

Example Survey

Home Survey – Level 2 with Valuation

42 Elm Grove, Brockley, London

REFERENCE EXAMPLE-L2-001	CLIENT Example Client
INSPECTION DATE 14 May 2026	SURVEYOR A. Surveyor MRICS
COMPANY SurveyorSuite Example Reports	MEMBERSHIP NO. 1234567 (example only)

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Photographic Record

Condition Ratings

To help describe the condition of the property, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts. In the element boxes, we describe the part that has the worst condition rating first and then briefly outline the condition of the other parts.

1

Condition Rating 1
No repair is currently needed. The property must be maintained in the normal way.

2

Condition Rating 2
Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

3

Condition Rating 3
Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.

NI

Not Inspected
The element was not inspected and the reason is given in the report. This may be because access was restricted or the element was not present at the property.

N/A

N/A — not applicable
The element is not applicable to this property. An explanation may be given where helpful.

About This Report

This Home Survey has been produced by a surveyor who has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

This Home Survey aims to help you:

- Make a reasoned and informed decision on whether to go ahead with buying the property
- Take account of any repairs or replacements the property needs
- Consider what further advice you should take before committing to purchase the property

Approach to the Inspection

We carry out only a visual inspection. This means that we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. We do not remove secured panels or undo electrical fittings.

We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

A About the Inspection and Report

SURVEYOR NAME	A. Surveyor MRICS
RICS NUMBER	1234567 (example only)
COMPANY NAME	SurveyorSuite Example Reports
CLIENT'S NAME	Mr & Mrs Example
PROPERTY ADDRESS	42 Elm Grove, Brockley, London, SE4 2AB
DATE OF INSPECTION	14 May 2026
TIME OF INSPECTION	10:30
WEATHER CONDITIONS	Clear / Dry
PRECEDING WEATHER / GROUND CONDITIONS	Dry previous 72 hours; light overnight frost
PROPERTY TYPE	End-terrace house
APPROXIMATE YEAR OF CONSTRUCTION	1880s
TENURE	Freehold
NUMBER OF STOREYS	2 storeys plus loft
REPORT REFERENCE NUMBER	EXAMPLE-L2-001
RELATED PARTY DISCLOSURE	I am not aware of any conflict of interest in relation to this property, the seller or the client.
STATUS OF THE PROPERTY	Occupied and furnished

B Overall Opinion

OVERALL OPINION	The property is a late-Victorian end-of-terrace house presenting in fair condition overall, consistent with its age and apparent maintenance history. The principal elements — roof, main walls, windows and services — are functional and free from defects requiring immediate attention. Several elements show age-related wear and would benefit from planned maintenance to prevent deterioration. There are no findings that would, in our opinion, prevent a sale at the agreed price, subject to the further enquiries set out below.
KEY CONCERNS	Localised pointing degradation to the rear chimney and rear elevation (Section D), minor damp staining to the ground-floor rear wall internally (Section E), and a notable horizontal crack across the rear half-bay reveal indicating historic but currently stable settlement (Section E). The consumer unit pre-dates the current 18th Edition wiring regulations and should be checked by a registered electrician (Section F).

Important note: To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the further-investigations and recommendations section at the end, and discuss this with us if required.

1	9	15
URGENT	ATTENTION NEEDED	NO ISSUES

8 elements are N/A — not applicable to this property.

Condition Rating Summary

3 Elements that require urgent attention

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently.

REF	ELEMENT	SECTION
F1	Electricity	Services

2 Elements that require attention but are not serious or urgent

These elements have defects that need repairing or replacing but are not considered to be either serious or urgent.

REF	ELEMENT	SECTION
D1	Chimney stacks	Outside the Property
D2	Roof coverings	Outside the Property
D4	Main walls	Outside the Property
D5	Windows	Outside the Property
E2	Ceilings	Inside the Property
E3	Walls and partitions	Inside the Property
E8	Bathroom fittings	Inside the Property
F6	Drainage	Services
G5	Boundaries, retaining walls, and fences	Grounds

1 Elements with no current issues

No repair is currently needed. The elements listed here must be maintained in the normal way.

REF	ELEMENT	SECTION
D3	Rainwater pipes and gutters	Outside the Property
D6	Outside doors (including patio doors)	Outside the Property
D8	Other joinery and finishes	Outside the Property
E1	Roof structure	Inside the Property
E4	Floors	Inside the Property
E5	Fireplaces, chimney breasts and flues	Inside the Property
E6	Built-in fittings	Inside the Property

E7	Woodwork	Inside the Property
F2	Gas/Oil	Services
F3	Water	Services
F4	Heating	Services
F5	Water heating	Services
G2	Permanent outbuildings and other structures	Grounds
G4	Trees	Grounds
G6	Driveways and paths	Grounds

N/A

Elements not applicable

These elements are not applicable to this property. Any explanation is given in the element entry.

REF	ELEMENT	SECTION
D7	Conservatory and porches	Outside the Property
D9	Other	Outside the Property
E9	Other	Inside the Property
F7	Common services	Services
G1	Garage	Grounds
G3	Other outdoor elements	Grounds
G7	Other grounds features	Grounds
G8	Common / Shared areas	Grounds

C About the Property

CONSTRUCTION	Solid load-bearing brick walls in stretcher and English garden-wall bond, finished to the rear elevation in painted render. Pitched timber roof structure covered with natural slate, single-bay rear closet wing. Suspended timber ground floor over a ventilated sub-floor void; first floor of timber joists with lath-and-plaster ceilings. Solid concrete floor to rear kitchen extension (approximately 1990s addition).
APPROXIMATE YEAR EXTENDED	1990s (single-storey rear kitchen extension)
INFORMATION RELEVANT TO FLATS AND MAISONETTES	Not applicable — single-occupier dwelling.
ACCOMMODATION	Ground floor: entrance hall, front reception (lounge), middle reception, kitchen-diner (extended). First floor: three bedrooms, family bathroom. Loft: insulated but unconverted, used for domestic storage.
ENERGY EFFICIENCY RATING	D (58) — EPC valid until 2031
ISSUES RELATING TO THE ENERGY EFFICIENCY RATING	EPC inspection was a desk-based survey only. Single-glazed front sash windows reduce thermal performance; the buyer may wish to budget for secondary glazing or sympathetic replacement subject to local conservation guidance.
MAINS SERVICES	Gas, electricity, mains water, mains drainage all present and connected.
CENTRAL HEATING	Gas-fired wet central heating via a Worcester Bosch combi boiler (kitchen) feeding pressed-steel radiators throughout. Boiler appears to have been replaced approximately 2018 per the serial label.
OTHER SERVICES OR ENERGY SOURCES	No solar PV, no battery storage, no LPG.
OTHER ENERGY MATTERS	Loft insulation appears to be approximately 270mm mineral wool, broadly in line with current Part L recommendations.
GROUNDS	Small front garden (approximately 3m × 4m), partially paved with low front boundary wall and timber side gate. Rear garden approximately 12m × 5m, mostly

	lawn with patio adjacent to the kitchen extension and a small timber shed to the rear.
LOCATION	Residential street of similar Victorian terraces in Brockley, south-east London. The property is approximately 400m from Brockley Overground station.
FACILITIES	Local shops, primary and secondary schools, and parks within walking distance.
LOCAL ENVIRONMENT	Quiet residential street with on-street parking. No notable environmental concerns identified during the inspection. Property sits within the Brockley Conservation Area.

D Outside the Property

D1 Chimney stacks

2

DESCRIPTION

Two original brick chimney stacks serve the property — one on the party wall (shared with the neighbour) and one on the rear elevation serving the closet wing.

DEFECTS

Pointing to the rear chimney shows weathering and minor open joints at high level. Pots and flaunching are sound but the lead flashing is original and weathering.

RECOMMENDATIONS

Programme repointing and flashing renewal within the next 2–3 years to prevent water ingress.

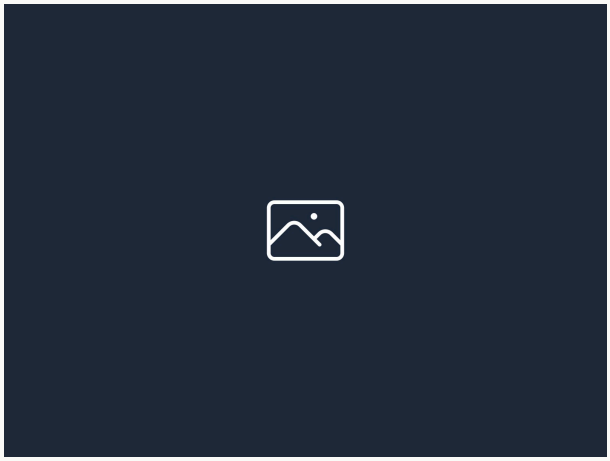


Fig. 1 — Rear chimney stack — pointing weathering at high level

D2 Roof coverings

2

DESCRIPTION

Natural slate roof coverings on a timber-batten substructure. Slate is original where visible; some replacements observed near the ridge using tone-matched but newer slates.

DEFECTS

No slipped or missing slates observed from ground level. Ridge mortar shows minor cracking.

RECOMMENDATIONS

Re-bed ridge tiles within the next maintenance cycle (5 years) and have the roof externally inspected by a roofing contractor before any future works.

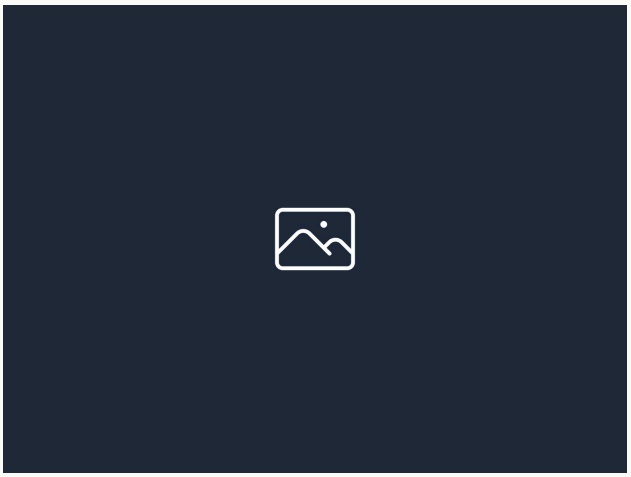


Fig. 2 — Natural slate roof — front elevation overview

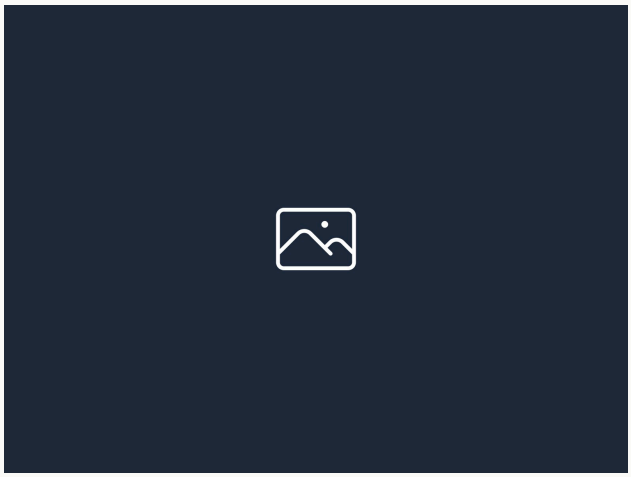


Fig. 3 — Ridge detail — mortar showing minor cracking

D3 Rainwater pipes and gutters

1

DESCRIPTION	Cast iron rainwater goods (gutters and downpipes) to the front; uPVC to the rear after renewal works.
DEFECTS	No defects observed.
RECOMMENDATIONS	Routine maintenance — clear gutters annually.

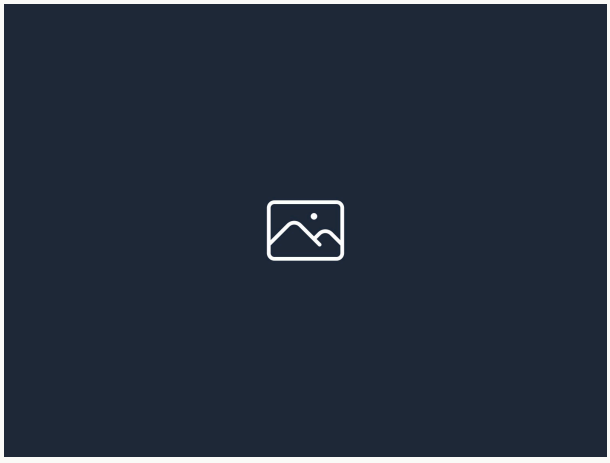


Fig. 4 — Cast iron downpipe — rear elevation

D4 Main walls

2

DESCRIPTION	Solid brick walls in stretcher bond to the front, painted render to the rear elevation.
DEFECTS	Pointing degradation observed in patches at low level to the rear elevation. Rendering shows hairline cracks but is otherwise sound. No bulging or significant displacement noted.
RECOMMENDATIONS	Localised repointing recommended within 2–3 years.

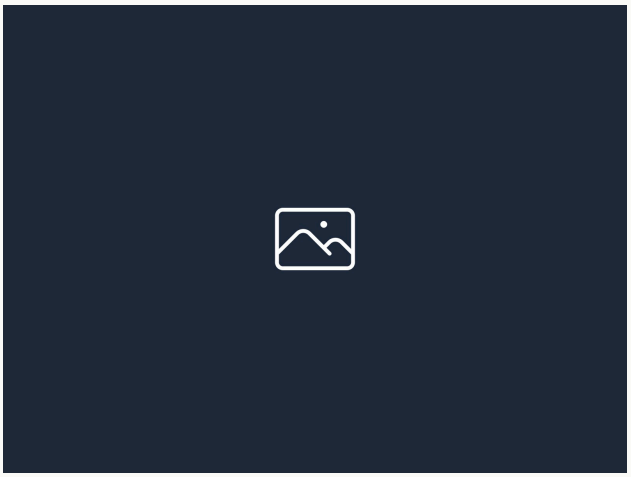


Fig. 5 — Front elevation brickwork — stretcher bond

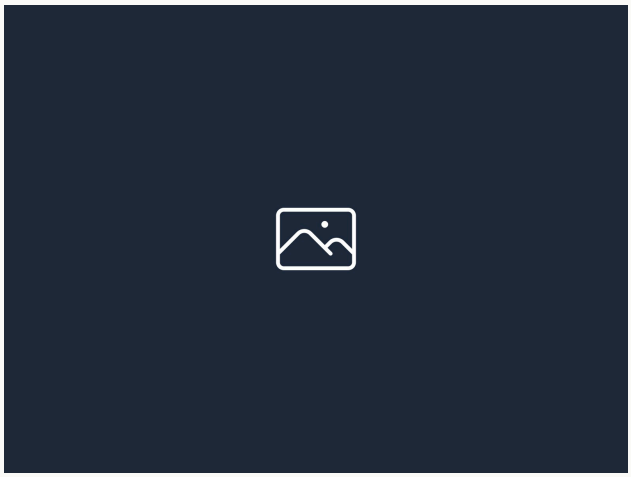


Fig. 6 — Rear elevation render — hairline cracking

D5 Windows

2

DESCRIPTION

Original timber sliding sash windows to the front elevation; uPVC casement to the rear and kitchen extension.

DEFECTS

Front sashes show some paint flaking and one window has a perished cord (lounge bay). Glazing putty deteriorating in places.

RECOMMENDATIONS

Programme of sash overhaul and redecoration within the next 2 years.

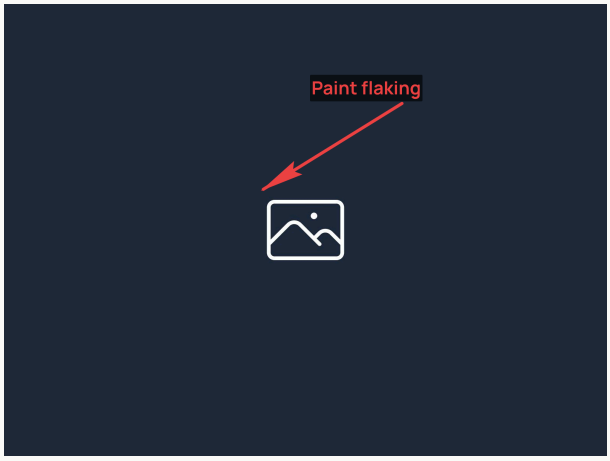


Fig. 7 — Original timber sash window — paint flaking observed

D6 Outside doors (including patio doors)

1

DESCRIPTION

Front timber-panelled door with fanlight above. Rear uPVC double-glazed door to kitchen.

DEFECTS

No defects observed.

RECOMMENDATIONS

Routine redecoration as required.

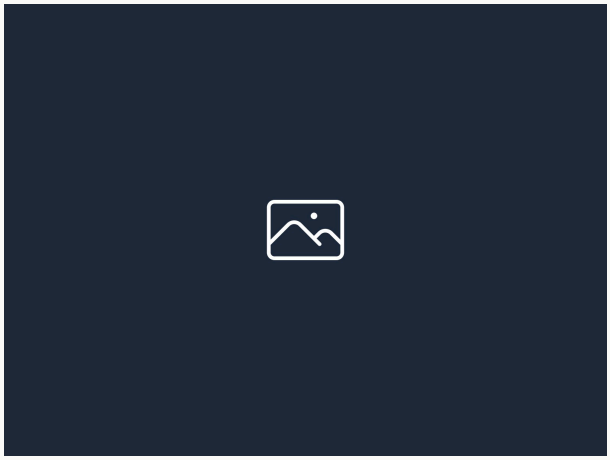


Fig. 8 — Front entrance door — timber panelled

D7 Conservatory and porches

N/A

N/A — not applicable

D8 Other joinery and finishes

1

DESCRIPTION	External joinery (fascias, soffits, barge boards) is timber, painted.
DEFECTS	Some paint flaking to soffits but timber sound on probe test where accessible.
RECOMMENDATIONS	Redecoration within 1–2 years.

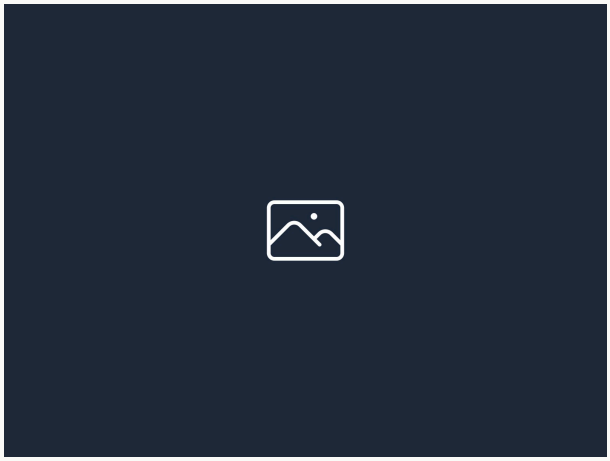


Fig. 9 — External joinery — fascia detail

D9 Other

N/A

N/A — not applicable

E Inside the Property

E1 Roof structure

1

DESCRIPTION	Pitched timber roof structure with rafters, purlins and ceiling joists, all original. Loft is insulated and ventilated.
DEFECTS	No deflection, beetle activity or rot observed in accessible areas.
RECOMMENDATIONS	Routine inspection — no action required.

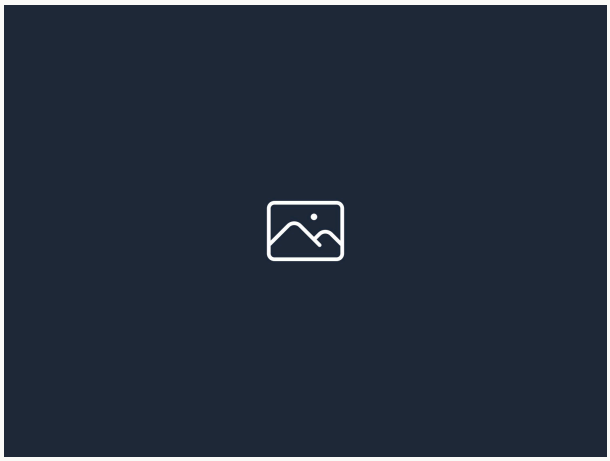


Fig. 10 — Loft space — rafters and insulation

E2 Ceilings

2

DESCRIPTION	Mostly original lath-and-plaster ceilings to first floor; modern plasterboard to ground floor reception rooms.
DEFECTS	A patch of historic damp staining to the rear ground-floor ceiling beneath the bathroom — approximately 200mm × 300mm. Dry on inspection date.
RECOMMENDATIONS	Monitor for recurrence; investigate further if staining returns or expands.



Fig. 11 — Historic damp staining — rear ground-floor ceiling

E3 Walls and partitions

2

DESCRIPTION	Solid plastered walls to ground floor; plastered over masonry on first floor.
DEFECTS	A notable horizontal crack approximately 1.5m long observed to the rear closet wing wall, first floor, above the existing window head. Crack edges appear weathered and rounded, suggesting historic movement that is currently stable.
RECOMMENDATIONS	A structural engineer's opinion is recommended before exchange of contracts to confirm the crack is stable and not actively progressing.



Fig. 12 — Historic crack — rear closet wing wall (close-up)

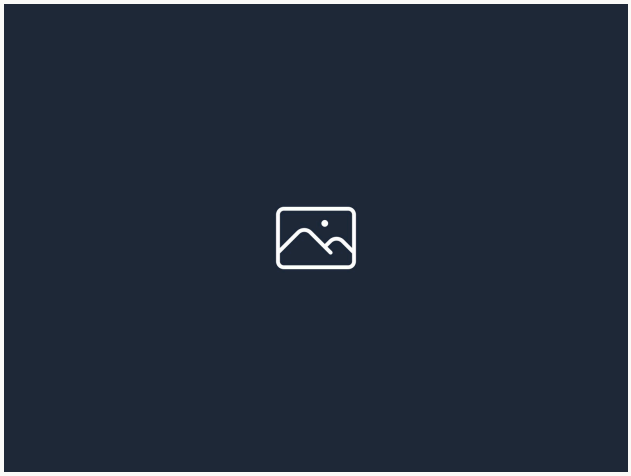


Fig. 13 — Historic crack — wider context view

E4 Floors

1

DESCRIPTION	Suspended timber floors at ground level; solid concrete to kitchen extension. First floor of timber joists.
DEFECTS	Floors level and free from significant movement on test.
RECOMMENDATIONS	Routine inspection — no action required.

