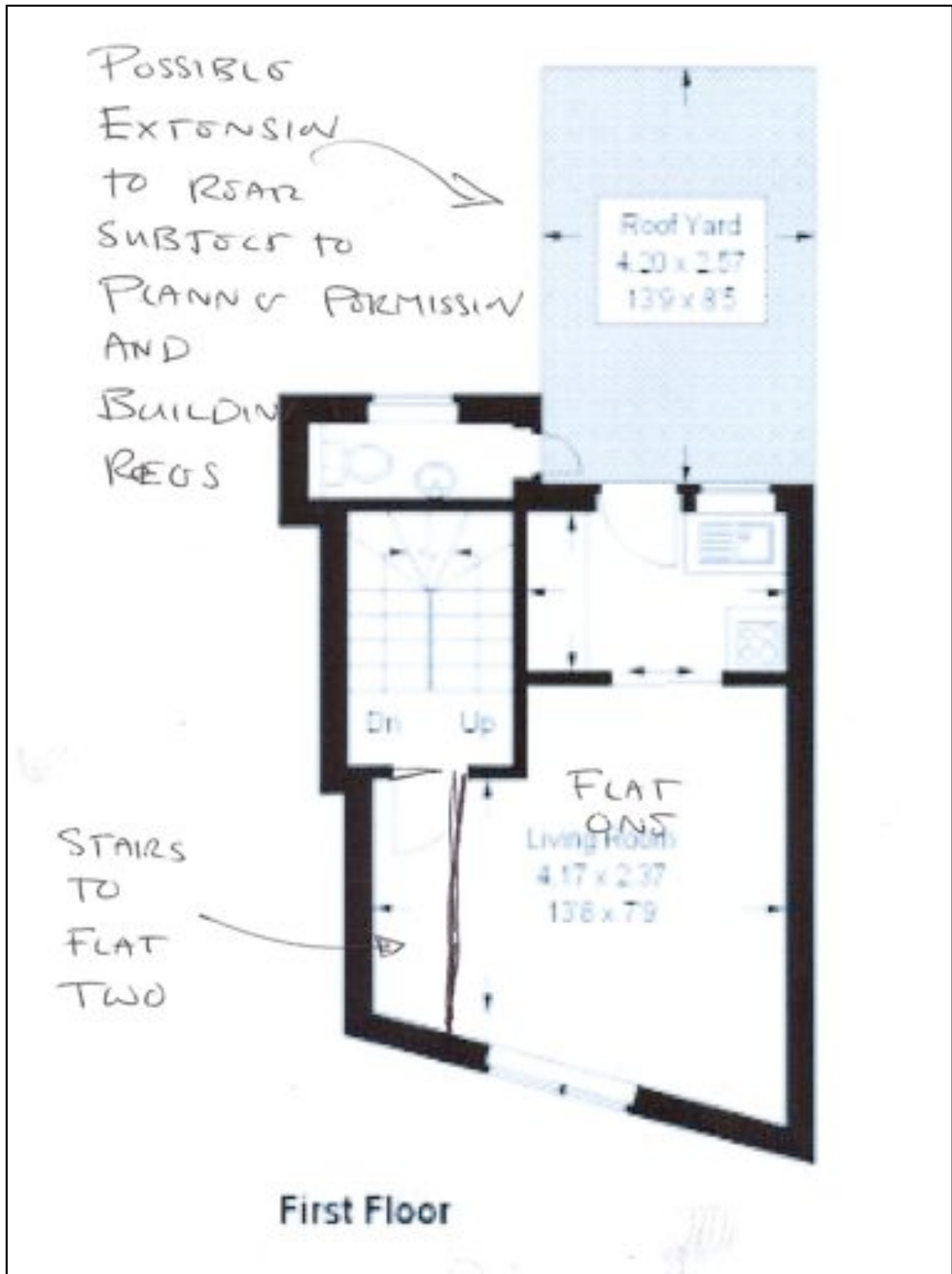
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Something being possible is different to something being desirable

We would emphasise that the spaces that you create for the residential areas may not compete with the surrounding market.

