JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXXX Banbury, Oxfordshire. OX15 XXX



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

Firstly, may we thank you for your instructions 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

The Building Survey 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.

We then go through a detailed examination of the property starting with the external areas working from the top of the property down, followed by the internal areas and the buildings services. We conclude with the section for your Legal Advisor and also attach some general information on the property market.

We are aware that a report of this size is somewhat daunting and almost offputting to the reader because of this. We would stress that the purchase of a property is usually one of the largest financial outlays made (particularly when you consider the interest you pay as well).

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

We obviously expect you to read the entire report but we would suggest that you initially look at the summary, which refers to various sections in the report, which we recommend you read first so that you get a general feel for the way the report is written.

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 property is yours but we will do our best to offer advice to make the decision as easy as possible.

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 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 prior to purchasing the property.

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

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them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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SYNOPSIS

SITUATION AND DESCRIPTION

This property has been extensively altered, amended and refurbished over the years the current owners advise us that the last major refurbishment was in the early 1980's they have in their time carried out improvements to the bathroom, replacement windows together with proposals for extensions and alterations and amendments to the garden layout.

The property sits on a sloping site with substantial grounds, mature trees and offers off road parking for several cars.

We are advised that the property is in a conservation area

We believe that the original parts of the building date from the mid 1700's possibly earlier but as mentioned much has been altered, amended and refurbished over the years.

If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

Some of the things that were happening around the time the property was built:

1694	Bank of England Founded
1702	Work begins on Buckingham Palace
1714	Fahrenheit takes temperature
c.1720	Grand Tourists in Italy
1739	Dick Turpin hanged in York
1740	Shakespeare and Chaucer form Poets Corner
1744	France and Britain at war again
1750	The start of the Industrial Revolution
1760	George III becomes king
1768	Captain Cook sails for the Pacific on the Endeavour
1783	Britain recognised American Independence

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EXTERNAL PHOTOGRAPHS



Front of the property



Roadside elevation view



Rear elevation



Car parking area



Garden

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ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Kitchen
- Utility Room
- Lounge
- Dining Room
- Snug
- Office

First Floor

The first floor accommodation consists of:

- Master Bedroom
- Family Bathroom
- Three Bedrooms (some of which are smallish)
- Shower Room
- Airing cupboard

Outside Areas

Parking for several cars plus a carport.

We are advised all form part of the alterations and amendments for Planning Permission.

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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property to help you recall what it looked like and the general ambience (or lack of). We have not necessarily taken photographs of each and every room.

Ground Floor



Kitchen



Utility Room



Lounge



Snug



Office



Dining Room

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First Floor



Master Bedroom left hand side



Family Bathroom



Front right hand side bedroom complete with drum kit (although we don't think this is included in the sale!)



Bedroom right hand side (sink removed)



Shower room



Bedroom middle right hand side

SUMMARY OF CONSTRUCTION

Chimneys: Two stone chimneys

Main Roof: Pitched and slate with dormer windows having flat

lead roofs (limited view)

Gutters and Downpipes: Plastic

Soil and Vent Pipe: Plastic

Walls: Coursed stonework pointed originally with lime

mortar repointed with cement mortar (assumed)

Fascias and Soffits: Painted timber

Windows and Doors: Timber and double glazed and single glazed

Internal

Ceilings: Where seen plasterboard although originally would

be lath and plaster (assumed)

Walls: Mixture of solid and stud (assumed)

Floors: Ground Floor: Solid underfoot, concrete or stone (assumed)

First Floor: Joists and floorboard embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (assumed). The boiler is a Baxi boiler.

The above terms are explained in full in the main body of the Report.

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

EXECUTIVE SUMMARY



Summaries are dangerous as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

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 fifty plus 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.

Generally we found the property to be slightly below average condition considering the property's age, type and style we have outlined these exceptions below.

We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

The Good

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!

The property has many of the original characteristics of the older property still remaining which add to the overall character of the property.

The property is relatively secluded in its own woodland are although see our comments about the road traffic.

We are sure you can think of other things to add to this list.