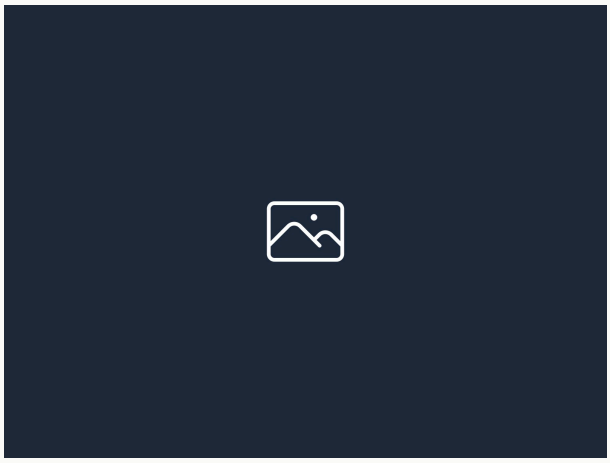


Fig. 14 — Suspended timber floor — front reception sample

E5 Fireplaces, chimney breasts and flues

1

DESCRIPTION	Period fireplaces retained in both reception rooms; the front-room fireplace appears in working order with an open grate.
DEFECTS	No defects observed. Flues appear unobstructed.
RECOMMENDATIONS	Have the flue swept before any future use.

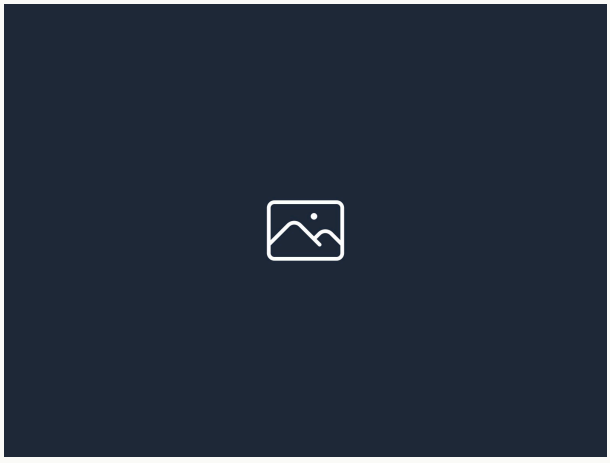


Fig. 15 — Front reception fireplace — period feature retained

E6 Built-in fittings

1

DESCRIPTION	Modern fitted kitchen with painted timber cabinets and laminate worktops.
DEFECTS	No defects observed.
RECOMMENDATIONS	Routine maintenance.

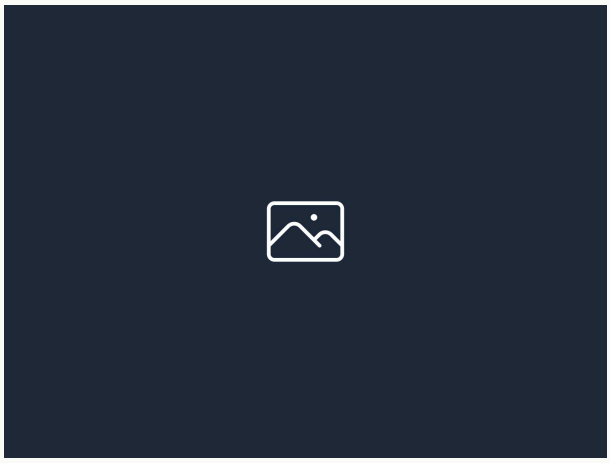


Fig. 16 — Fitted kitchen — cabinets and worktops

E7 Woodwork

1

DESCRIPTION	Internal doors, skirting and architraves are mostly original timber, painted.
DEFECTS	No defects observed.
RECOMMENDATIONS	Routine redecoration as required.

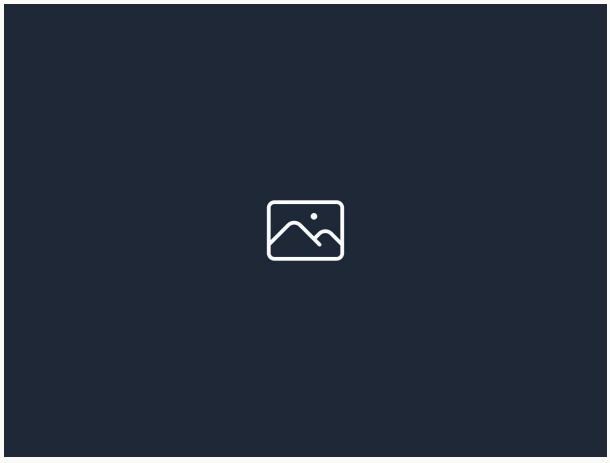


Fig. 17 — Internal woodwork — original skirting

E8 Bathroom fittings

2

DESCRIPTION	First-floor family bathroom with bath, basin, separate WC. Suite appears to date from the 1990s — functional but dated.
DEFECTS	Minor sealant degradation around the bath and basin. Some staining to grouting in the shower area suggesting slow water penetration.
RECOMMENDATIONS	Renew sealants and regrout within the next 6 months.

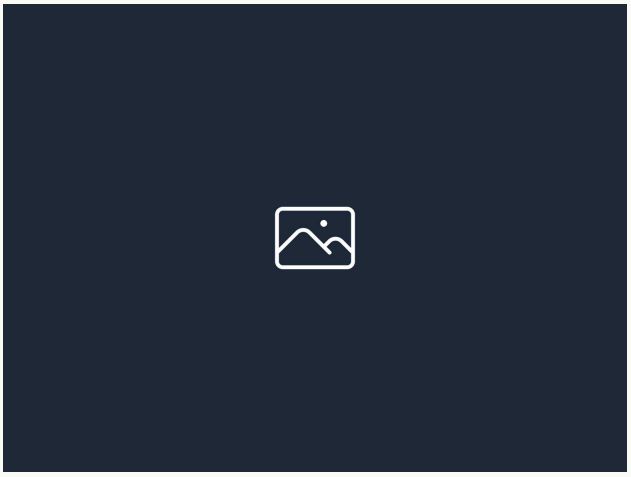


Fig. 18 — Bathroom suite — overall view

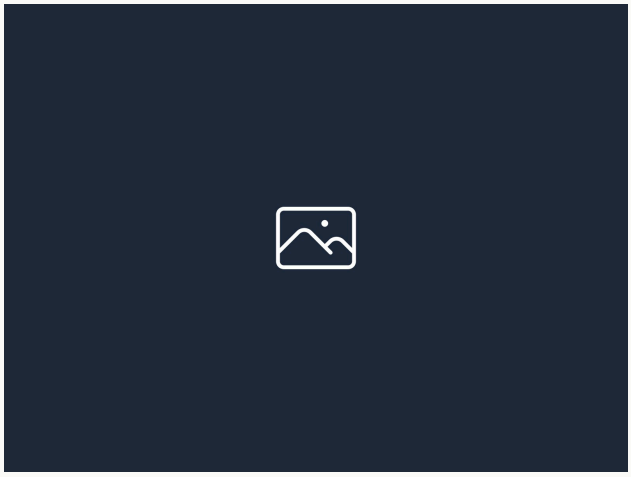


Fig. 19 — Bath sealant — degradation visible at edges

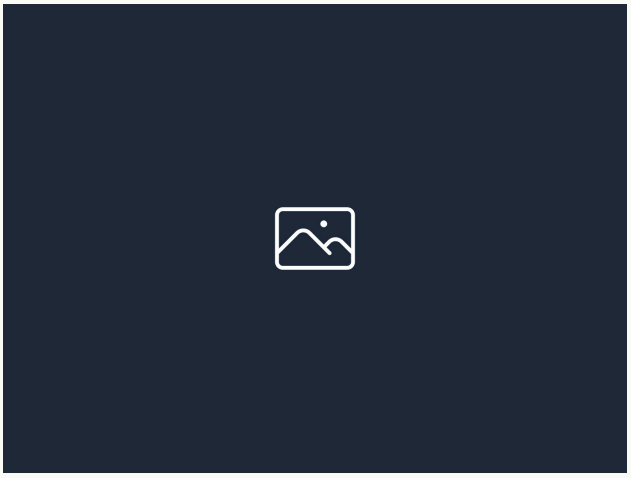


Fig. 20 — Shower area grouting — slow water penetration suspected

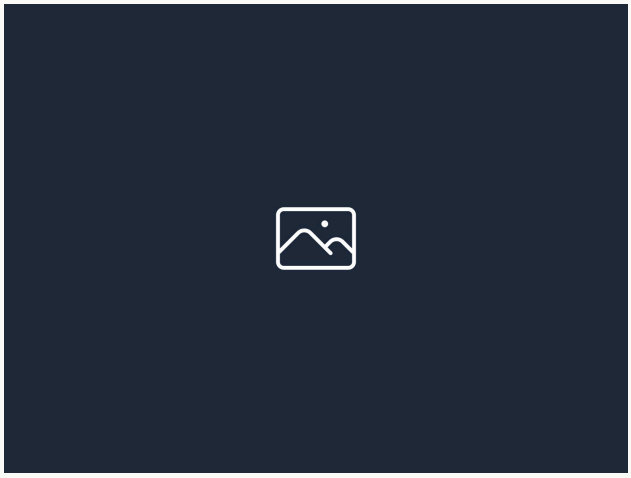


Fig. 21 — WC and basin — both serviceable

E9 Other

N/A

N/A — not applicable

F Services

Services are generally hidden within the construction of the property. Our inspection of the services is therefore limited to the visible parts of the installations that can be seen without risk of causing damage to the property.

F1 Electricity

3

⚠ Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installations deteriorate with age and use. For your safety, have the installation inspected and tested by a registered electrician.

DESCRIPTION	Consumer unit located in the under-stairs cupboard. Plastic enclosure, MCBs without RCBO protection.
DEFECTS	Consumer unit pre-dates the 18th Edition of the IET Wiring Regulations. Insufficient RCD protection observed. No current Electrical Installation Condition Report (EICR) was available at the time of inspection.
RECOMMENDATIONS	Commission an EICR by a registered electrician before exchange of contracts. Budget for consumer unit replacement and possible rewiring depending on the EICR outcome.
URGENCY / SAFETY RISK	Electrical safety can present life-safety risk if the installation has not been inspected; an EICR should be a pre-exchange enquiry.

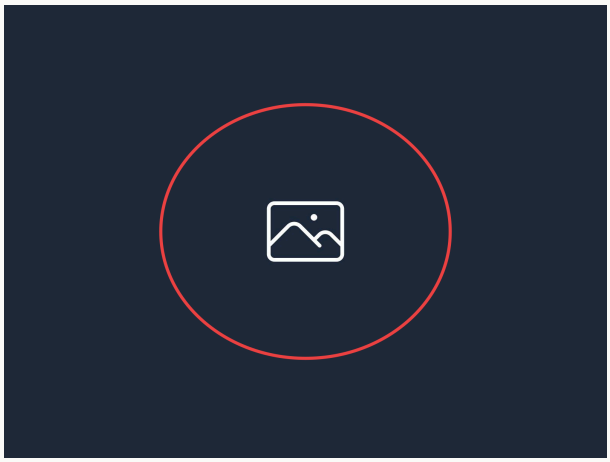


Fig. 22 — Consumer unit — pre-18th-Edition; EICR recommended

F2 Gas/Oil

1

⚠️ Safety warning: All gas appliances and flues should be regularly inspected, tested and serviced by a Gas Safe registered engineer. This includes gas fires, boilers, cookers and any other gas appliance. If you suspect a gas leak, contact the National Gas Emergency Service immediately on 0800 111 999.

DESCRIPTION	Gas supply enters at the front and is metered in the meter cupboard. Boiler and hob run on natural gas.
DEFECTS	No defects observed externally.
RECOMMENDATIONS	Annual Gas Safe inspection of all gas appliances.

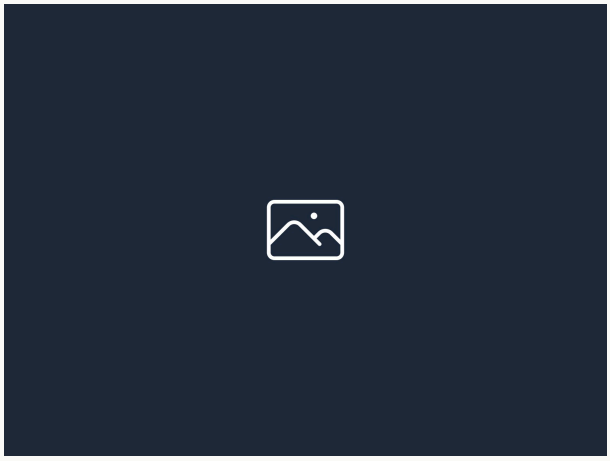


Fig. 23 — Gas supply entry — meter cupboard

F3 Water

1

DESCRIPTION	Mains water with stopcock under the kitchen sink and at the front boundary. Lead service pipe not visible — likely modern blue MDPE following replacement by the water company.
DEFECTS	No defects observed.
RECOMMENDATIONS	Routine maintenance.

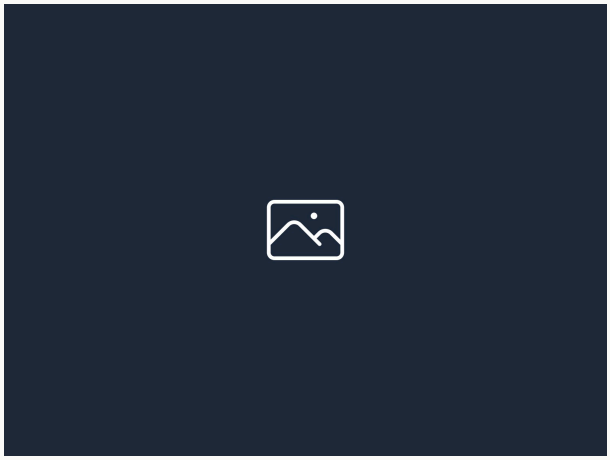


Fig. 24 — Mains water stopcock — under sink

F4 Heating

1

DESCRIPTION	Gas combi boiler approximately 2018, in the kitchen. Pressed-steel radiators throughout with TRVs.
DEFECTS	No defects observed; boiler under apparent annual service contract per labels.
RECOMMENDATIONS	Continue annual Gas Safe service.

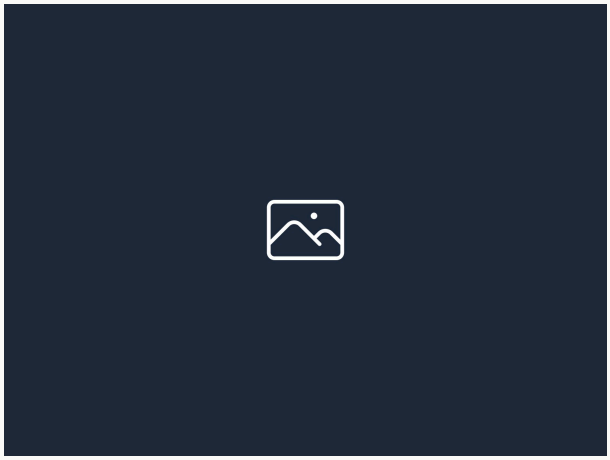


Fig. 25 — Gas combi boiler — kitchen

F5 Water heating

1

DESCRIPTION	Hot water provided on demand by the combi boiler.
DEFECTS	No defects observed.
RECOMMENDATIONS	No action required.

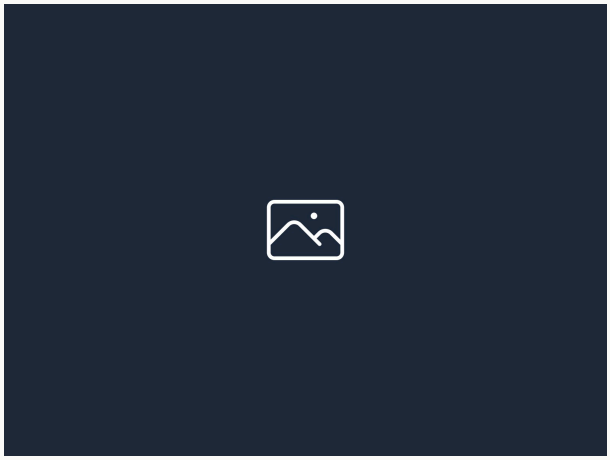


Fig. 26 — Hot water — combi-fed taps

F6 Drainage

2

DESCRIPTION	Mains drainage. Gully and inspection chamber visible in rear garden.
DEFECTS	Drain run from kitchen extension appears partially built-up with debris on inspection. Cover to rear inspection chamber is cracked but seated.
RECOMMENDATIONS	Replace the cracked cover and have the drainage rodded clear by a drainage contractor within 6 months. A CCTV drain survey would provide assurance before commitment to purchase.

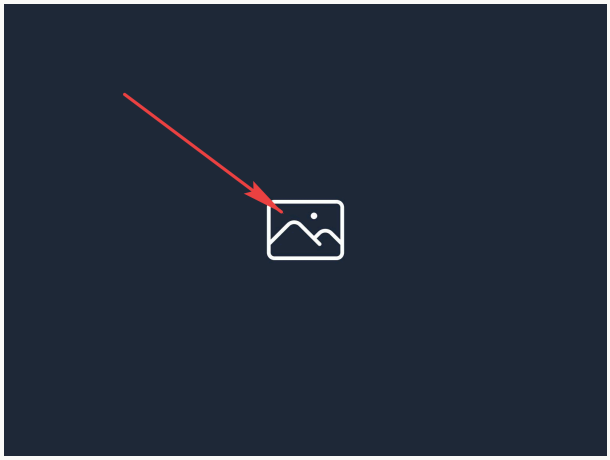


Fig. 27 — Rear inspection chamber — cover cracked

F7 Common services

N/A

N/A — not applicable

G Grounds (including shared areas for flats)

G1 Garage

N/A

N/A — not applicable

G2 Permanent outbuildings and other structures

1

DESCRIPTION	Timber garden shed approximately 2m × 1.5m to the rear of the plot.
DEFECTS	No defects observed externally.
RECOMMENDATIONS	Routine maintenance.

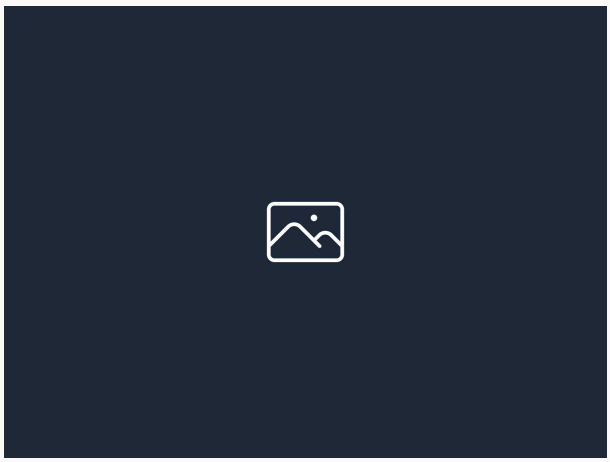


Fig. 28 — Timber garden shed to rear of plot

G3 Other outdoor elements

N/A

N/A — not applicable

G4 Trees

1

DESCRIPTION	Mature shrub at the front boundary; no significant trees within 10m of the property.
DEFECTS	No defects observed.
RECOMMENDATIONS	Routine garden maintenance.

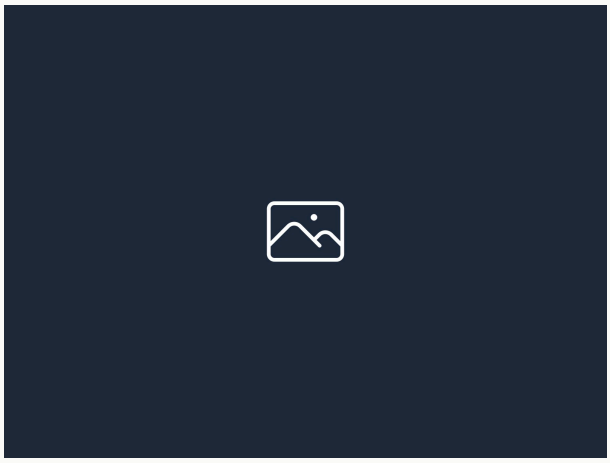


Fig. 29 — Mature shrub at front boundary

G5 Boundaries, retaining walls, and fences

2

DESCRIPTION	Boundary walls are low brick to the front, timber close-boarded fence panels to the rear.
DEFECTS	Rear fence panels show some weathering and one panel is slightly bowed.
RECOMMENDATIONS	Plan for fence panel replacement over the next 2–3 years.

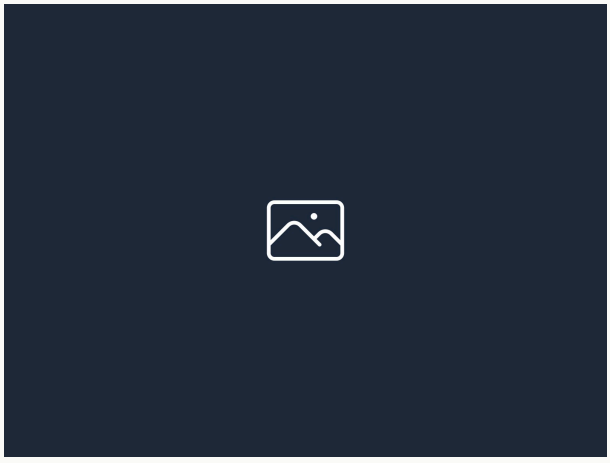


Fig. 30 — Rear timber close-boarded fence — one panel bowed

G6 Driveways and paths

1

DESCRIPTION	Concrete-paved front path; rear patio of riven slabs adjacent to the kitchen extension.
DEFECTS	No defects observed; some moss growth on the rear patio.
RECOMMENDATIONS	Routine cleaning.