To give you an idea of sizes a one bedroom flat typically takes approximately 430 (four hundred and thirty) square feet (40/forty square metres which is what we have) and to put this into perspective a two bedroom terraced house typically has 650 (six hundred and fifty) square feet of space (60/sixty square metres). With a three bedroom property you would typically find 970 (nine hundred and seventy) square feet and upwards (90/ninety square metres plus).

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37

Plus Points

Survey reports often are full of only the faults and general 'doom and gloom', so we thought we would start with some positive comments on the property!

- 1) The property has potential albeit it is in a dilapidated condition presently.
- 2) The amount of the potential has is subject to negotiaton with the Planners. We always say that the Planning Law is written in black and white and is interpreted in grey so there is always a risk element unless you have pre-approved Planning Permission if it is possible to obtain.

Medium Priority

Problems / issues raised in the medium priority section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) Cracking

There are various areas of cracking to the property which are:-

1.1) Left side cracking

We could see there are tie bars to the left side of the front of the property and re-building of brickwork. Typically with this type of tie bar it is where the lateral restraint from the floor joists is not working and often happens over the years where walls are damp. In addition to this is may also be the new building next to it that has affected it.



Tie bar

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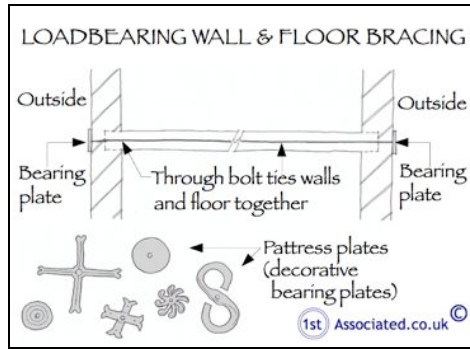
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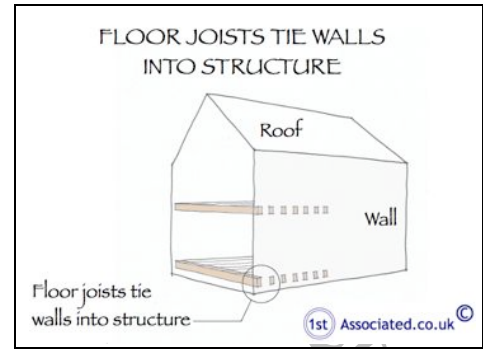
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38



Tie bars



Tie bar

1.2) Central movement to the rear

The cracking centrally we believe relates to the overflowing of the roof and the hopperhead and we believe is historic but still requires the roof problem being resolved.



Cracking centrally to the rear

There is cracking centrally to the toilet block which is attached to the main property we believe is a combination of differential movement between the rear structure and the main structure and rainwater discharge from the flat roof above it (which we have not managed to see).



Signs of movement to rear toilet block

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1.3) To the right side

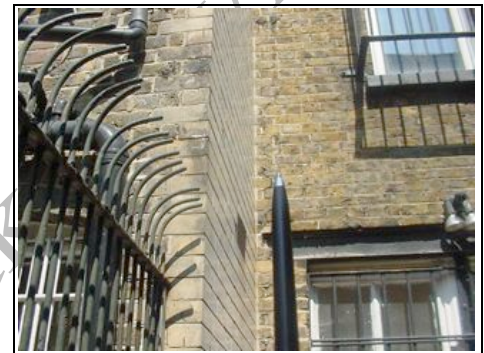
There is cracking and differential movement between this building and the adjoining building but could possibly relate to roof problems (we obviously have not seen the roof or the roof structure) or bowing to the structure due to lack of lateral restraint which we explain in the left side issues.



Cracking and differential movement to right side

ACTION REQUIRED:

Resolve roof problems and re-point in appropriate mortar. Monitor for movement as recommended by the Building Research Establishment (BRE) for a year.



Cracking and differential movement to right side

2.0) Dampness and tanking

The property has a basement with vaults that go partially under the road where we could see that dampness is getting into this area. Generally basements are damp and require work to make them into a usable space.



Dampness in vaults

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ACTION REQUIRED: The amount of work will depend upon how you wish to use the basement particularly if you intend to put perishable goods within this area. then tanking will be required with a dry lining system.