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The Bad

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

1) **Roof**

You have an older style roof with modern amounts of insulation in it the combination of the two particularly with the showers and bathrooms beneath can promote condensation.

ACTION REQUIRED: To reduce the likelihood of condensation add vents to the roof – you can now buy vents that are very discreet and almost unnoticeable.



Slate Roof

ANTICIPATED COST: A few hundred pounds at the most; quotations required.

On reflection we would consider putting vents into the gable ends of the property (subject to Local Authority approval).



Roof space with a mass of insulation

Please see the Roof Section of this report.

2) Sloping site

The property sits on a sloping site and therefore during periods of heavy rainfall will discharge towards the building. The outside ground level and the inside ground level are too close together we feel there may be a



Sloping site

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danger of water getting into the building. Without seeing the building when it is raining it is difficult to comment further however we did note large land drains on your neighbour's property to accommodate heavy rainfall and from our question and answer session we are advised that they run under next doors' outbuilding.



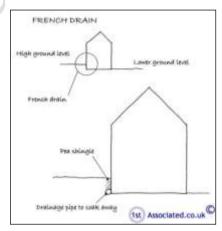
Outside ground level to close to inside ground level

We have concern over flooding in.

ACTION REQUIRED: You may wish to consider adding a French gulley around the property which interestingly was common with this sort of property many years ago. You should watch closely next time it

heavily rains to see if water discharges you may wish to add a French gulley.

ANTICIPATED COST: £1000-£2000; quotations required.



French drain

Please see the Damp Proof Course Section of this Report.



The rainwater gulley in the adjoining property



3) Walls pointed in cement mortar

We noticed that the walls had been repointed with cement mortar this is causing spalling to areas of the stonework.

ACTION REQUIRED: We would recommend ad hoc repointing in a lime mortar removing any lose cement mortar and this we recommend is periodically carried out every year until the cement mortar is removed.

ANTICIPATED COST: A few hundred pounds every year for a few years to come to gradually remove the cement mortar; quotations required.



Course stonework



Spalling stonework

Please see the Walls Section of this Report.

4) Crack in the wall

We noticed a crack had occurred between the main building and the outbuilding we believe that this is likely to be due to differential movement one having been originally designed with deeper foundations than the other — in our experience a variety of standards occur when farm buildings are built!



Cracking in outbuilding

ACTION REQUIRED: You need to repoint and monitor

ANTICIPATED COST: £100; quotations required.



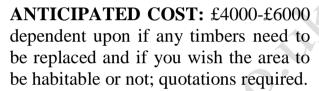
Please see the Wall Section of this Report.

5) Outbuildings

Roof to the outbuilding roadside

The roof would benefit from repaired or replaced we note that next door has replaced it with a slate roof which looks very good. Material used will be dependent on what you intend to use this building for.

ACTION REQUIRED: Repair or replace see above.





Roof to outbuilding



Roof to outbuilding

Outbuilding to the rear

We noted that there is no gutter which will cause deterioration to the stonework if not added.

ACTION REQUIRED: Add guttering

ANTICIPATED COST: A few hundred pounds; quotations required.



Missing guttering

Please see the Gutters and Downpipes Section of this Report.

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6) Services

1.Electrics

The electrics are slightly dated

ACTION REQUIRED: Ideally replace with a new fuse board

ANTICIPATED COST: £250-£400; quotations required.



Electric fuse board

NICEIC approved contractor to carry out an IEE inspection test and all recommendations to be actioned. A new fuse board is recommended.

Also note that Building Regulations require certain electrical work to be certified by an approved contractor. Please see the appendices at the end of this survey for further details.

Please see the Services Section of this Report.

2.Boiler and microbored pipes

We noted that the property has an older style Baxi Boiler (not seen) they have many things to recommend them such as their simple mechanism however they are now getting dated.

We also noted microbored pipes to the radiators these in our experience do tend to block and not circulate the water particularly well.

ACTION REQUIRED: We would recommend having the entire system although flushed when having discussions the owner they advised that the Aga can almost warm the house on



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Aga



its own but you may wish to discuss this further.