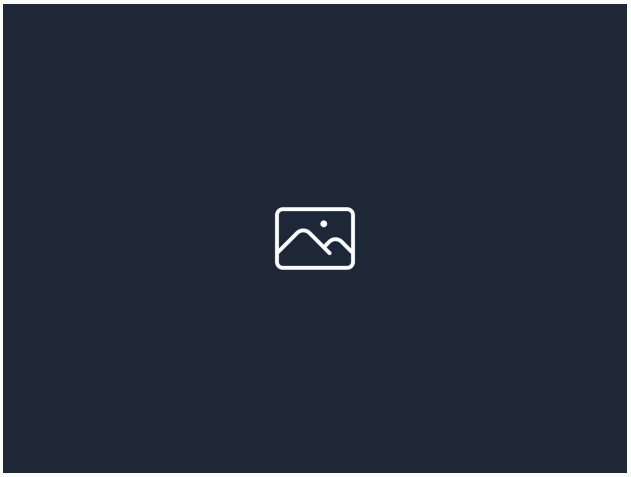


Fig. 31 — Front path and driveway — concrete paving

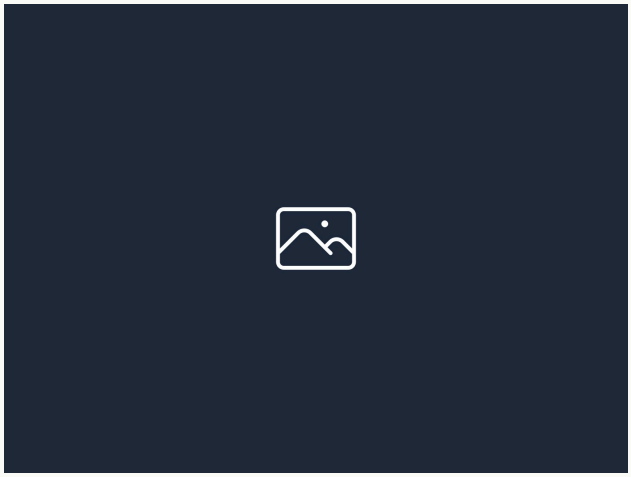


Fig. 32 — Rear patio — riven slabs, moss growth observed

G7 Other grounds features

N/A

N/A — not applicable

G8 Common / Shared areas

N/A

N/A — not applicable

H Issues for Your Legal Advisers

REGULATION	The rear single-storey extension appears to have been added approximately 30 years ago; we recommend your legal advisers request copies of any Building Regulation completion certificates, planning consents or FENSA certificates for the replacement uPVC windows to the rear.
GUARANTEES	Please ask your legal advisers to confirm: (a) any boiler installation certificate and gas safety record, (b) any electrical installation guarantees, and (c) any roof works guarantees that may have been issued at the time of the slate replacements.
OTHER MATTERS	The property sits within the Brockley Conservation Area. Your legal advisers should confirm any restrictions on future external alterations (notably to windows). Please also confirm the rear boundary line — fence panels lean slightly and adjoining ownership / responsibility should be clarified.

I Risks

RISKS TO THE BUILDING	No subsidence indicators observed in the principal structure. The historic crack to the rear closet wing should be confirmed as stable by a structural engineer. The property is not in a current Environment Agency flood-risk zone.
RISKS TO THE GROUNDS	No significant trees within influencing distance of the foundations. No invasive plant species (Japanese knotweed, giant hogweed) observed during the inspection.
RISKS TO PEOPLE	The consumer unit and supply require electrical safety verification (Section F1). No evidence of asbestos noted in visible material but the age of the property means asbestos cannot be ruled out in concealed locations — appropriate precautions should be taken before any future intrusive works.
OTHER RISKS OR HAZARDS	No other risks identified.

J Property Valuation

ASSET TO BE VALUED (VPS 6 #4)	The freehold interest in 42 Elm Grove, Brockley, London SE4 2AB, comprising a three-bedroom Victorian end-of-terrace dwelling with front and rear gardens, no off-street parking.
CURRENCY (VPS 6 #5)	GBP (£ Sterling)
PURPOSE OF VALUATION	Secured lending (mortgage valuation)
INTENDED USERS (VPS 6 #3)	The named lender (instructing party) only. No other party is entitled to rely on this valuation without my prior written consent.
BASIS OF VALUE	Market Value (IVS)
VALUATION DATE	14 May 2026
DATE OF REPORT	16 May 2026
RED BOOK COMPLIANCE CONFIRMATION (VPS 6 #14)	I confirm this valuation has been undertaken in accordance with the RICS Valuation – Global Standards (Red Book, 2025 edition) incorporating IVS, and the UK national supplement
VALUER VRS REGISTRATION NUMBER (VPS 6 #1)	VRS-12345678 (example only)
VALUER STATUS (VPS 6 #1)	External valuer
PREVIOUS INVOLVEMENT DISCLOSURE	None. I have not previously valued this property nor acted for the named client in any other capacity.
MODELS / AVMS / AI TOOLS USED (VPS 6 — 2025 UPDATE)	None. Valuation based on direct comparable transactions sourced from Land Registry, supplemented by agent enquiries for context only. No AVM or AI-assisted analysis relied upon.
EXTENT OF INVESTIGATION	Inspection limited to the parts visible and reasonably accessible during a standard Home Survey Level 2 inspection — see Sections D-G for limitations. No opening up, no testing of services. Reliance placed on the EPC, seller's Property Information Form and Land Registry title plan.
INFORMATION SOURCES RELIED UPON	Land Registry (title, comparable transactions), Ordnance Survey mapping, EPC register, local authority planning portal, agent enquiries (un-

	verified), seller's Property Information Form. Comparable evidence verified against Land Registry recorded prices.
VALUATION APPROACH	Market (Comparable) Approach
VALUATION APPROACH REASONING	The market (comparable) approach is the standard and most reliable method for owner-occupied residential property in an active market with adequate comparable evidence. Five direct comparable sales within 400m of the subject property over the prior six months provide robust evidence.
COMPARABLE EVIDENCE	Five comparable transactions analysed (all Victorian terraces, three bedrooms, similar condition, Brockley / Telegraph Hill within 400m of the subject): 1. 56 Elm Grove (same street, mid-terrace) — sold 18 January 2026 at £680,000 — recently refurbished, allow downward 6% to subject 2. 14 Tressillian Road — sold 22 February 2026 at £655,000 — direct comparable, similar condition 3. 9 Tyrwhitt Road — sold 03 March 2026 at £710,000 — end-terrace with parking, allow downward 4% 4. 92 Wickham Road — sold 11 April 2026 at £648,000 — mid-terrace, similar condition, no allowance 5. 27 Howson Road — sold 28 April 2026 at £695,000 — end-terrace with rear extension, allow downward 5% Adjusted analysis yields a tight cluster of £639,000-£665,000 for the subject in its current condition.
KEY FACTORS AFFECTING VALUE	Positive: end-of-terrace position (premium over mid-terrace), Brockley Conservation Area amenity, walking distance to Brockley Overground (Zone 2). Negative: no off-street parking, condition findings in Section F (electrical installation requires EICR — Section F1 CR3), historic rear closet wing crack requires structural opinion (Section E3 CR2). Adjustments for these condition items have been reflected in the comparable analysis below the headline figures.
MARKET VALUE (£) — AS INSPECTED	£650,000
MARKET VALUE IN WORDS — AS INSPECTED	Six hundred and fifty thousand pounds
REINSTATEMENT COST FOR INSURANCE (£)	£520,000
EPC RATING	D

MEES (MINIMUM ENERGY EFFICIENCY STANDARDS) POSITION	Owner-occupied (MEES not currently engaged)
FLOOD ZONE (ENVIRONMENT AGENCY)	Zone 1 (low probability — < 1 in 1,000 annual)
FLOOD RE ELIGIBILITY	Not applicable (flood zone 1, no flood cover concern)
FLOOD HISTORY	Owner confirms no flooding during 22 years of ownership. Environment Agency historical flood map shows no recorded events at this address.
VALUATION ASSUMPTIONS	In accordance with UK VPGA 11.6, the following assumptions have been made without verification: (a) The property will be transferred with vacant possession. (b) All required valid planning permissions and statutory consents are in place. (c) Building regulations consents are in place. (d) No deleterious or hazardous materials have been used in the construction. (e) The site is not contaminated and is free from other environmental hazards. (f) The property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings, and good title can be shown. (g) The property and its value are unaffected by any matters that would be revealed by a local search (or equivalent) or in replies to the usual pre-contract enquiries. (h) An inspection of those parts that have not been inspected, or a more detailed report inspection, would not reveal material defects or cause the valuer to alter the valuation materially. (i) There is unrestricted access to the property and the property is connected to, and has the right to use, the reported main services on normal terms. (j) Sewers, main services and the roads giving access to the property have been adopted, or adequate provision has been made for their managing and maintenance.
SPECIAL ASSUMPTIONS	None.
ASSUMED MARKETING PERIOD	A typical marketing period of 3-6 months would be expected to achieve the reported Market Value.
MATERIAL VALUATION UNCERTAINTY (MVU)?	No — normal degree of valuation confidence

RESTRICTIONS ON USE & PUBLICATION	This valuation is provided for the named lender and stated purpose only. It may not be relied upon by any other party, nor reproduced, referred to or published in any document, without my prior written consent.
LIMITATION OF LIABILITY	Liability limited to the named client and to the amount specified in the engagement letter.
ESG FACTORS CONSIDERED	EPC rating D — typical for Victorian solid-walled terrace; not a constraint on owner-occupied use. No environmental risk indicators (flood, contamination, radon) identified. Energy-efficiency upgrade options outlined in Section J of the L3 sister report — not material to current Market Value.
FORMAT OF REPORT (VPS 6 #12)	Integrated within Home Survey Level 2 (this report)
FEE BASIS (VPS 6 #15)	Fixed fee (as agreed in engagement terms)
COMPLAINTS HANDLING PROCEDURE (VPS 6 #16)	I confirm the firm's complaints handling procedure has been provided to the client and is available on request

K Surveyor's Declaration

DECLARATION	I confirm that I have personally inspected the property and prepared this Home Survey – Level 2 Report. I am suitably qualified and experienced to undertake residential property inspections of this type and am covered by suitable Professional Indemnity Insurance for the work I have undertaken.
WAS AI USED IN THIS REPORT?	No
SURVEYOR SIGNATURE (NAME)	A. Surveyor MRICS
PHONE NUMBER	01234 567890
SURVEYOR'S ADDRESS	Example Address, Example Town, EX1 2AB
QUALIFICATIONS	MRICS · RICS Registered Valuer (example only)
EMAIL	examples@surveyorsuite.co.uk
WEBSITE	surveyorsuite.co.uk
DATE THIS REPORT WAS PRODUCED	16 May 2026

> **AI Disclosure**
>
> No AI tools were used in the preparation of this report.

L Further investigations and getting quotes

GETTING QUOTATIONS	We recommend obtaining at least three competitive quotations for the repair works identified in this report. Always check that contractors are appropriately qualified and insured — for example, members of the National Federation of Roofing Contractors, FENSA / CERTASS for window replacements, and Gas Safe / NICEIC for services. Quotations should include a written specification of works.
FURTHER INVESTIGATIONS	Before exchange of contracts we recommend: (1) a structural engineer's opinion on the historic crack to the rear closet wing (Section E3), (2) an Electrical Installation Condition Report by a registered electrician (Section F1), and (3) a CCTV drainage survey to confirm the integrity of below-ground drainage (Section F6).
OTHER RECOMMENDED ACTIONS	Confirm the position of the rear boundary fence with the neighbour before completion. Discuss the property's conservation area status with your legal advisers to understand any restrictions on future alterations.

M – Description of the Home Survey – Level 2 + Valuation

The Service

The Home Survey – Level 2 is produced by a qualified surveyor who has the skills, knowledge and experience to survey and report on residential properties. The service includes a physical inspection of the property (a visual inspection of accessible areas without any invasive investigation) and a written report based on the findings.

The Inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. The inspection is carried out without moving heavy furniture, floor coverings, or the contents of cupboards. The surveyor does not remove secured panels or undo electrical fittings.

The surveyor also inspects the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but does not test them. The surveyor does not carry out specialist investigations.

Dangerous Materials, Contamination and Environmental Hazards

The surveyor will advise the client if they suspect, but cannot confirm, that asbestos or other potentially hazardous materials are present in the property. The Control of Asbestos Regulations 2012 place legal duties on the dutyholder of non-domestic premises and the common parts of multi-occupied residential buildings to manage asbestos. Suspected asbestos-containing materials should be inspected and tested by a qualified specialist before any work that might disturb them.

The surveyor does not make any enquiries about contamination or other environmental hazards. However, if the surveyor suspects a problem, a further investigation will be recommended. The property is not tested for radon; a radon test should be arranged if the property is located in a radon-affected area (information from UKradon.org).

The Condition Ratings

The condition of the property is assessed using a rating system from 1 to 3, plus NI (Not Inspected). The ratings are described in full at the beginning of this report. The rating reflects the condition at the date of inspection.

Issues for Your Legal Advisers

The surveyor does not act as a legal adviser. Where the surveyor identifies issues that your legal advisers may need to investigate further, these are noted in the Issues for Your Legal Advisers section of this report. You should ensure that your legal advisers investigate these matters before you commit to purchasing the property.

Risks

The surveyor identifies risks to the condition of the building, to the grounds, or to the safety of people using the property. These risks are noted in the Risks section of this report. If any serious risks are identified, you should take appropriate advice before exchange of contracts.

Standard Terms of Engagement

1. The service. The Home Survey – Level 2 service comprises a physical inspection of the property and a written report based on that inspection, prepared in accordance with the RICS Home Survey Standard (2021). The Surveyor will follow the Standard's mandatory inspection requirements and report on the matters set out in this report.

2. The surveyor. The Surveyor undertaking the inspection and producing the report is qualified to carry out a Home Survey – Level 2 and is a member of the Royal Institution of Chartered Surveyors (RICS). The Surveyor will provide an objective, independent and impartial report.

3. Before the inspection. The Client should advise the Surveyor before the inspection of any specific concerns about the property and any documents (planning consents, building regulations approvals, guarantees, leases, service charge details, etc.) that may be relevant. The Surveyor relies on access being available to the property and to the parts that the inspection is to cover.

4. Payment. The fee for the service is agreed in writing before the inspection takes place. Payment is due in accordance with the engagement letter. The report will not be issued until payment has been received in cleared funds, unless otherwise agreed in writing.

5. Cancellation. Where the Client is a consumer for the purposes of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, the Client has a 14-day cancellation period from the date of the engagement letter during which the contract may be cancelled. If the Client expressly requests the inspection to take place within that 14-day period, the right to cancel may be lost once the service is fully performed. Nothing in these terms affects the Client's statutory rights under the Consumer Rights Act 2015.

6. Liability. This report has been prepared by a surveyor ("the Surveyor") solely for the use of the person named as the client in this report ("the Client"). The Surveyor owes no duty of care to any third party and any such party relies on this report at their own risk. The report is confidential to the Client and the Client's professional advisers and should not be disclosed to any other party without the Surveyor's written consent. The Surveyor's liability is limited to the extent set out in the engagement letter.

Complaints Handling Procedure

The Surveyor operates a complaints handling procedure, a copy of which is available on request. If the Client is not satisfied with any aspect of the service, a complaint should be made in writing to the Surveyor in the first instance. If the complaint is not resolved to the Client's satisfaction, it may be referred to the RICS Dispute Resolution Service.

The Valuation

The Home Survey – Level 2 + Valuation includes a market valuation of the property prepared in accordance with the RICS Valuation – Global Standards (the Red Book) and the RICS UK National Supplement. The valuation is provided on the basis of Market Value as defined by the International Valuation Standards (IVS).

The valuation is undertaken by a Registered Valuer (a member of the RICS Valuer Registration Scheme). The valuation is the surveyor's opinion of value at the valuation date, based on the inspection and on the assumptions set out in the report. The valuation is not a guarantee of price achievable on a future sale.

Market Value

Market Value is defined in IVS 104 as: "the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion".

Materials and Legal Assumptions

In arriving at the valuation the surveyor has assumed (unless stated otherwise in the report): that the property is structurally sound and free from defects beyond those identified in this report; that no deleterious or hazardous materials have been used in its construction; that the site is not contaminated; and that there are no onerous restrictions, encumbrances or outgoings affecting the property beyond those noted.

Legal assumptions: that good and marketable title can be shown; that all required statutory consents (planning permissions, building regulations approvals, listed building consents, etc.) are in place; that the property is not subject to any unusual restrictions; and that all main services are connected on normal terms. Any matter that might be revealed by a local search or pre-contract enquiries is assumed to be insignificant.

These assumptions are made for the purposes of this valuation only. The Client should rely on their legal advisers to verify each assumption before exchange of contracts.

Reinstatement Cost for Insurance

Where stated in the report, the reinstatement cost is an estimate of the cost of rebuilding the property to its existing form using modern equivalent materials and complying with current building regulations, including allowances for demolition, site clearance, professional fees and VAT where applicable. It excludes the value of the land and any contents.

The reinstatement cost figure is an indicative guide for buildings insurance purposes only. Detailed reinstatement cost assessments for insurance, in particular for listed or unusual properties, should be obtained separately in accordance with the RICS Reinstatement Cost Assessment of Buildings professional standard.

Flats

For valuations of flats, the surveyor reports on the flat itself and on the visible parts of the wider building only. The valuation is provided on the basis of information available about the lease, ground rent, service charge, building safety arrangements, and any remediation works affecting the building. Where any of this information is incomplete or unavailable at the valuation date, the report will state the assumption made.

For buildings of 11 metres or more in height (or five storeys or more), the surveyor refers to building safety information including any EWS1 form, fire risk assessment, and Building Safety Act 2022 remediation status. The valuation may be subject to material uncertainty where this information cannot be obtained.

N – Typical House Diagram

This diagram shows the standard part labels used throughout this report. Your property may not have every element shown — the actual elements present are detailed in sections D–G.

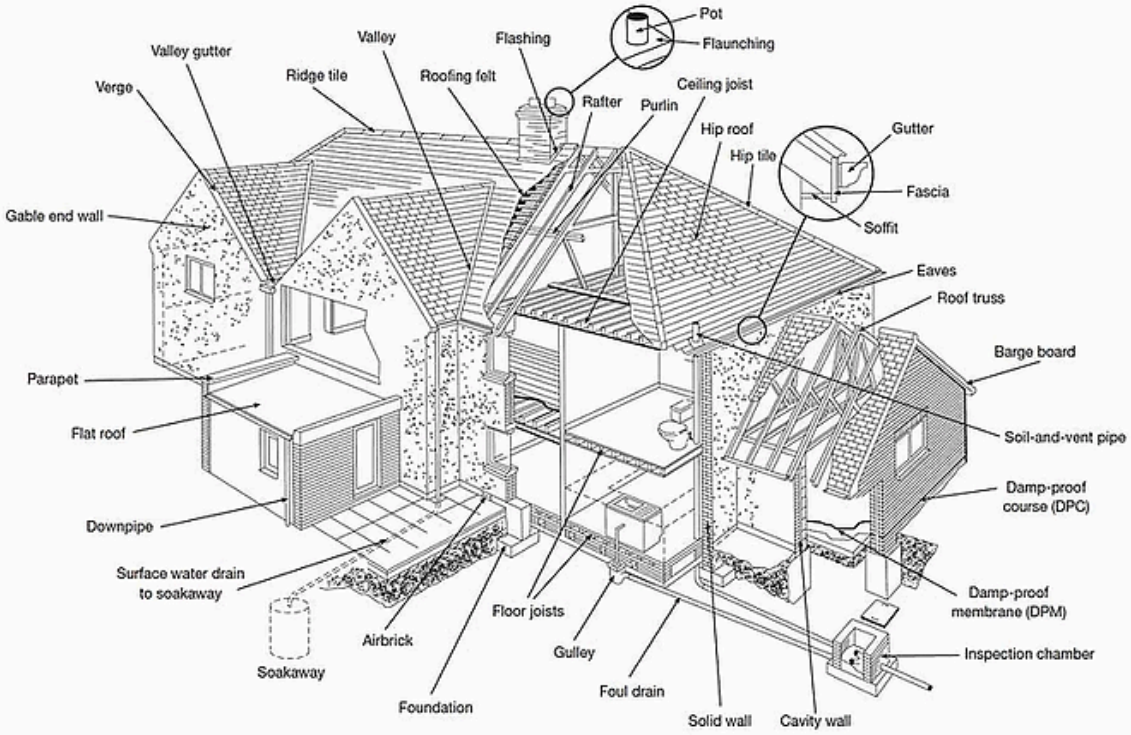


Illustration is schematic — it shows where labels apply in principle, not the specific construction of your property. Internal elements such as ceilings (E2), floors (E4), fireplaces (E5) and bathroom fittings (E8) are not shown.