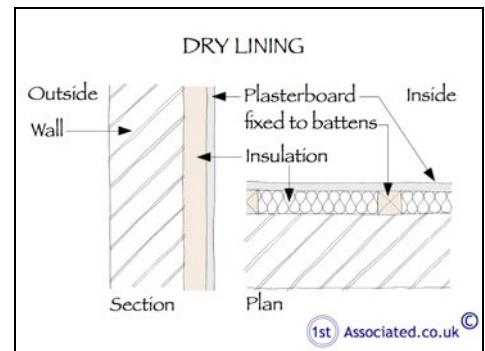


General view of basement

ANTICIPATED COST In this instance to be in the region of £10,000 to £20,000 (ten to twenty thousand pounds) dependent upon the quality of tanking you require and if you require air conditioning/air handling units; please obtain quotations.

Dry Lining Defined

This term comes from the fact that plasterboard is dry and used as an inner lining within the property. Prior to this a wet plaster was used and required drying out periods, which slowed the construction process down. Therefore almost universally in modern properties dry lining is used both as a ceiling material and sometimes to internally line the walls.



Dry lining

3.0) Roof improvements

This property we believe has a Butterfly roof although we have not viewed the roof.

ACTION REQUIRED: Generally based upon the condition of the property and the condition we find Butterfly roofs in we expect repairs



Red lines indicate line of 41 Butterfly roof

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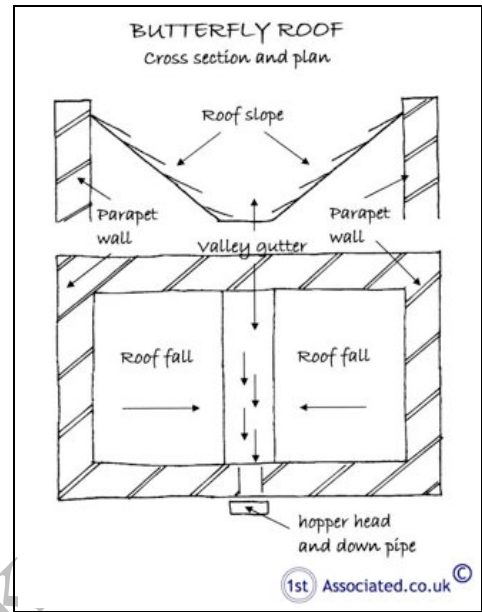
to be required.

ANTICIPATED COST In the region of £5,000 to £10,000 (five thousand to ten thousand pounds) in a worse case scenario should be allowed; please obtain quotations.

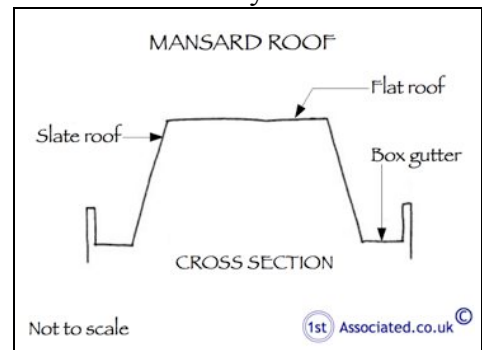
Mansard option

If you do propose to add a mansard roof extension to the property this will of course mean that this work is not necessary.

ANTICIPATED COST: We would expect a mansard roof extension to cost in the region of £25,000 to £35,000 (twenty five to thirty five thousand pounds); please obtain quotations.



Butterfly Roof



Mansard Roof

4.0) Textured paint ceiling finish

Although we believe it is unlikely there is an outside chance that the textured paint (generically known as Artex) ceiling finish has an asbestos content this needs to be checked.

Artex defined

Artex is the trade name/generic name used for textured paint.



Textured basement/cellar ceiling finish

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We always have to give a warning of possible asbestos as when this building was being built asbestos although was no longer in use as in larger quantities as was once used it still was being used for some elements.

The insulation around pipes for example was often insulated in asbestos. The pipes that we could see where the insulation had been broken away looked to be fibreglass insulation.

Our insurance company require us to advise we are not asbestos specialists. We recommend you have an asbestos survey carried out by a specialist asbestos company.