ANTICIPATED COST: £100; quotations required.

3.Outside Water butts

The water butts outside we believe were added due to the problems with the drains filling up during periods of rainfall as you are taking discharge from the sloping site above.



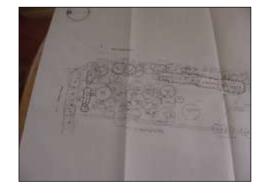
Outside water butts

7) Trees affecting light

You may or may not be aware that a plan has been produced showing which trees can and cannot be removed. We would add that the trees will block natural light into the property.



Trees



Plan of position of trees

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8) Passing traffic

We were surprised by the amount and size of the traffic that passes the property and suggest that you revisit and make sure you are absolutely happy with this.



Property next to the road

9) Public Footpath

You may or may not be aware that there is a Public Footpath which runs through the property a legal advisor needs to confirm what your liabilities and responsibilities are in relation to this.

10) Thermal Efficiency

Some of the doors to the front of the property open directly into the rooms from the outside and therefore these rooms will suffer from the cold during the winter months.

11) Woodworm

We did find woodworm in the property as we would expect in this age of property unfortunately however our view was very limited of the roof we therefore recommend a reinspection when you occupy the property as the roof will have been cleared of items although it is the insulation which is limiting our view mainly.

The Ugly

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

There is nothing which we feel falls within this category.

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Other Items

Moving on to more general information.

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

ACTION REQUIRED: As the property is changing occupancy the Institute of Electrical Engineers (IEE) recommend an NICEIC (or equivalent) registered and approved electrical contractor carry out an inspection, test and report.

Maintenance

It should be appreciated that defects which would normally be highlighted in a modern property, effectively form part of the property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as decorating the house to make it your home. We have detailed these and other issues within the main body of the report.

Purchase Price

We have not been asked to comment upon the purchase price in this instance, we have however referred you to sources of general information on the

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housing market within the Information on the Property Market Section, which can be found in the Appendices at the end of the Report.

Every Business Transaction has a Risk

Every business transaction has a risk, only you can assess whether that risk is acceptable to you and your circumstances. You should now read the main body of the Report paying particular attention to any "ACTION REQUIRED" points.

Estimates of 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. 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 probably be best to supervise the work if it is complex, both of which we can do if so required.

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:

Our main comment would be when you do carry out any work that you make sure that the work is appropriate for this age of property and remember that you are in a conservation area and therefore have more owner responsibilities to maintain the property. It is always well worth having a chat with the Local Authority or ourselves before you carry out any major work.

We would ask that you read the Report and contact us on any issues that you require further clarification on.



POINTS FOR YOUR LEGAL ADVISOR

If you wish to proceed with your purchase of the property a copy of this report should be forwarded to your Legal Advisor and the following points should be checked by him/her:

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Planning and Building Regulation Approvals.
 - vi) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other



Designated Planning Area.

- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- 1) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.

o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

Your Legal Advisor should carry out Local Authority searches to ascertain whether the property is a Listed Building and whether it is situated in a Conservation Area. They should also find out any information available with regard to Planning Applications and Building Control. We have not made any formal or informal Local Authority enquiries.



CONSERVATION AREA

Conservation Area

Your proposed purchase is within a Conservation Area this means that you are required by law to obtain permissions from the Local Authority when altering the property, however minor. If this is not carried out, fines and imprisonments together with reinstatement of any works undertaken may be required. We are more than happy to help with any permissions that you may require and offer advice on grants that may also be available, either at the time of the purchase or in the future.

As the property is within a Conservation Area, the Local Authority will usually hold a register of such properties. We would recommend that a copy of this is obtained either by yourselves or your Legal Advisers.

Finally, your Legal Advisor should carry out any additional enquiries they feel necessary and if they find anything unusual or onerous then we ask that they contact us immediately for our further comments.

It is our policy not to offer a conclusion to ensure that the Building Survey 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

1st Associated.co.uk

REFERENCES

The repair and maintenance of houses Published by Estates Gazette Limited

Life expectancies of building components
Published by Royal Institution of Chartered Surveyors and
Building Research Establishment

Surveying buildings
By Malcolm Hollis 4th edition published by Royal Institution of
Chartered Surveyors Books.