Photographic Record

D1 — Chimney stacks

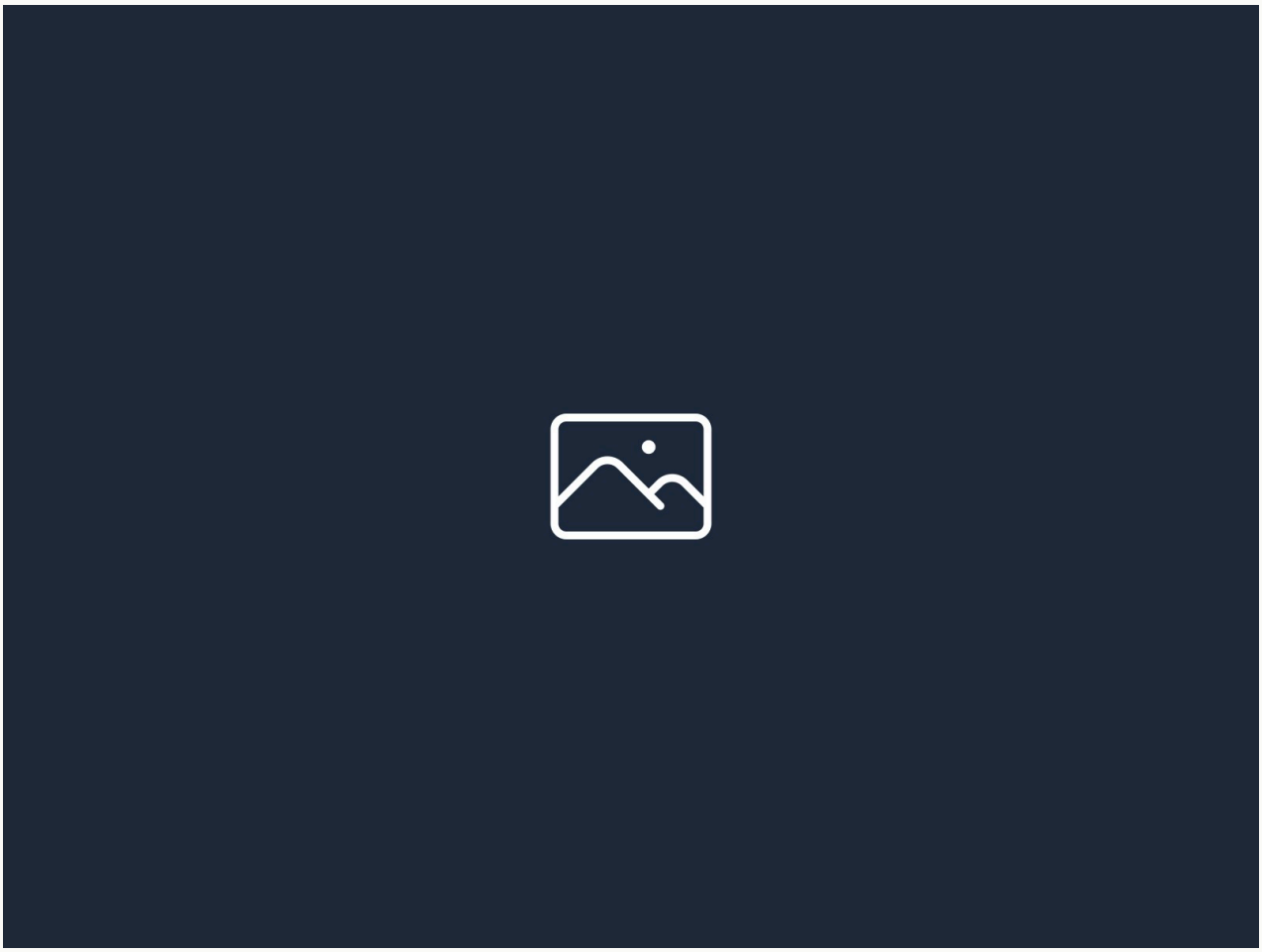


Fig. 1 — Rear chimney stack — pointing weathering at high level

D2 — Roof coverings

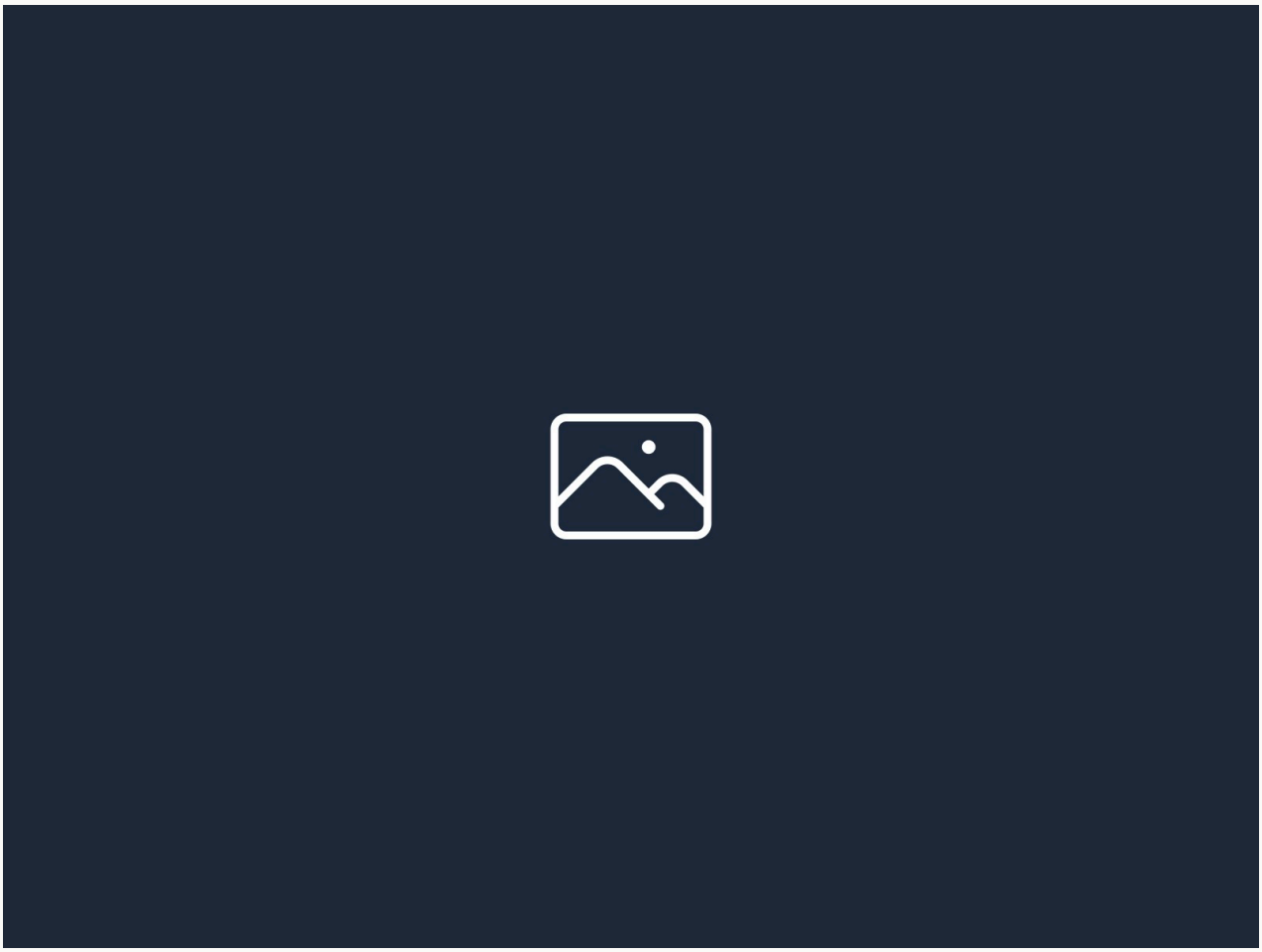


Fig. 2 — Natural slate roof — front elevation overview

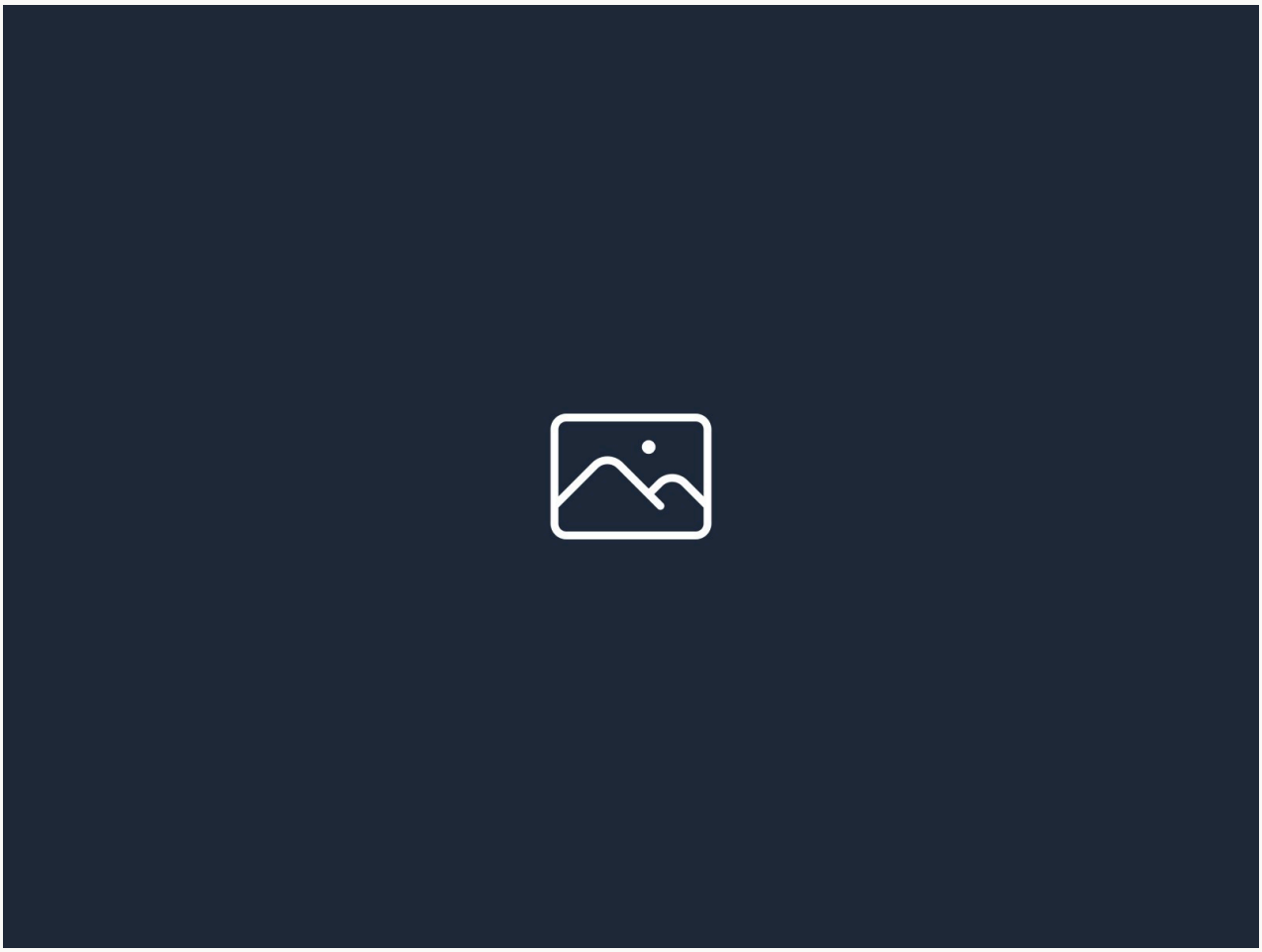


Fig. 3 — Ridge detail — mortar showing minor cracking

D3 — Rainwater pipes and gutters

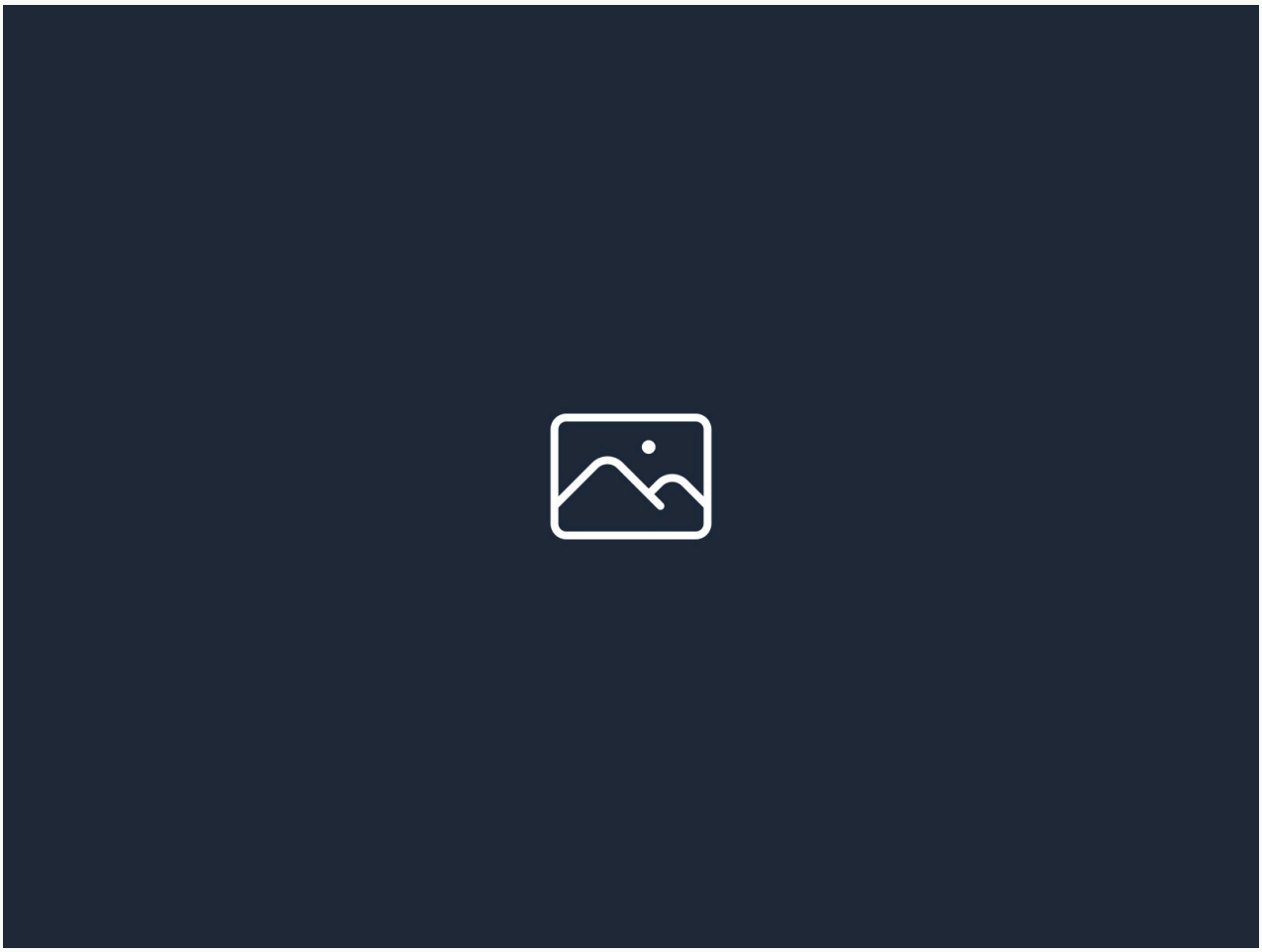


Fig. 4 — Cast iron downpipe — rear elevation

D4 — Main walls

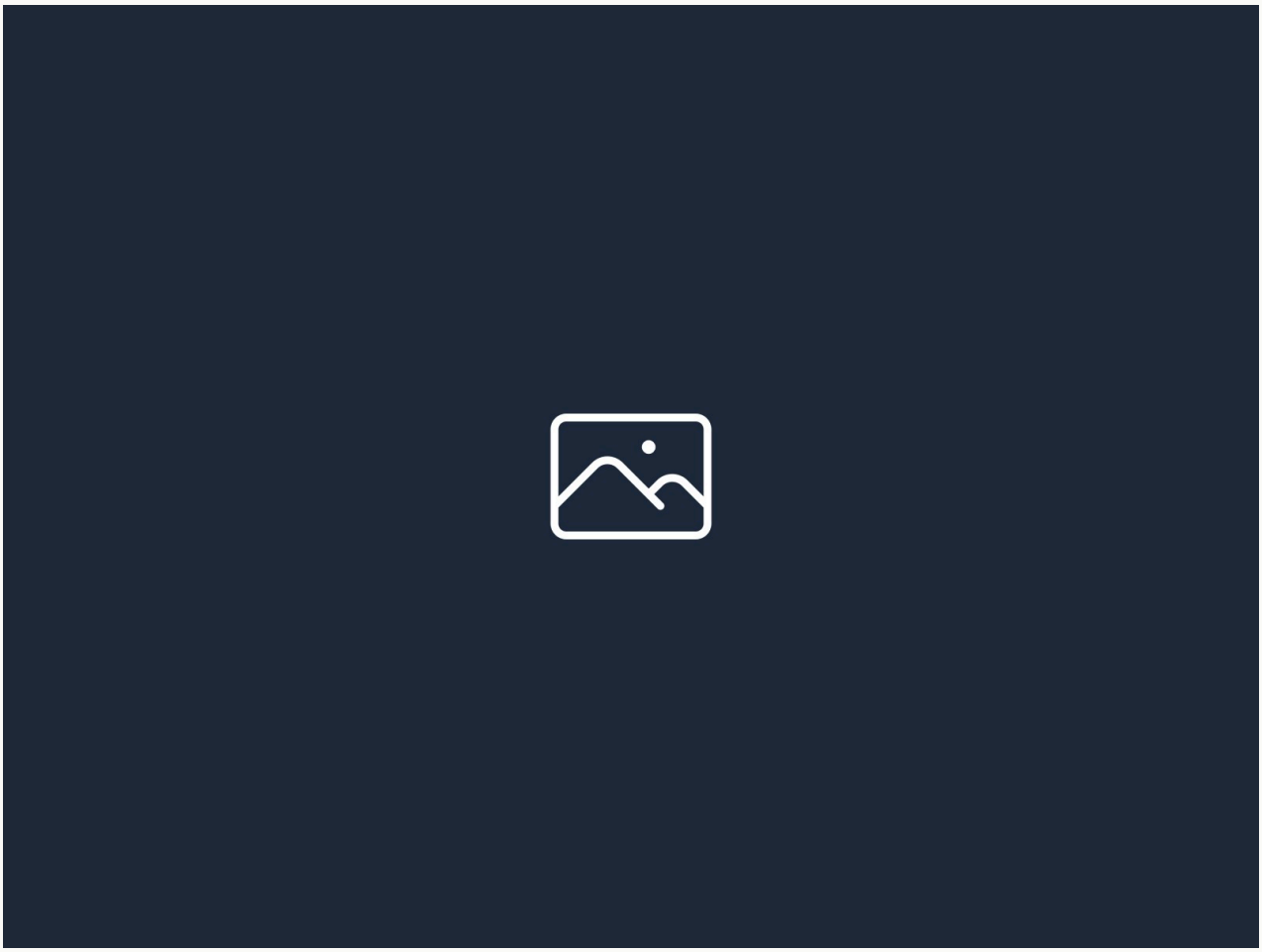


Fig. 5 — Front elevation brickwork — stretcher bond

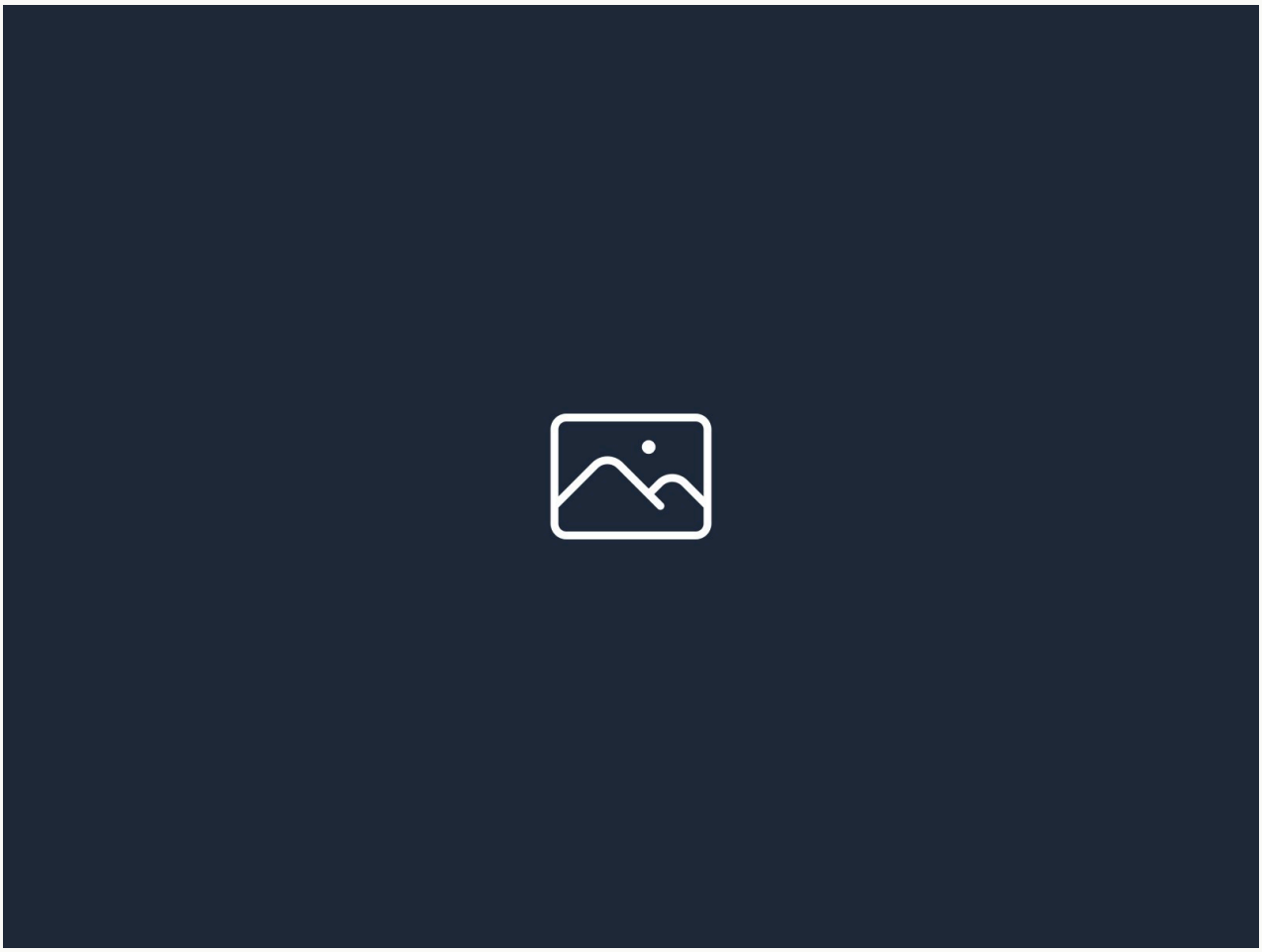


Fig. 6 — Rear elevation render — hairline cracking