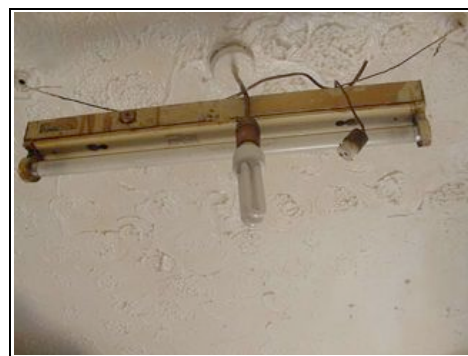
ACTION REQUIRED: You need to obtain an asbestos report from the existing owners or have one carried out yourself.

ANTICIPATED COST: £250 to £500 (two hundred and fifty to five hundred pounds) for asbestos sample tests. £1000 (one thousand pounds) for removal of asbestos, which can run into tens of thousands of pounds; please obtain quotations.

5.0) Dilapidated condition

We assume that it goes without saying that this property is in a dilapidated condition and will require complete refurbishment.

ACTION REQUIRED: This will depend upon how you wish to present the property; from our discussions we believe you would like to carry out the following:



Dilapidated ceilings and hazardous lighting/electrics

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43

Commercial usage: Ground floor and Basement.

Residential usage: First floor, second/top floor
and
mansard roof extension if Local Authority
Permission is possible.

Brief Schedule of Work:-

The following is a Schedule of Work as a summary of the property problems and associated costings.

We assume the property will be divided into two with or without a mansard roof extension.

Description	Work Required	Anticipated Cost (Please obtain quotations)
Roof, likely to be Butterfly roof.	Needs to be checked. No obvious signs of dampness getting in to the second/top floor bedroom	Set aside the sum of: £X
Rear flat roof	Repair	£X
Bathrooms	Two new bathrooms	£X
Kitchens	Two new kitchens	£X
Redecoration	Throughout	£X
Staircases	Two new staircases	£X
Basement/cellar	Tanking	£X
Heating	New Heating system	£X
Electrics	New electrics	£X
Plumbing	Rationalisation of plumbing	£X
Total:		£X (X pounds)

It would be typical for a refurbishment such as this to have a twenty to thirty per cent contingency. With a thirty per cent contingency the figures are £X to £X (rounding them up to nearest £X).

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44

High Priority

We normally put here things that we feel will be difficult to resolve and will need serious consideration.

A meeting with Local Authority Planning Department.

We spoke to the Duty Officer, Local Authority Planning Department who was unhappy to make a comment without receipt of sketches and a meeting.

(Voice recording of conversation available upon request).

We are happy to prepare basic sketches and talk to the Planning Department but we do need you to instruct us to do so immediately which should reduce your risk.

We would anticipate this to take one to two days preparing basic sketches and meeting the Planners. This would allow you to be in a position to know whether it is possible to convert the property to commercial usage and also if the mansard roof conversion would be possible. This would of course be an “off the record” comment from the Planning Department.

We have in the past dealt with Planning Departments and in one particular case which was an old print factory we were advised by three different Planners that an additional building on the site would be possible and some fifteen years later we have not been able to gain Full Planning Permission Approval to add the extra building therefore there is an element of risk with anything you deal with in property.

We always advise “written in black in white and interpreted in grey by the Planners” and is a very true statement in our experience.

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45

Other Items

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £100 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

If you obtain builders estimates that vary widely, we would advise the work is probably difficult or open to various interpretations and we would recommend a specification is prepared. It would usually be best to have work supervised if it is complex, both of which we can do if so required.

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SUMMARY UPON REFLECTION

The Summary Upon Reflection is a second summary so to speak, which is carried out when we are doing the second or third draft a few days after the initial survey when we have had time to reflect upon our thoughts on the property. We would add the following in this instance:

From a property investment point of view this has far less risky than the previous property that we looked at on your behalf although equally we would comment that it does not have as much potential. There is always a balance between potential and risk. We still believe we need to have a discussion with you with regard to understanding your needs for the commercial property better to enable us to advise you further.

From a purely property investment point of view we would be looking to purchase this, prepare plans to divide it and then sell on. The risk here is in gaining of Planning Permission particularly given the size of the residential accommodation that is likely to be created and change of use of the part of the property from residential to commercial usage and the actual building construction work.