House Builders Bible By Mark Brinkley, Published by Burlington Press

APPENDICES

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.

WEATHER

It was a warm summer's day 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. A few interesting facts in Britain over the years have been:

2000	Wettest year on record at the time	
2003	Driest year on record at the time	
2004	Wettest August on record at the time	
2004	Boscastle was the worst flash flood on record at the time	
2005	Third driest year on record at the time	
2006	Warmest year recorded on record at the time	
July 2006	Hottest July on record at the time	
2006	Hottest autumn on record at the time	
2007	Warmest spring on record at the time	
2007	Wettest June on record at the time	
April '06-April '07	Hottest 12 months on record at the time	
2008		
2009	Third wettest August since 1956	
2010	Heaviest snowfall in march since 1991	
	Britain faces one of the coldest winters for 100 years	

References BBC News www.bbc.co.uk

This may have adverse effects on lots of buildings in years to come.

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, the loft space and obviously day-to-day household goods throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

As we have not opened up the ground floor or the first floor and we have had limited view within the roof. Unfortunately we have not had the benefit of meeting you for general discussions and to go through the various items which we always find helpful in explaining the issues.

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.

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

Here is our quick guide to the Regulations, but please take further advice from a qualified and experienced electrician.

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property.

There will be two ways in which to prove compliance:

- 1. A certificate showing the work has been done by a Government-approved electrical installer British Gas or NICEIC Electrical Contractor.
- 2. A certificate from the local authority saying that the installation has approval under the building regulations.

Homeowners will still be able to do some minor electrical jobs themselves. To help you, we've put together this brief list of dos and don'ts.

Work You Cannot do Yourself

- Complete new or rewiring jobs.
- Fuse box changes.
- Adding lighting points to an existing circuit in a 'special location' like the kitchen, bathroom or garden.
- Installing electrical earth connections to pipework and metalwork.
- Adding a new circuit.

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INFORMATION ON THE PROPERTY MARKET

We used to include within our reports articles on the property market that we thought would be of interest and informative to you, however we were concerned that in some cases these did not offer the latest information. We have therefore decided to recommend various websites to you, however it is important to realise the vested interest the parties may have and the limits to the information.

www.landreg.org.uk

This records the ownership of interests in registered land in England and Wales and issues a residential property price report quarterly, which is free of charge. The Land Registry is a Government body and records all transactions as far as we are aware, although critics of it would argue that the information is often many months out of date.

www.rics.org.uk

The Royal Institution of Chartered Surveyors offer quarterly reports via their members. Although this has been criticised as being subjective and also limited, historically their predictions have been found to be reasonably accurate.

www.halifax.co.uk and www.nationwide.co.uk

Surveys have been carried out by these two companies, one now a bank and the other a building society for many years. Information from these surveys is often carried in the national press. It should be remembered that the surveys only relate to mortgaged properties, of which it is generally considered represents only 75% of the market. It should also be remembered that the national coverage of the two companies differs and that they may be offering various incentives on different mortgages, which may taint the quality of

information offered. That said they do try to adjust for this, the success or otherwise of this is hard to establish.

www.hometrack.co.uk

From what we can see this is an internet based company who say they offer independent property research (in fact they say they are the only independent company), although they also advise that they are part of a property related group that has bought and sold over 60 million pounds worth of residential property, which indicates that they may have a vested interest. They do also comment that they have carried out their own independent surveys and they have at least two Hometrack recommended estate agents in each postcode area. We would refer you to the 'About us' section within their website to understand better where their information is coming from. We would comment that we have been pleasantly surprised with the quality of information provided by the company.

Motleyfool.co.uk

We also like the Motley Fool website which is a general financial site and although it is selling financial services and other services they do tend to give a very readable view of the housing market.

http://www.nethouseprices.com/

This website offers information on land registry recorded property sales, by postcode or address.

www.globrix.com

This is a very good website for seeing the prices of properties for sale in a certain postcode area.

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