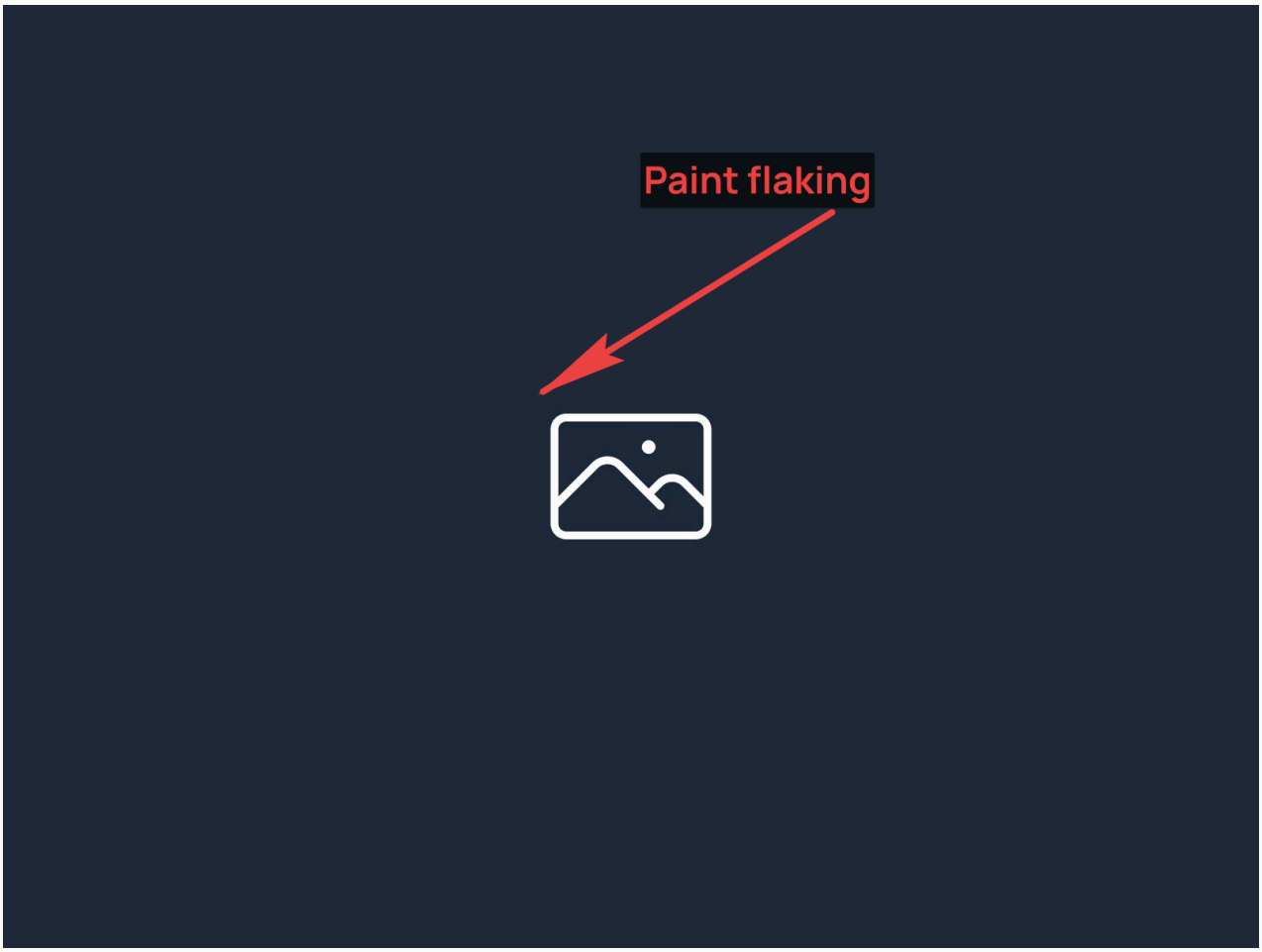


Fig. 7 — Original timber sash window — paint flaking observed

D6 — Outside doors (including patio doors)

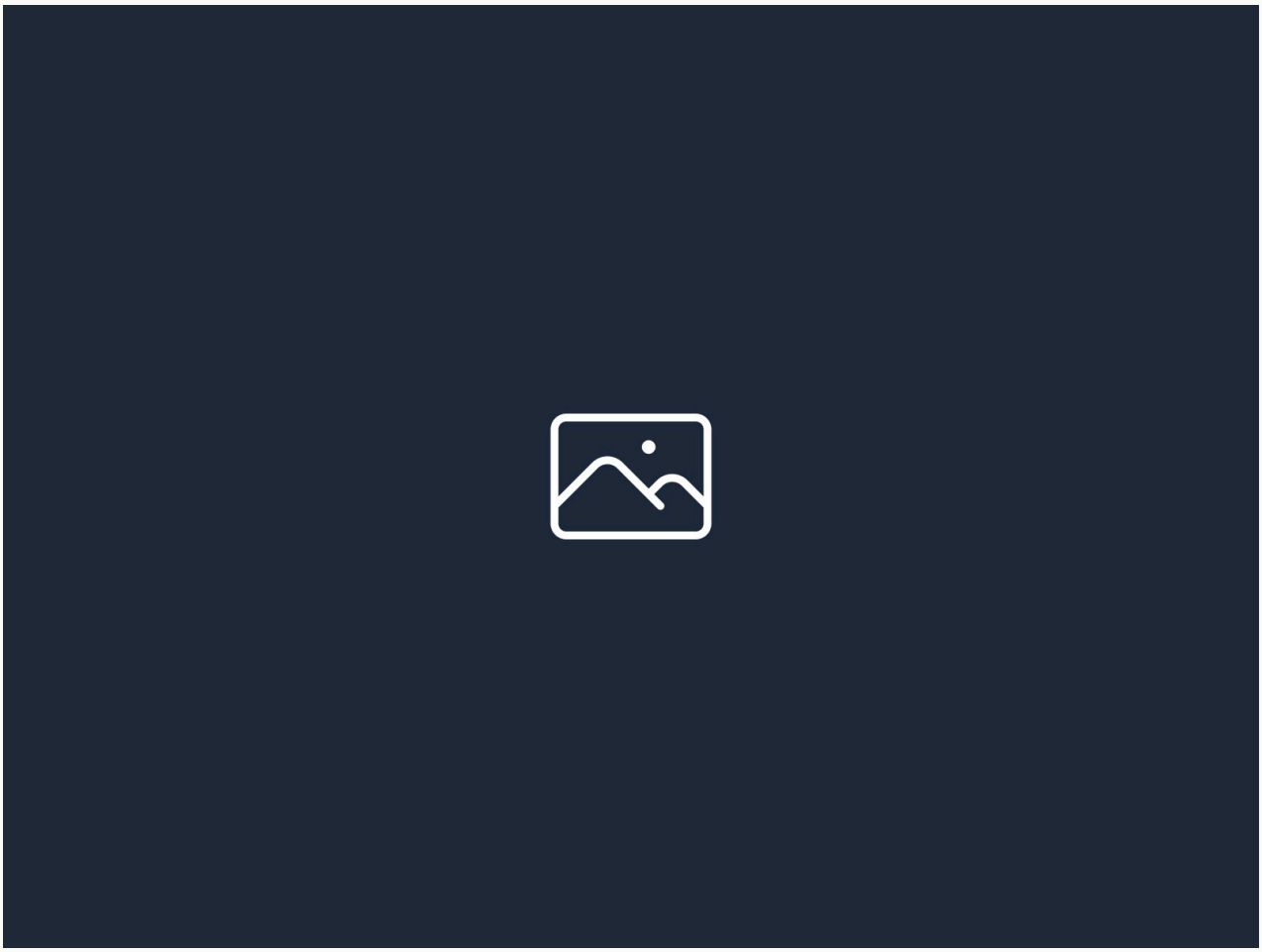


Fig. 8 — Front entrance door — timber panelled

D8 — Other joinery and finishes

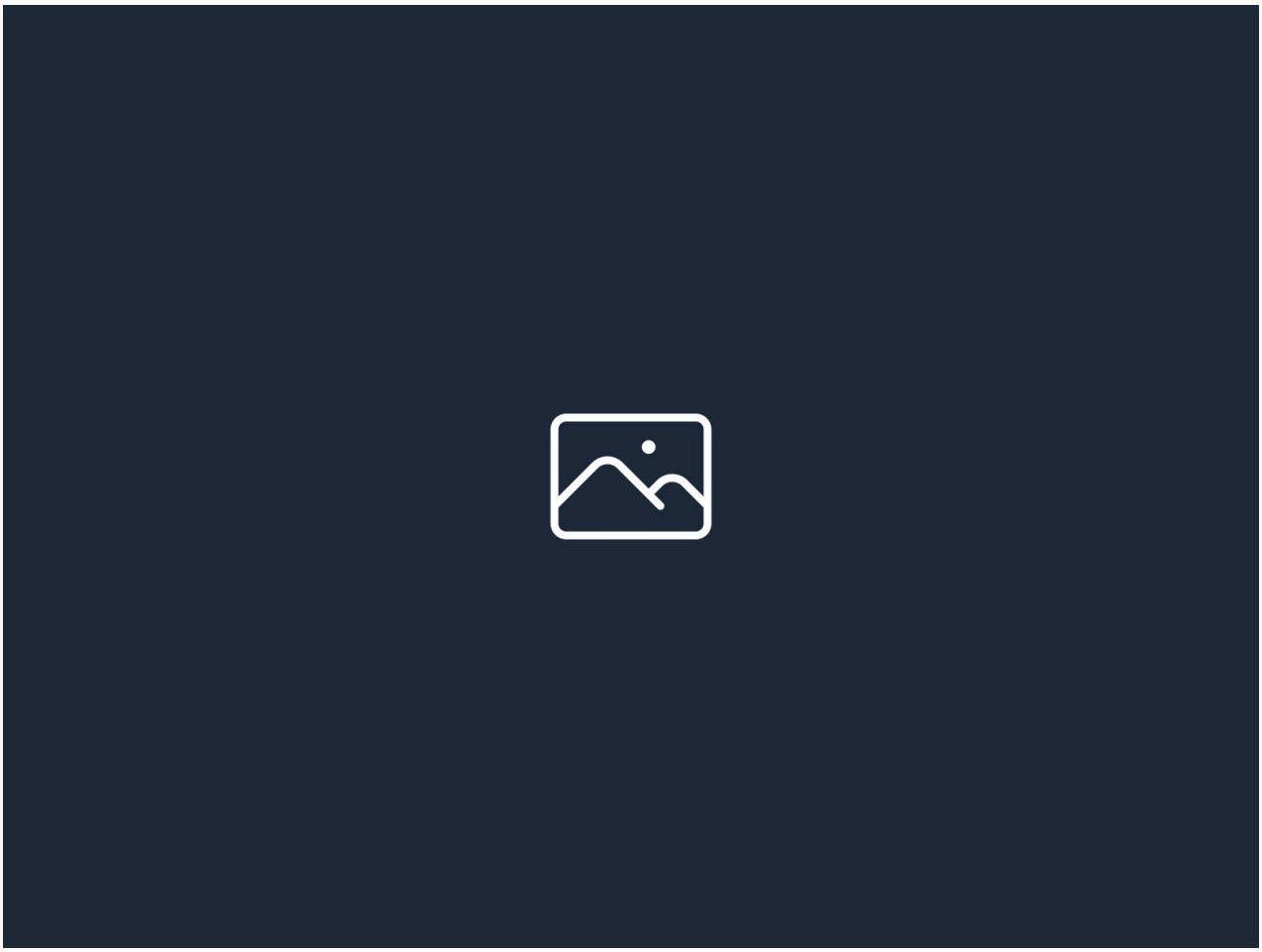


Fig. 9 — External joinery — fascia detail

E1 — Roof structure

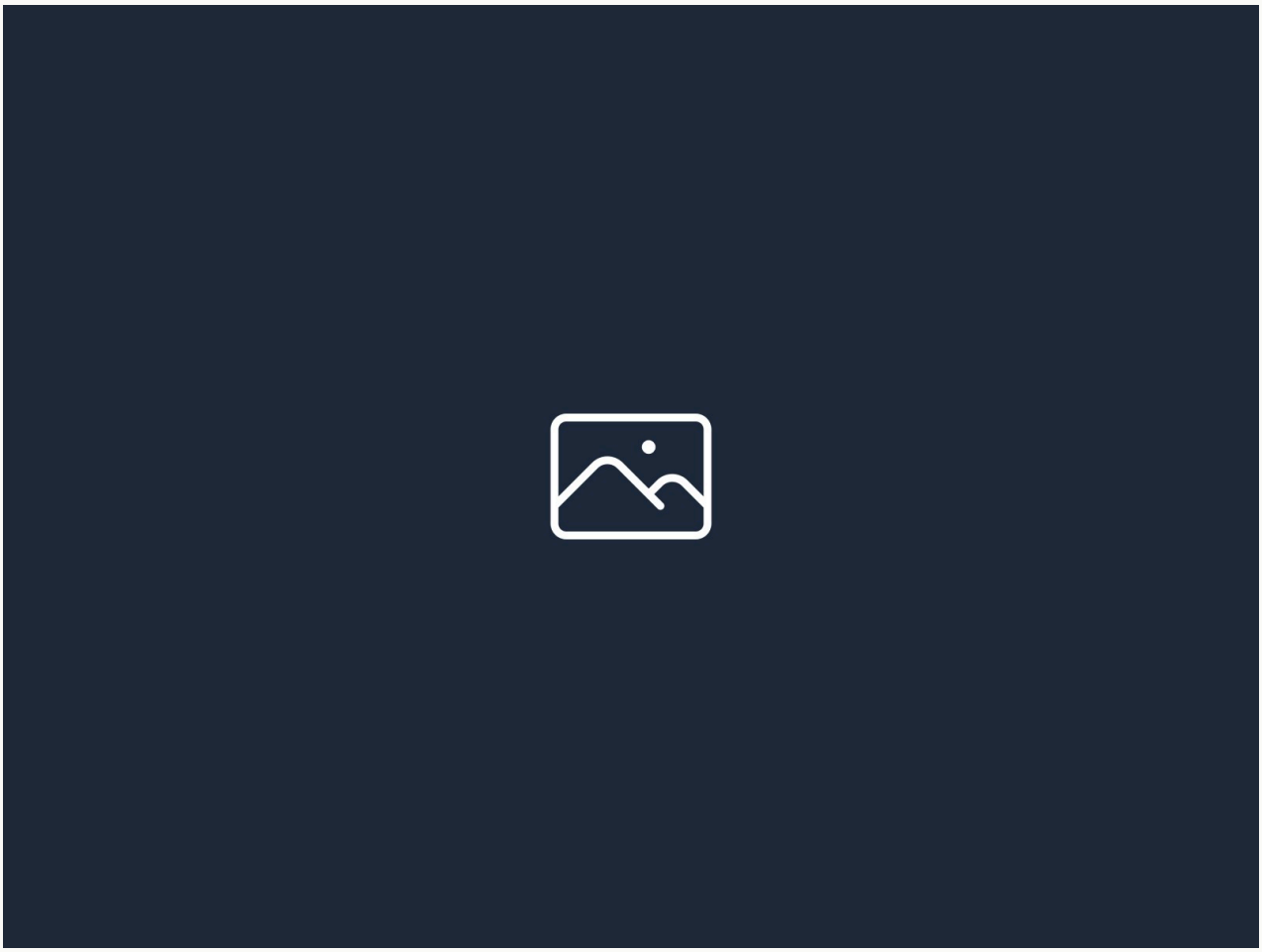


Fig. 10 — Loft space — rafters and insulation

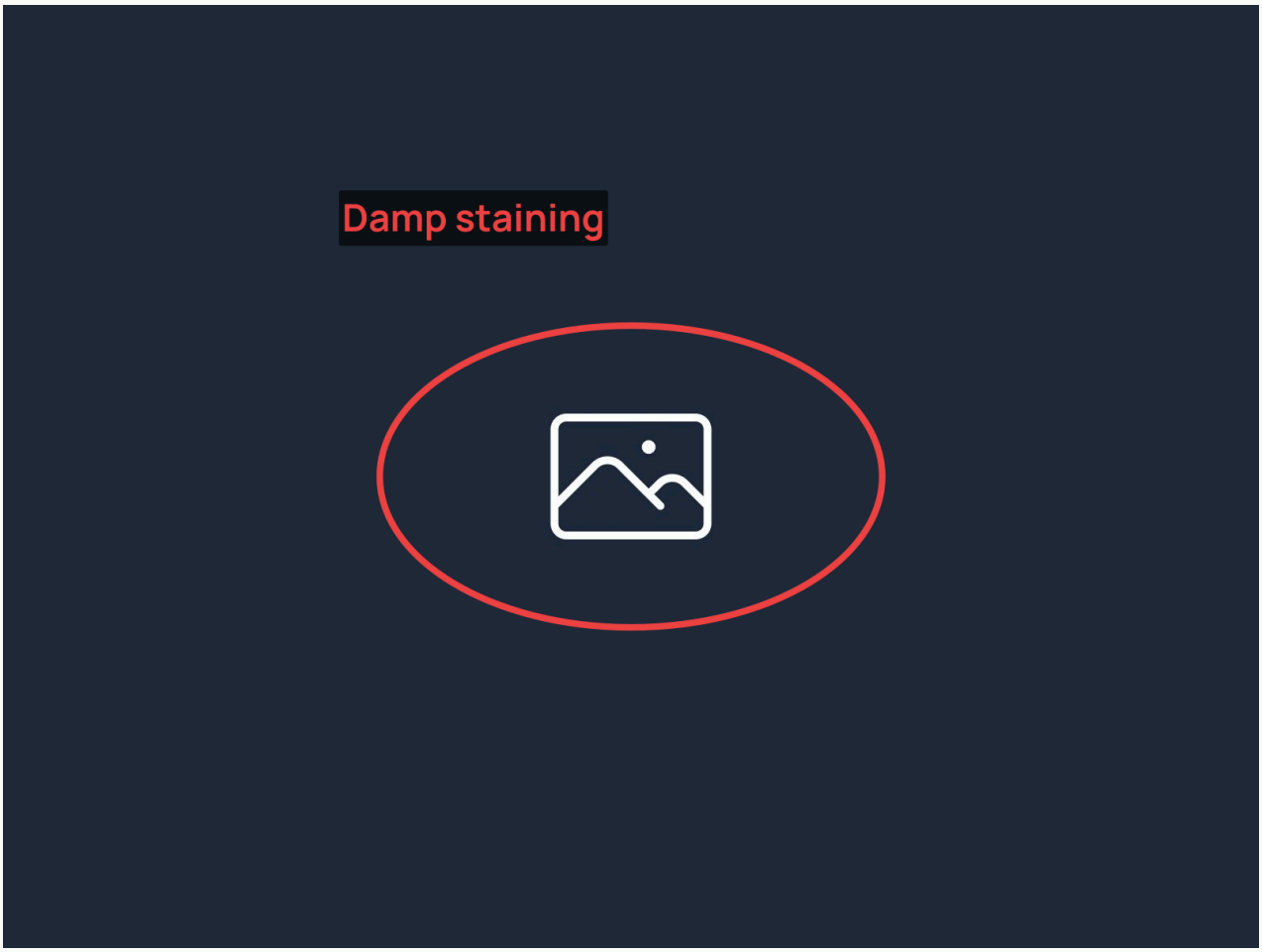


Fig. 11 — Historic damp staining — rear ground-floor ceiling

E3 — Walls and partitions

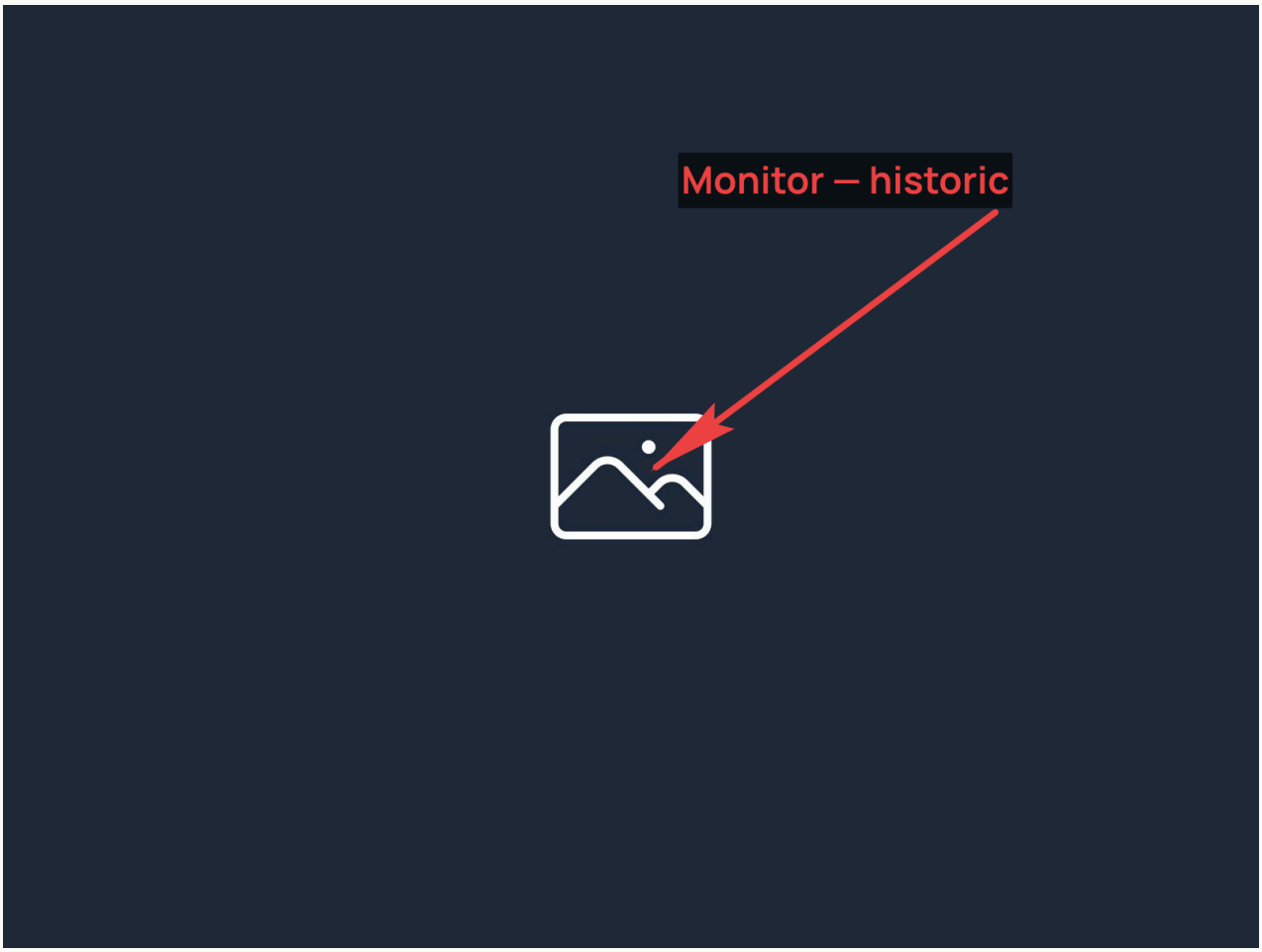


Fig. 12 — Historic crack — rear closet wing wall (close-up)