We can reduce your risk by being advised whether we have the go ahead or not to prepare brief sketches and have face to face discussions with the Local Authority Planners (as mentioned we have spoken to them over the phone and were unhappy to give an opinion based on our verbal description of what was proposed and wanted to see sketches etc). Ideally it would be beneficial if one of you attended the Planning meeting with us.

We would refer you to our comments in the Market Appraisal, Plus Points, Medium Priority and High Priority Sections and ask that you re-read these.

We would ask that you read the Detailed part of the Property Report which is a separate document and contact us on any issues that you require further clarification on.

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47

It is our policy not to offer a conclusion to ensure that the Commercial and Residential Building Survey and Market Appraisal is read in full and the comments are taken in context.

If you would like any further advice on any of the issues discussed (or indeed any that have not been discussed!) then please do not hesitate to contact us on

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APPENDICES

1. Report Format
2. Limitations
3. Use Classes Order

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49

REPORT FORMAT

To help you understand our Report we utilise various techniques and different styles and types of text, these are as follows:

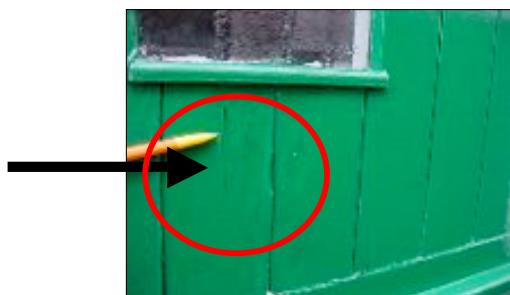
GENERAL/HISTORICAL INFORMATION

This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

TECHNICAL TERMS DEFINED

Throughout the Report, we have endeavoured to define any technical terms used. This is shown in "Courier New" typeface for clarity.

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil, pen, circle or arrow has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone.

ORIENTATION

Any reference to left or right is taken from the front of the property, including observations to the rear, which you may not be able to physically see from the front of the property.

ACTION REQUIRED AND RECOMMENDATIONS

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon or negotiate upon.

Where a problem is identified, we will do our best to offer a solution. However, with most building issues, there are usually many ways to resolve them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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50

LIMITATIONS

Our limitations are as the agreed Terms and Conditions of Engagement.

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated XXXX and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

We would remind you that this report should not be published or reproduced in any way without the surveyor's expressed permission and is governed by English Law and any dispute arising there from shall be adjudicated upon only by the English Courts.

SOLE USE

This report is for the sole use of the named Client and is confidential to the Client and his professional advisors. Any other persons rely on the Report at their own risk.

ONLY HUMAN!

Although we are pointing out the obvious, our Surveyors obviously can't see through walls, floors, heavy furniture, fixed kitchen units etc. they have therefore made their best assumptions in these areas.

As this is a one off inspection, we cannot guarantee that there are no other defects than those mentioned in the report and also that defects can subsequently develop.

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51

WEATHER

It was dry and sunny at the time of the inspection. The weather did not hamper the survey.

Our weather seems to be moving towards the extremities from relatively mid range.

NOT LOCAL

It should be noted that we are not local surveyors to this area and are carrying out the work without the benefits of local knowledge on such things as soil conditions, aeroplane flight paths, and common defects in materials used in the area etc.

OCCUPIED PROPERTY

The property was occupied at the time of our survey, which meant that there were various difficulties when carrying out the survey such as stored items within cupboards and obviously day-to-day office equipment throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to:-

- 1) Being unable to view the main roof.
- 2) Not opening up the floors.
- 3) We have not had the benefit of meeting you at the property or being fully briefed on your requirements.

BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires prior to committing to purchase the

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52

property. Please be aware the fact a building is currently insured does not mean it can be re insured.

We would comment that non-insurability of a building we feel will affect value. It is therefore essential to make your own enquiries with regard to insurance before committing to purchase the property and incurring fees.

ACTION REQUIRED: You need to contact an insurance company today to make enquiries with regard to insurance on this property.

TERMS AND CONDITIONS

Our computer system sends two copies of our Terms and Conditions to the email address given to us when booking the survey; one has the terms attached and the other has links to the Terms and Conditions on our website (for a limited time). If you have not received these please phone your contact immediately.