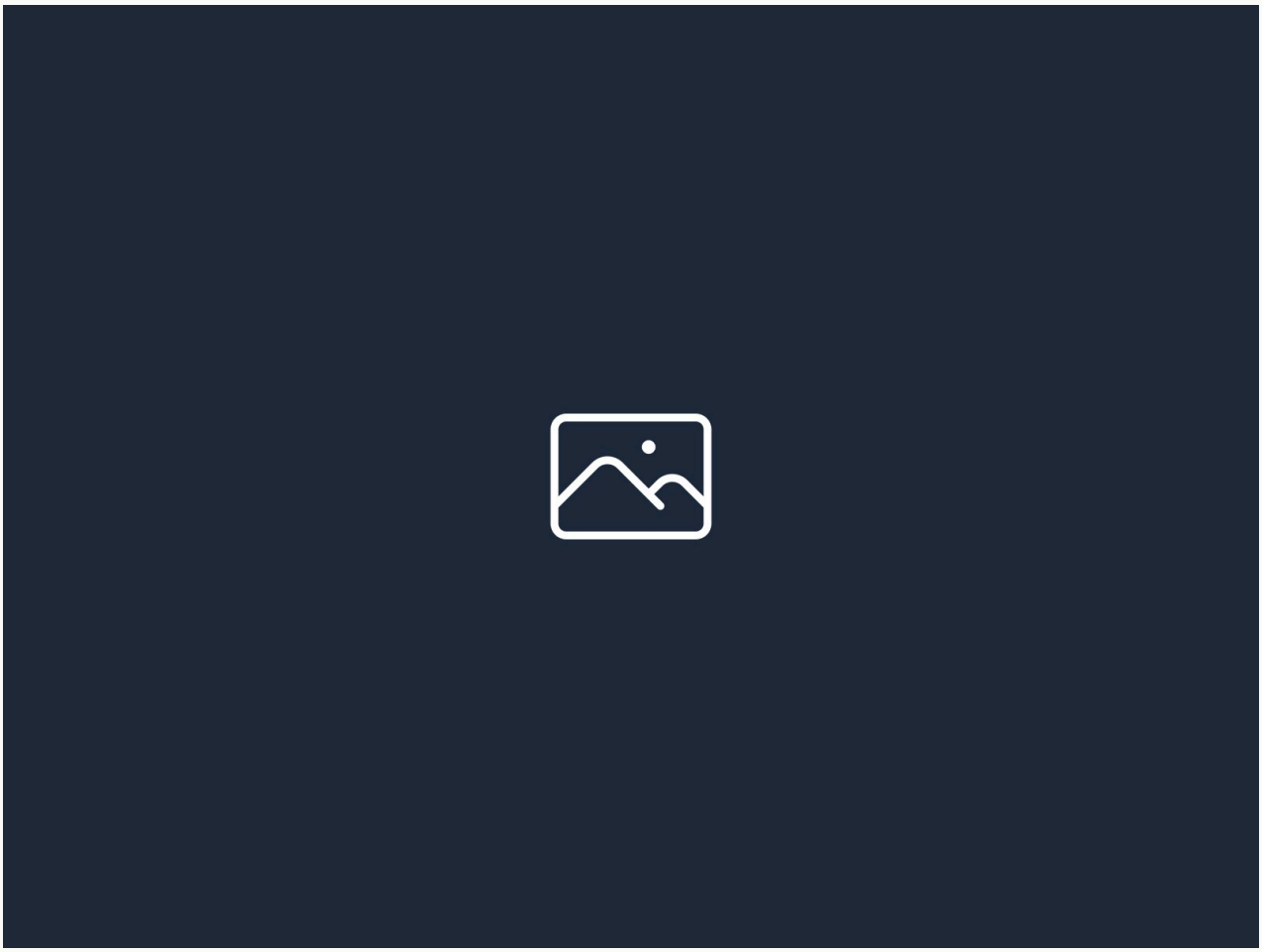


Fig. 13 — Historic crack — wider context view

E4 — Floors

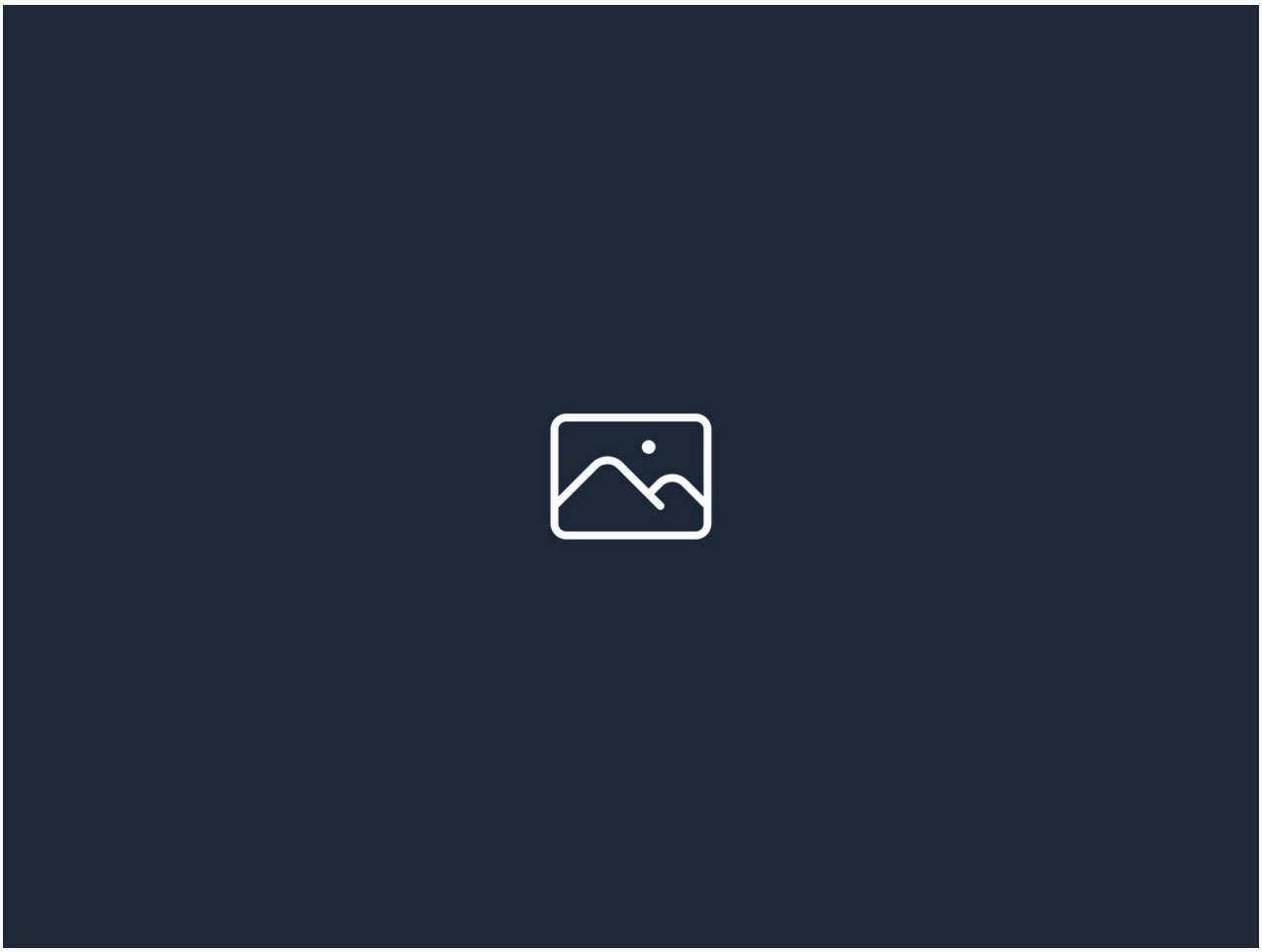


Fig. 14 — Suspended timber floor — front reception sample

E5 — Fireplaces, chimney breasts and flues

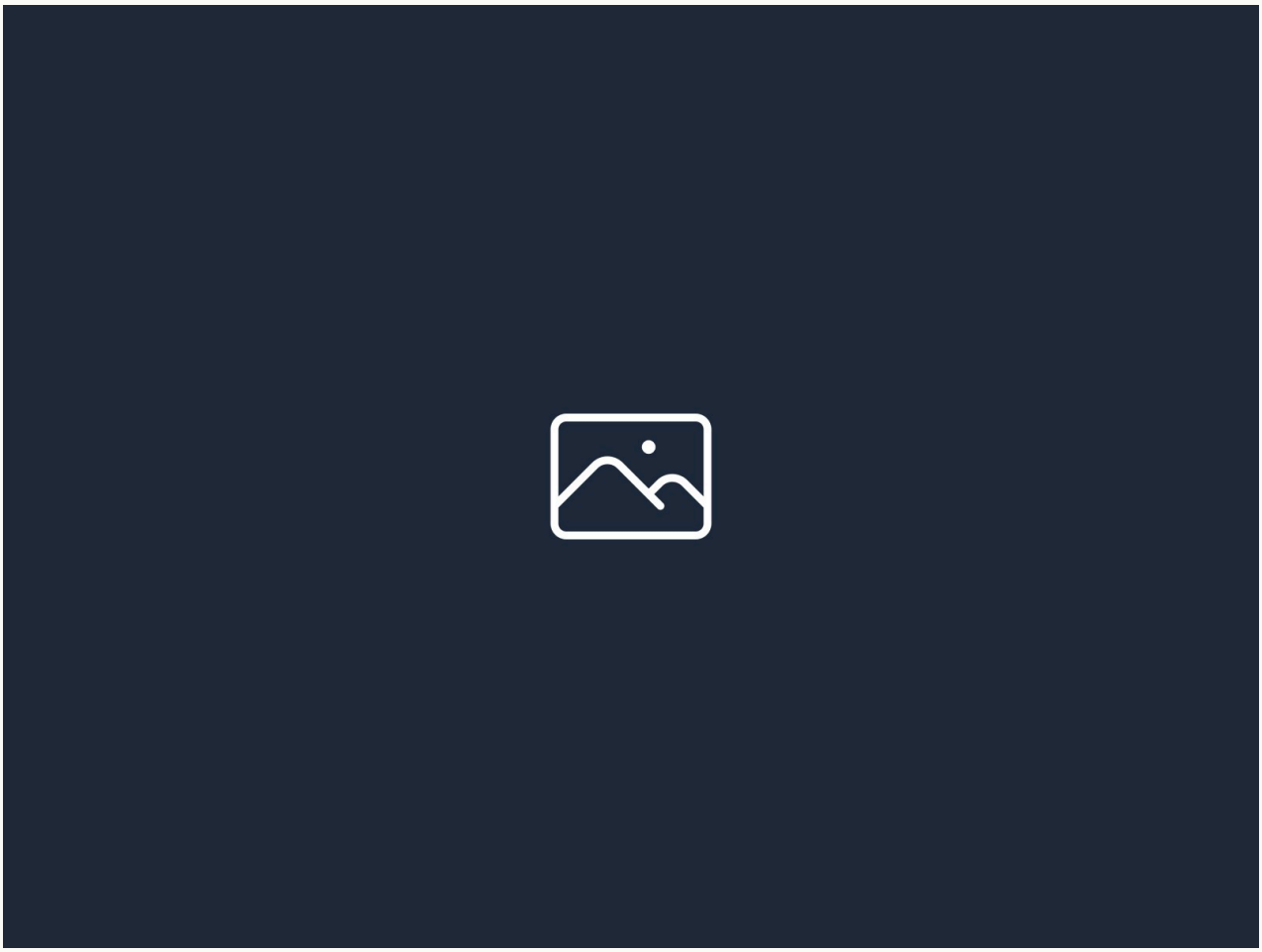


Fig. 15 — Front reception fireplace — period feature retained

E6 — Built-in fittings

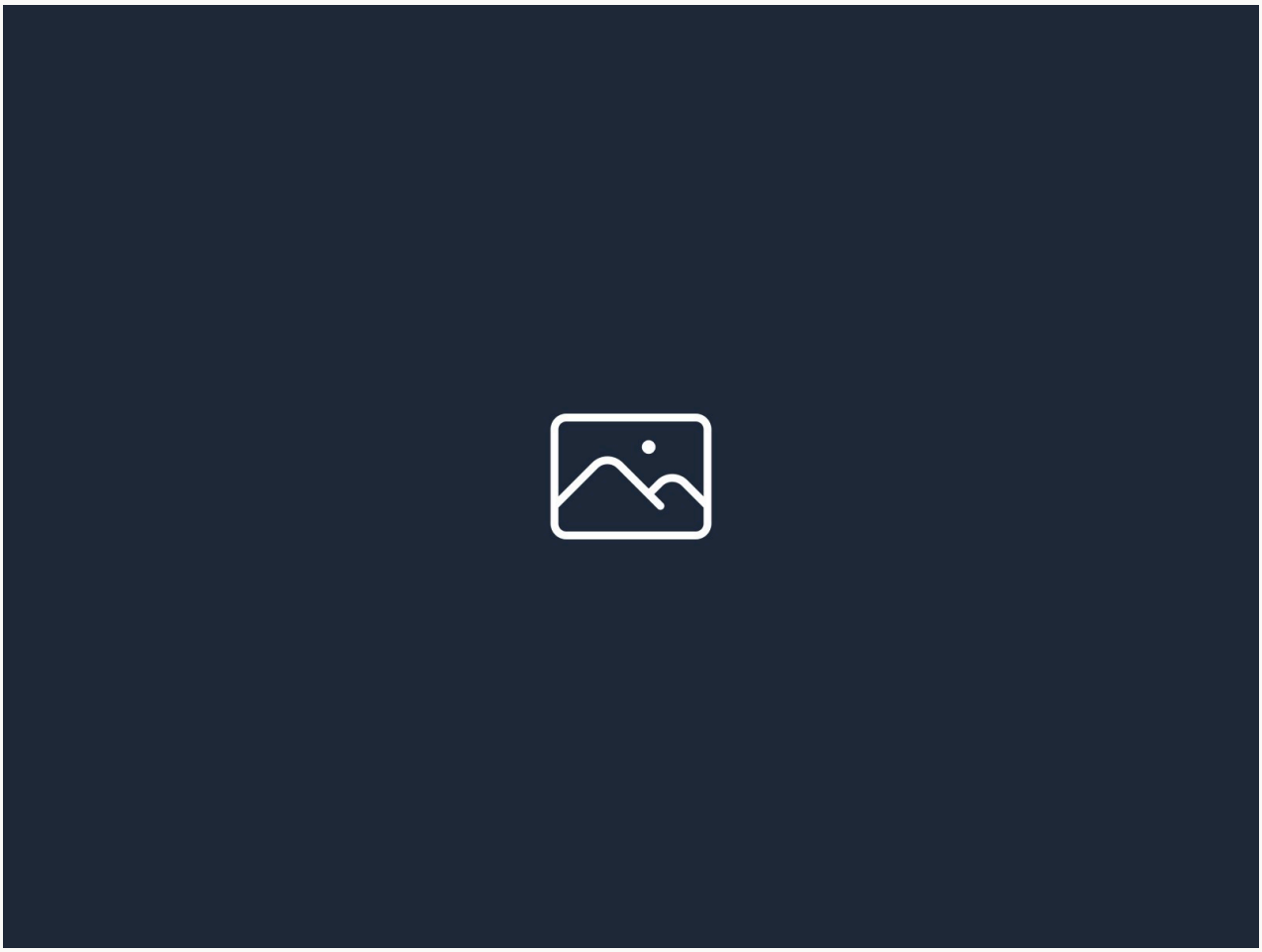


Fig. 16 — Fitted kitchen — cabinets and worktops

E7 — Woodwork

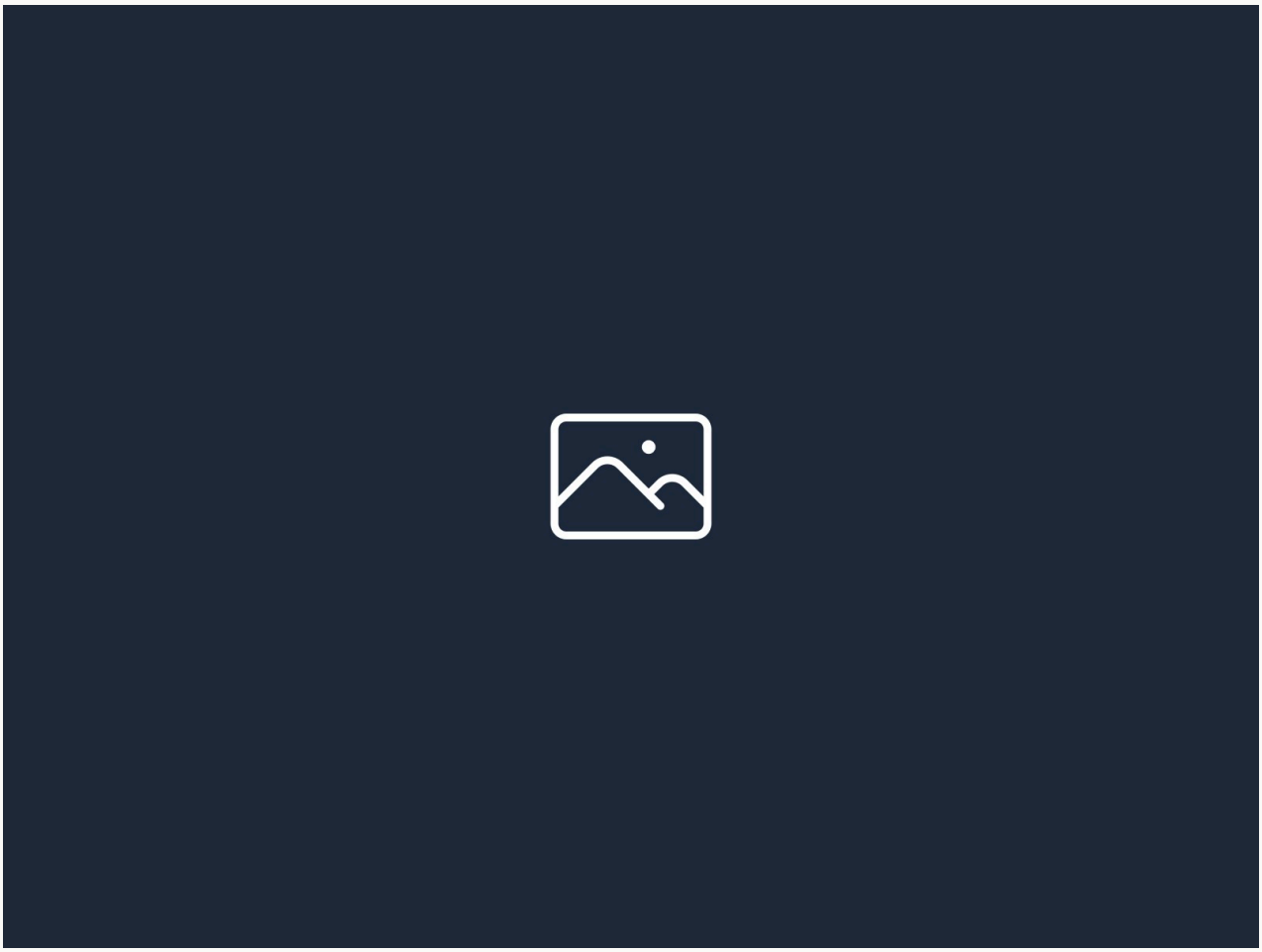


Fig. 17 — Internal woodwork — original skirting

E8 — Bathroom fittings

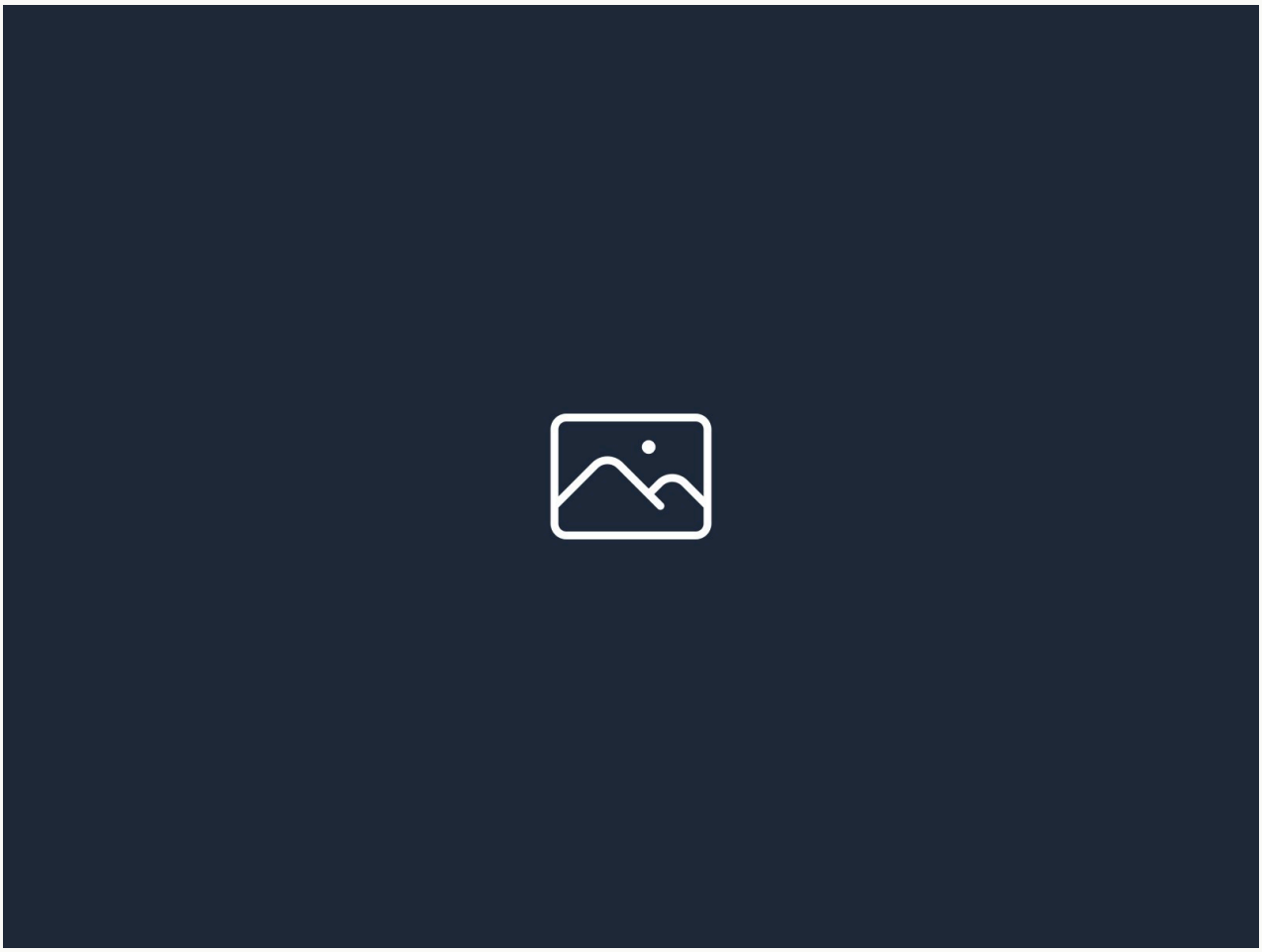


Fig. 18 — Bathroom suite — overall view

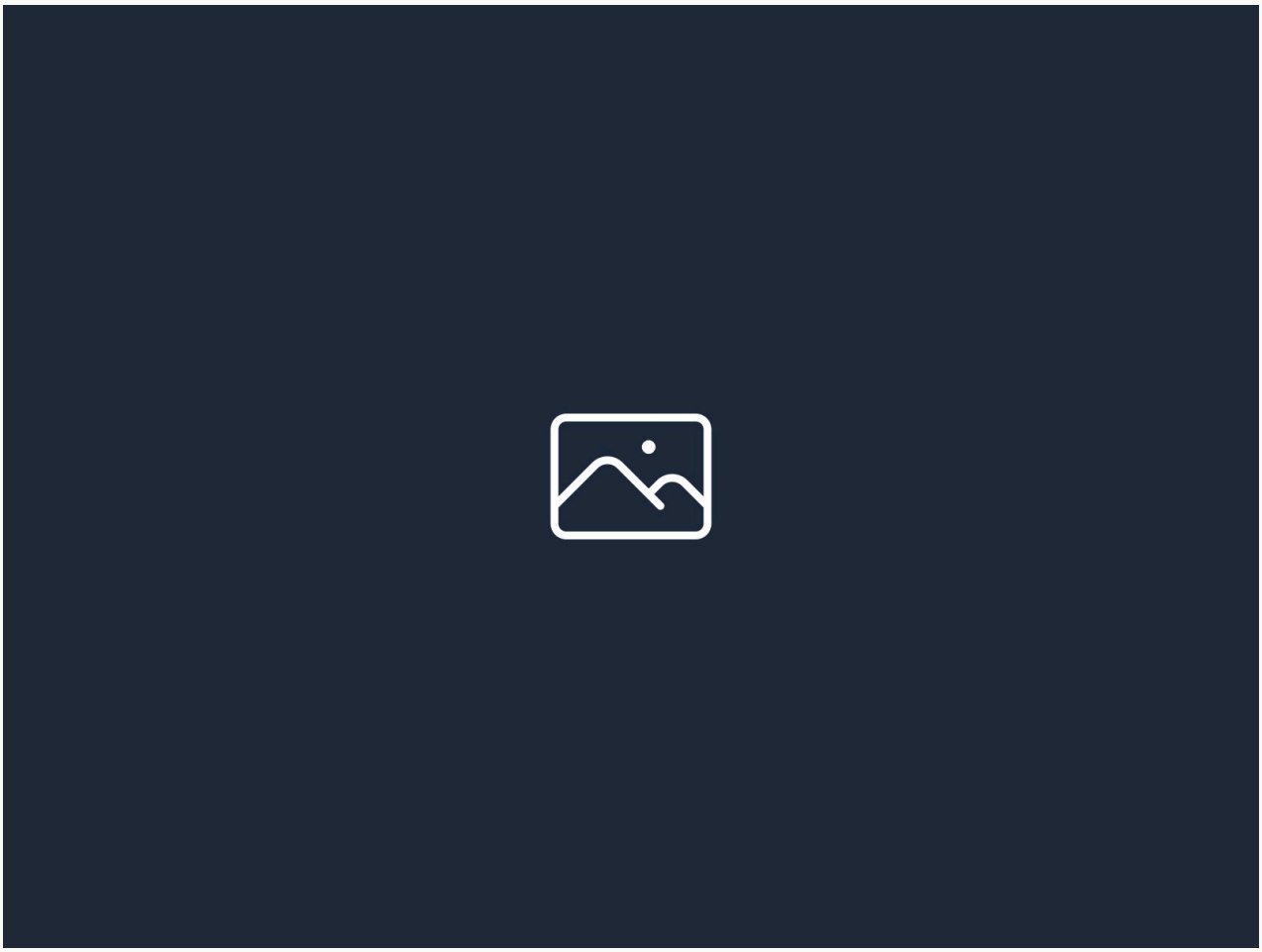


Fig. 19 — Bath sealant — degradation visible at edges

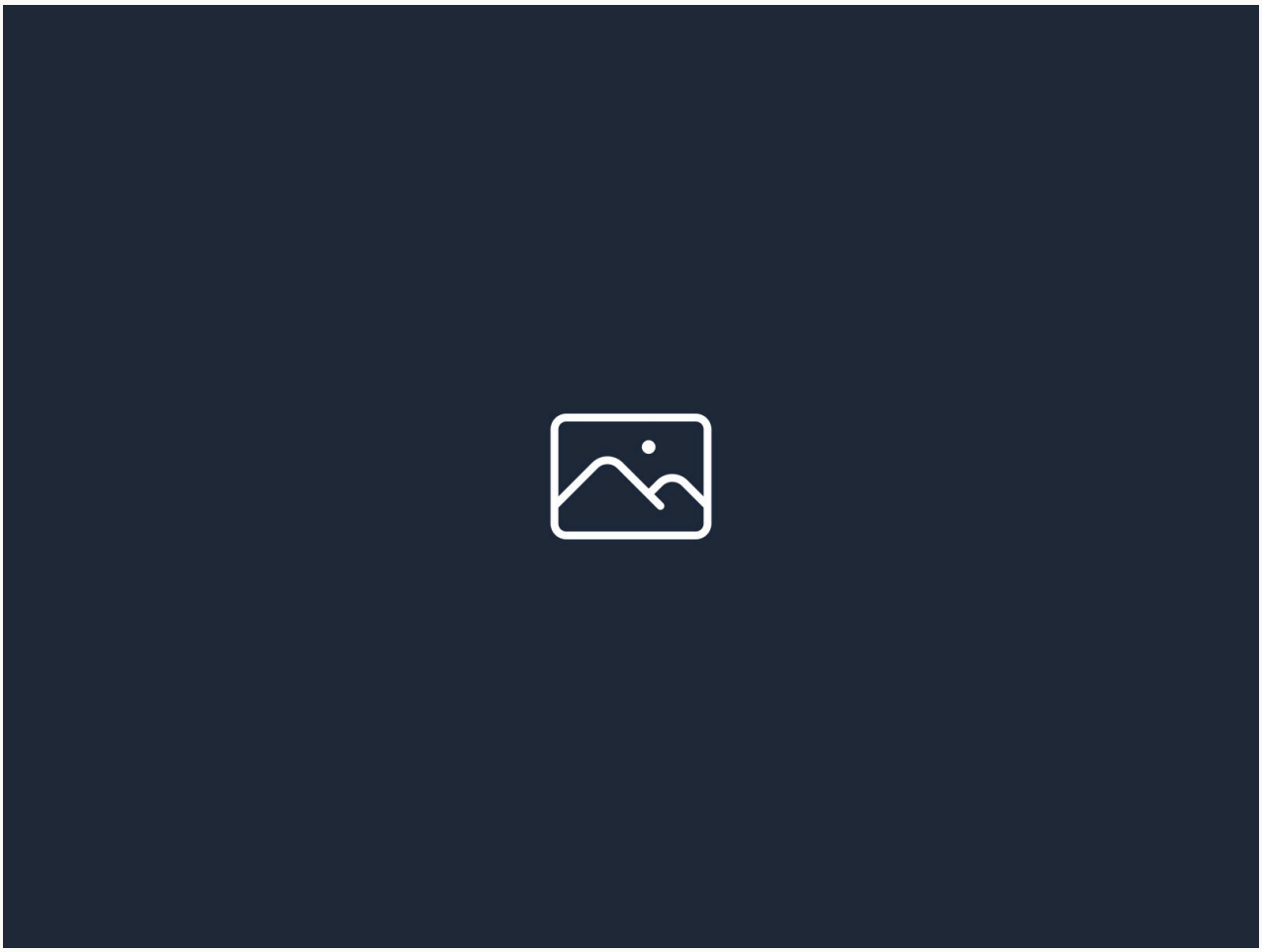


Fig. 20 — Shower area grouting — slow water penetration suspected

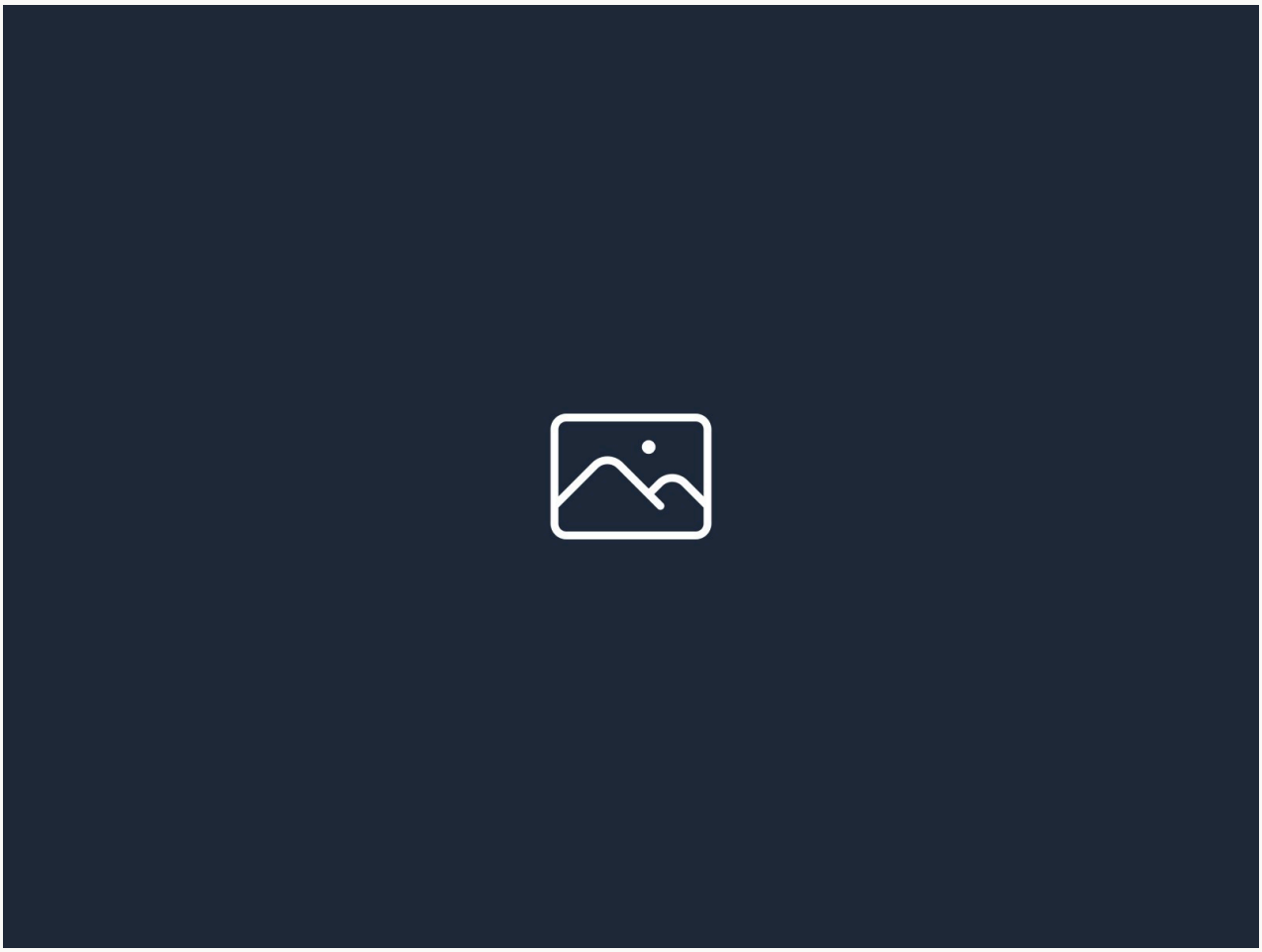


Fig. 21 — WC and basin — both serviceable

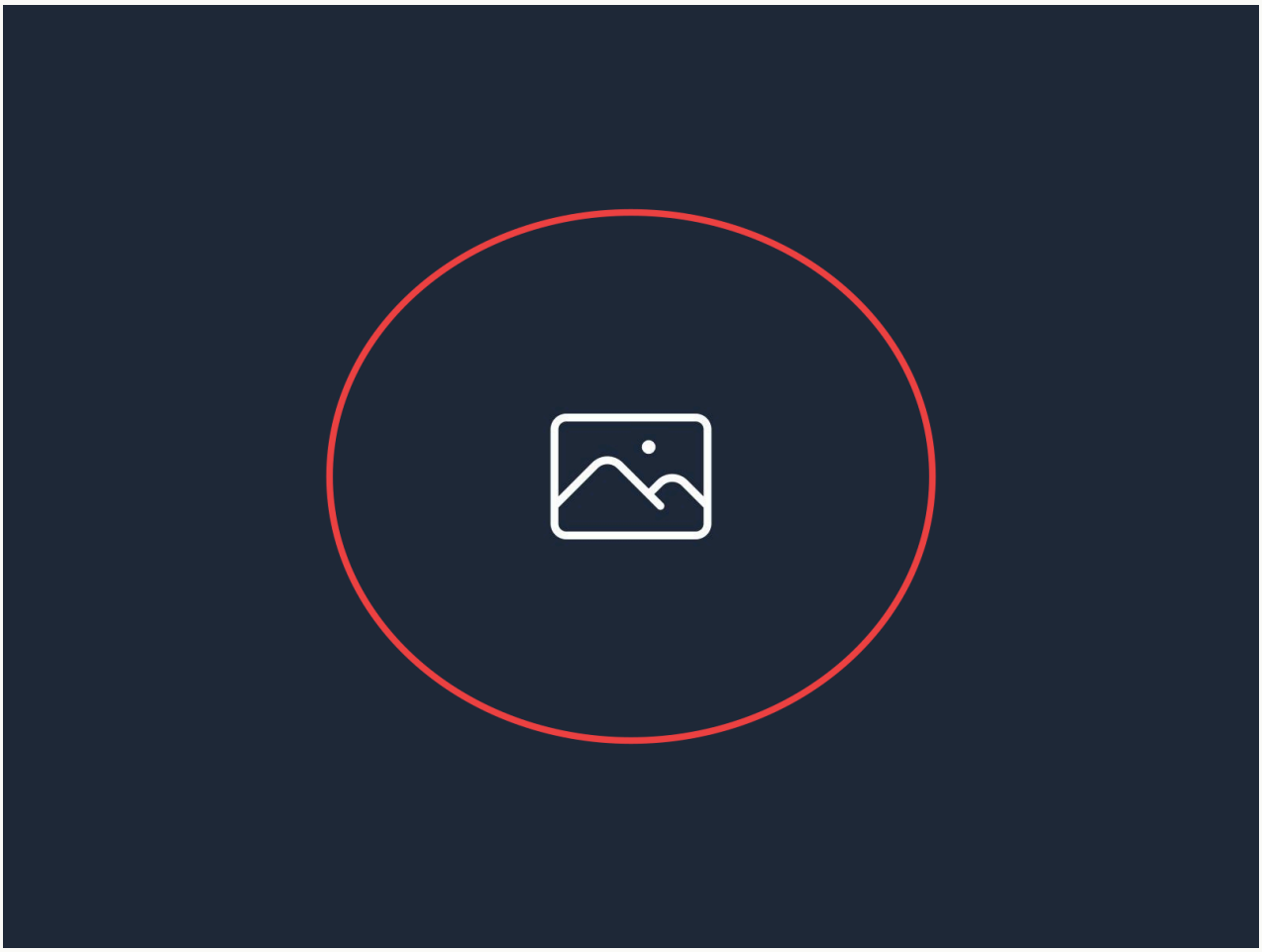


Fig. 22 — Consumer unit — pre-18th-Edition; EICR recommended

F2 — Gas/Oil

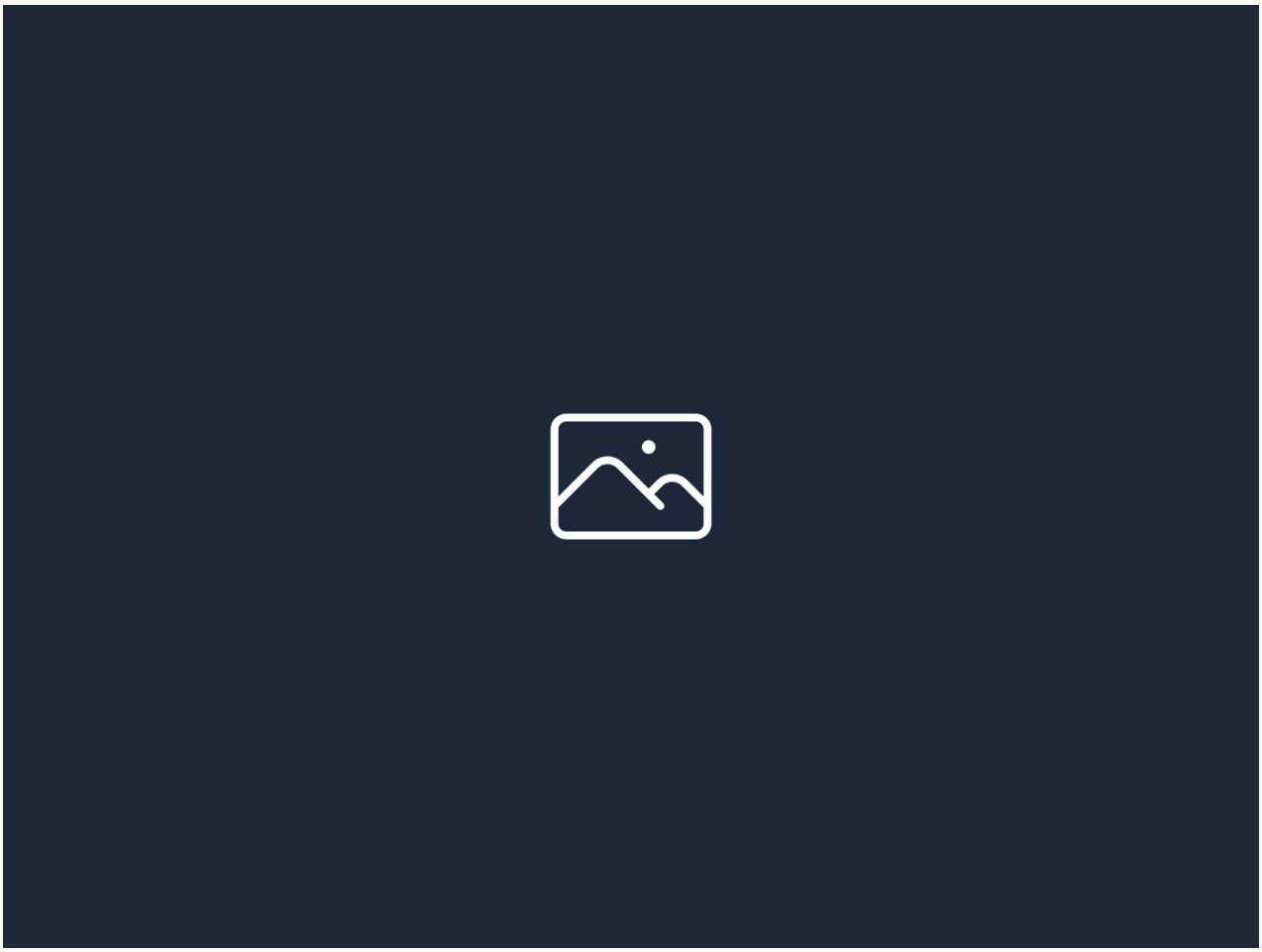


Fig. 23 — Gas supply entry — meter cupboard

F3 — Water

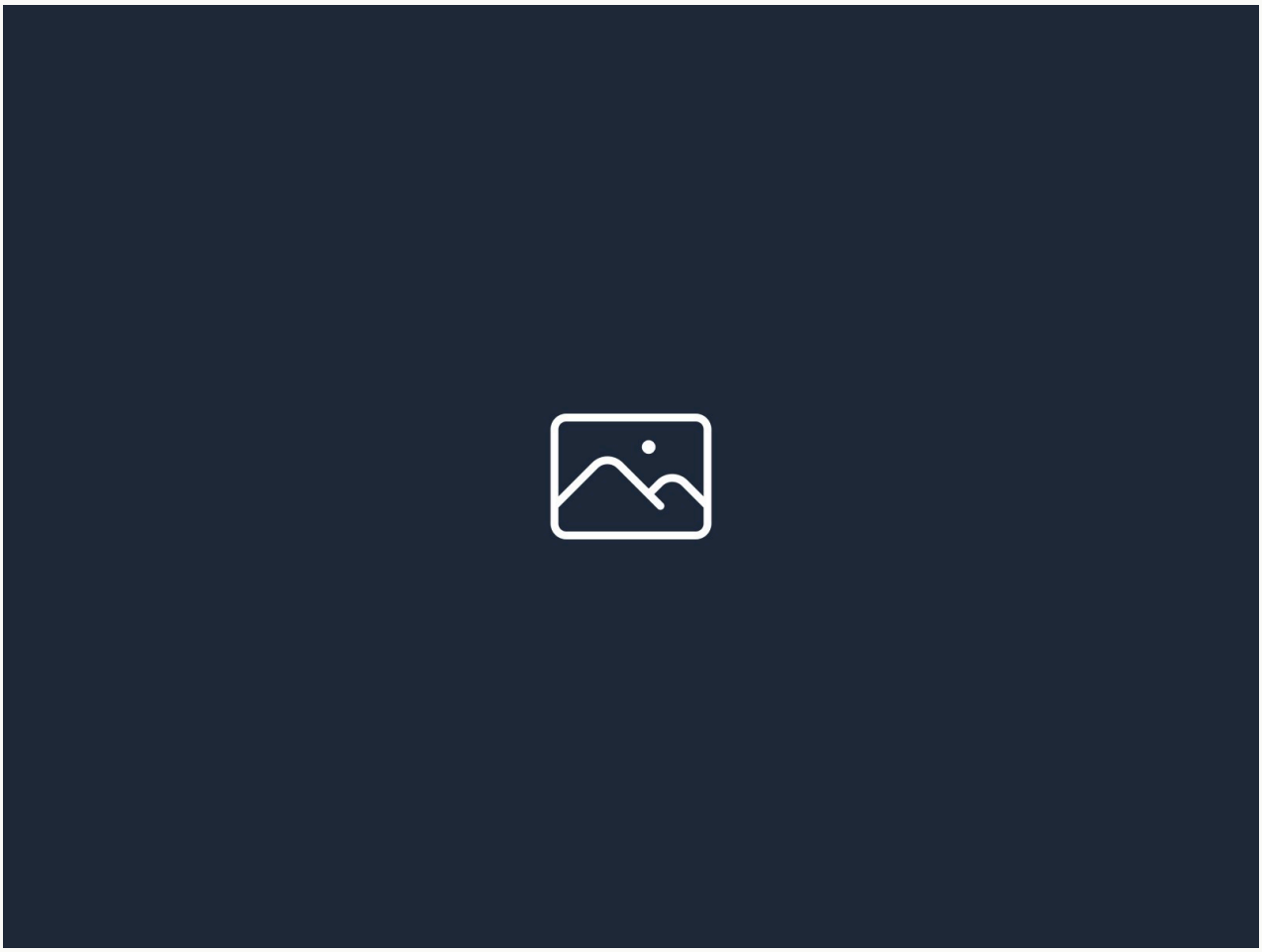