USER CLASSES

We believe you require a B1 User Class. Please confirm that you require B1 User Class for this property, which relates to:

Or was it D1 User Class, which relates to:

From what we understand you will need a D1 User Class.

You will specifically require Change of Use with D1. We have dealt with churches and similar places of worship that have looked for D1 use and sometimes can be problematic although admittedly it is a larger property.

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53

USE CLASSES ORDER

Town and Country Planning Act (TCPA) Classes Order	Use/Description of development	Permitted Change to another use class
A1: Shops	The retail sale of goods to the public: Shops, Post Offices, Travel Agencies & Ticket Agencies, Hairdressers, Funeral Directors & Undertakers, Domestic Hire Shops, Dry Cleaners, Internet Cafés, Sandwich Bars (where sandwiches or other cold food are to be consumed off the premises).	No Permitted Change
A2: Financial & Professional Services	Financial Services: Banks, Building Societies & Bureau de Change. Professional Services (other than Health or Medical Services): Estate Agents & Employment Agencies. Other services which it is appropriate to provide in a shopping area: Betting Shops. (Where the services are provided principally to visiting members of the public).	A1 (where there is a ground floor display window)
A3: Restaurants & Cafés	Restaurants & Cafés (i.e. places where the primary purpose is the sale and consumption of food and light refreshment on the premises). This excludes Internet Cafés which are now A1.	A1 or A2
A4: Drinking Establishments	Public House, Wine Bar or other Drinking Establishments (i.e. premises where the primary purpose is the sale and consumption of alcoholic drinks on the premises).	A1, A2 or A3
A5: Hot Food Take-away	Take-aways (i.e. premises where the primary purpose is the sale of hot food to take-away).	A1, A2 or A3
B1: Business	a) Offices, other than a use within Class A2 (Financial Services) b) Research and development of products or processes c) Light industry	B8 (where no more than 735 sq.m.)
B2: General Industrial	General Industry: use for the carrying out of an industrial process other than one falling in class B1.	B1 or B8 (B8 limited to 735 sq.m.)
B8: Storage & Distribution	Use for storage or distribution centre.	B1 (where no more than 735 sq.m.)
C1: Hotels	Use as a Hotel, Boarding House or Guesthouse, where no significant element of care is provided.	No Permitted Change
C2: Residential Institutions	Hospital, Nursing Home or Residential School, College or Training Centre where they provide residential accommodation and care to people in need of care (other than those within C3 Dwelling Houses).	No Permitted Change
C2A: Secure Residential Institution	Use for a provision of secure residential accommodation, including use as a prison, young offenders institution, detention centre, secure training centre, custody centre, short term holding centre, secure hospital, secure local authority accommodation or use as a military barracks.	No Permitted Change
C3: Dwelling Houses	Use as a Dwelling House (whether or not as a sole or a main residence), a) by a single person or people living together as a family, or b) by not more than six residents living together as a single household (including a household where care is provided for residents).	No Permitted Change
D1: Non-Residential Institutions	Clinics & Health Centres, Crèches, Day Nurseries & Day Centres, Museums, Public Libraries, Art Galleries & Exhibition Halls, Law Court, Non-Residential Education & Training Centres. Places of Worship, Religious Instruction & Church Halls.	No Permitted Change
D2: Assembly & Leisure	Cinema, Concert Hall, Bingo Hall, Dance Hall, Swimming Bath, Skating Rink, Gymnasium, or area for indoor or outdoor sports or recreations, not involving motor vehicles or firearms.	No Permitted Change
Not in any use class (See - Generis*)	A use on its own, for which any change of use will require planning permission. Includes: Theatres, Nightclubs, Retail Warehouse Clubs, Amusement Arcades, Laundrettes, Petrol Filling Stations and Motor Car Showrooms.	No Permitted Change
	Casinos - following declassification planning permission is needed for any premises, including D2 premises, to undergo a material change of use to a casino.	D2

* Where uses do not fall within the four main use classes they are classified as sui-generis. We have provided examples of some sui-generis uses but this list is not exhaustive. (Current April 2008)

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