Fig. 24 — Mains water stopcock — under sink

F4 — Heating

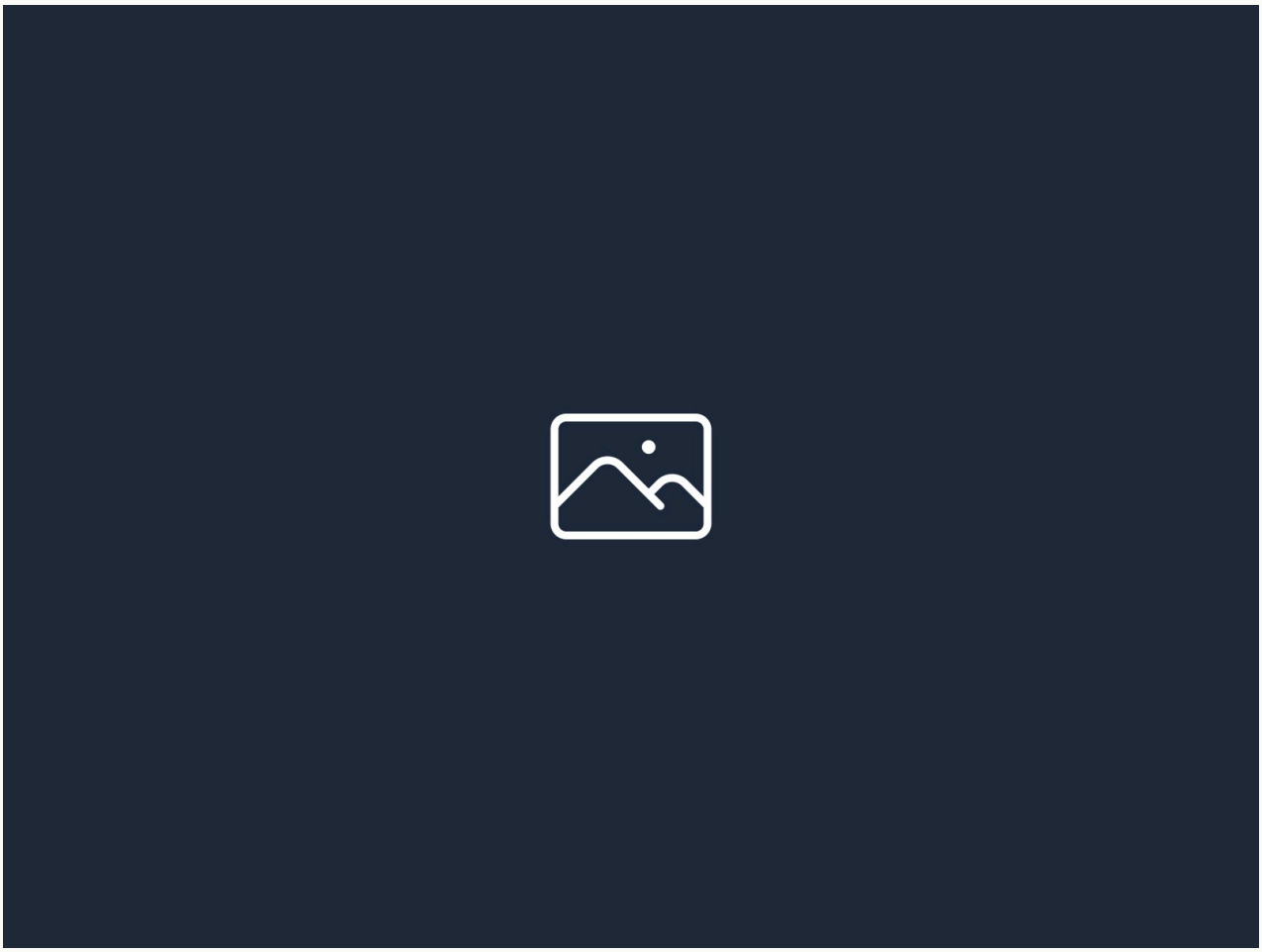


Fig. 25 — Gas combi boiler — kitchen

F5 — Water heating

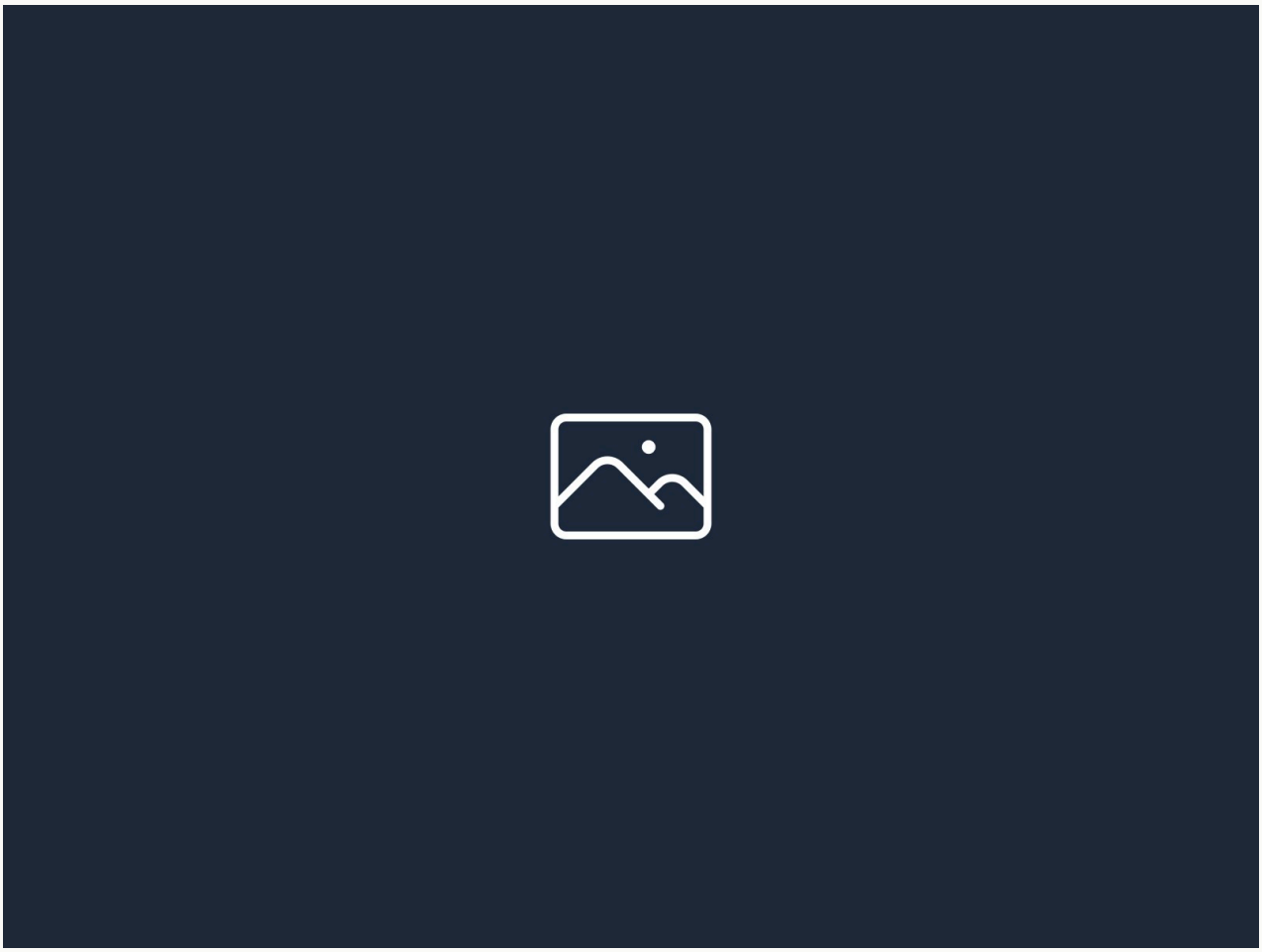


Fig. 26 — Hot water — combi-fed taps

F6 — Drainage

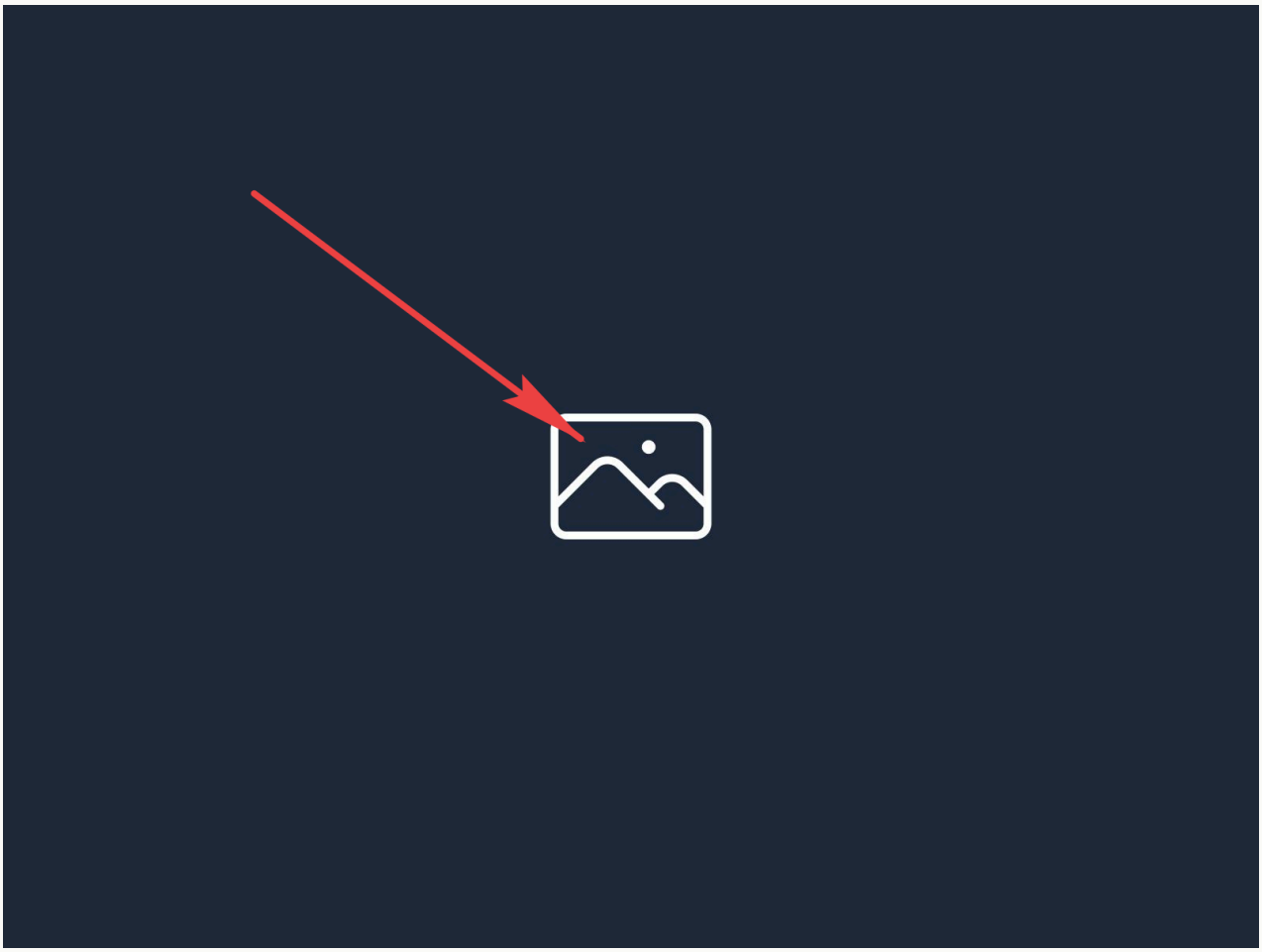


Fig. 27 — Rear inspection chamber — cover cracked

G2 — Permanent outbuildings and other structures

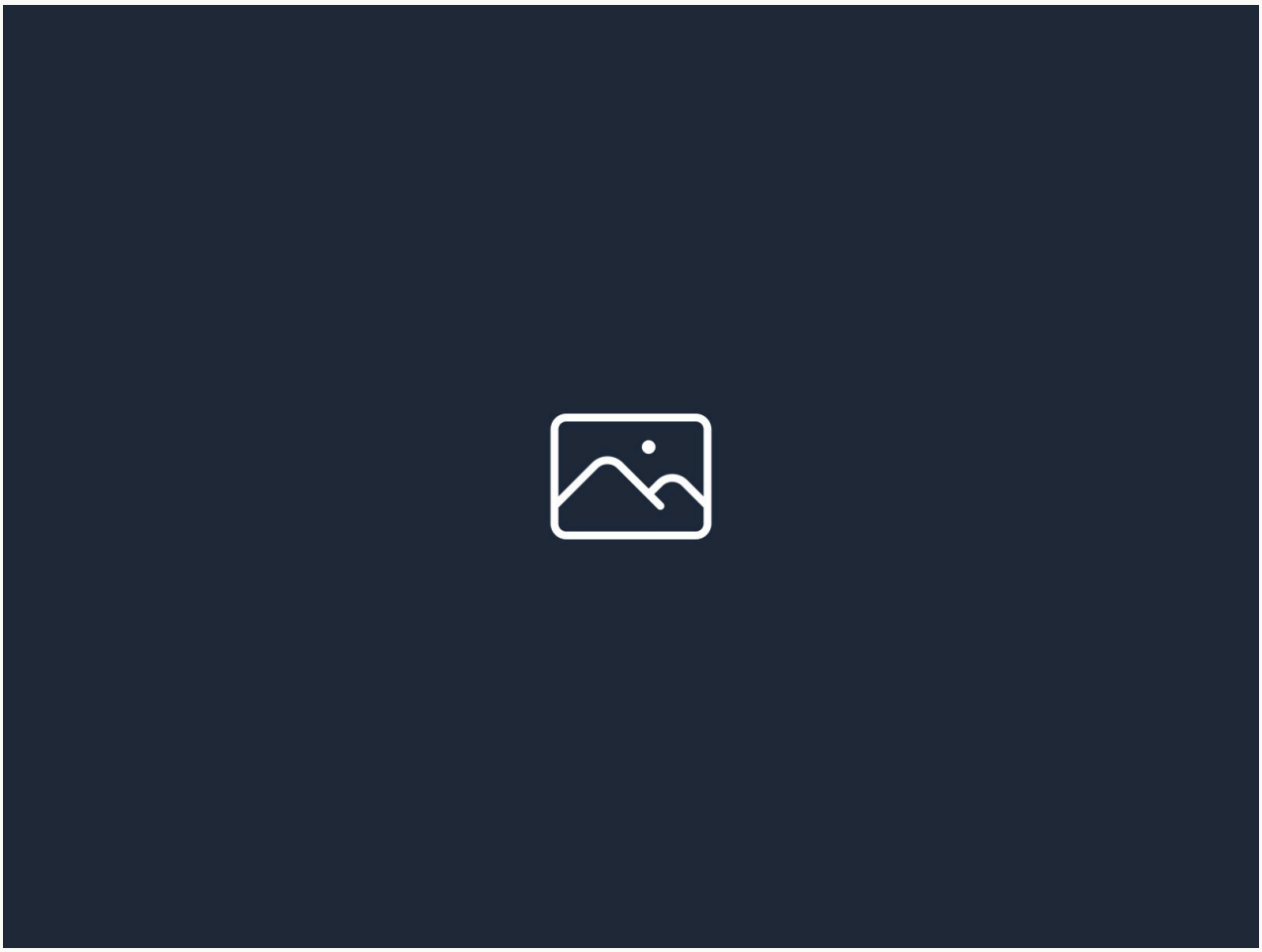


Fig. 28 — Timber garden shed to rear of plot

G4 — Trees

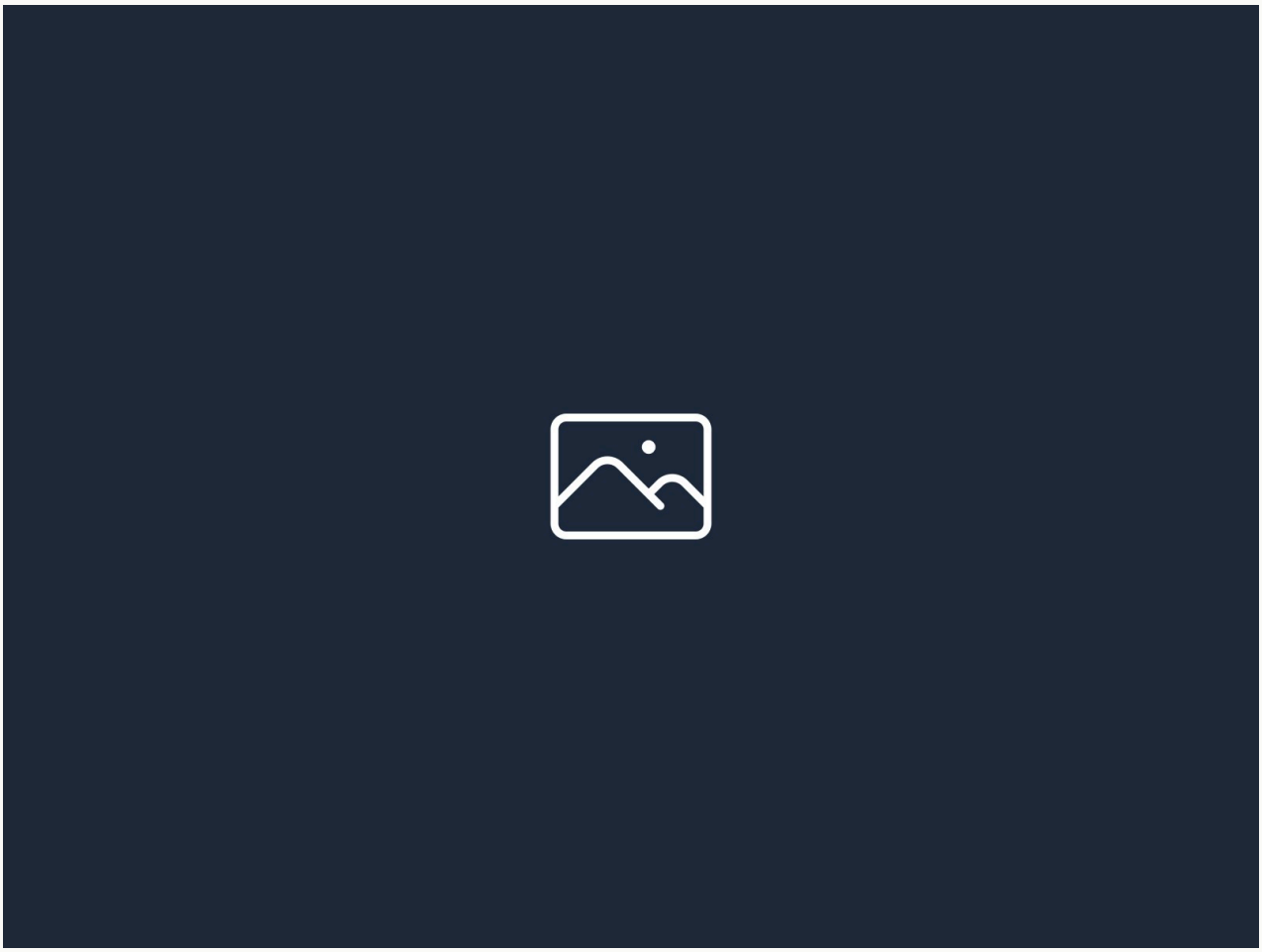


Fig. 29 — Mature shrub at front boundary

G5 — Boundaries, retaining walls, and fences

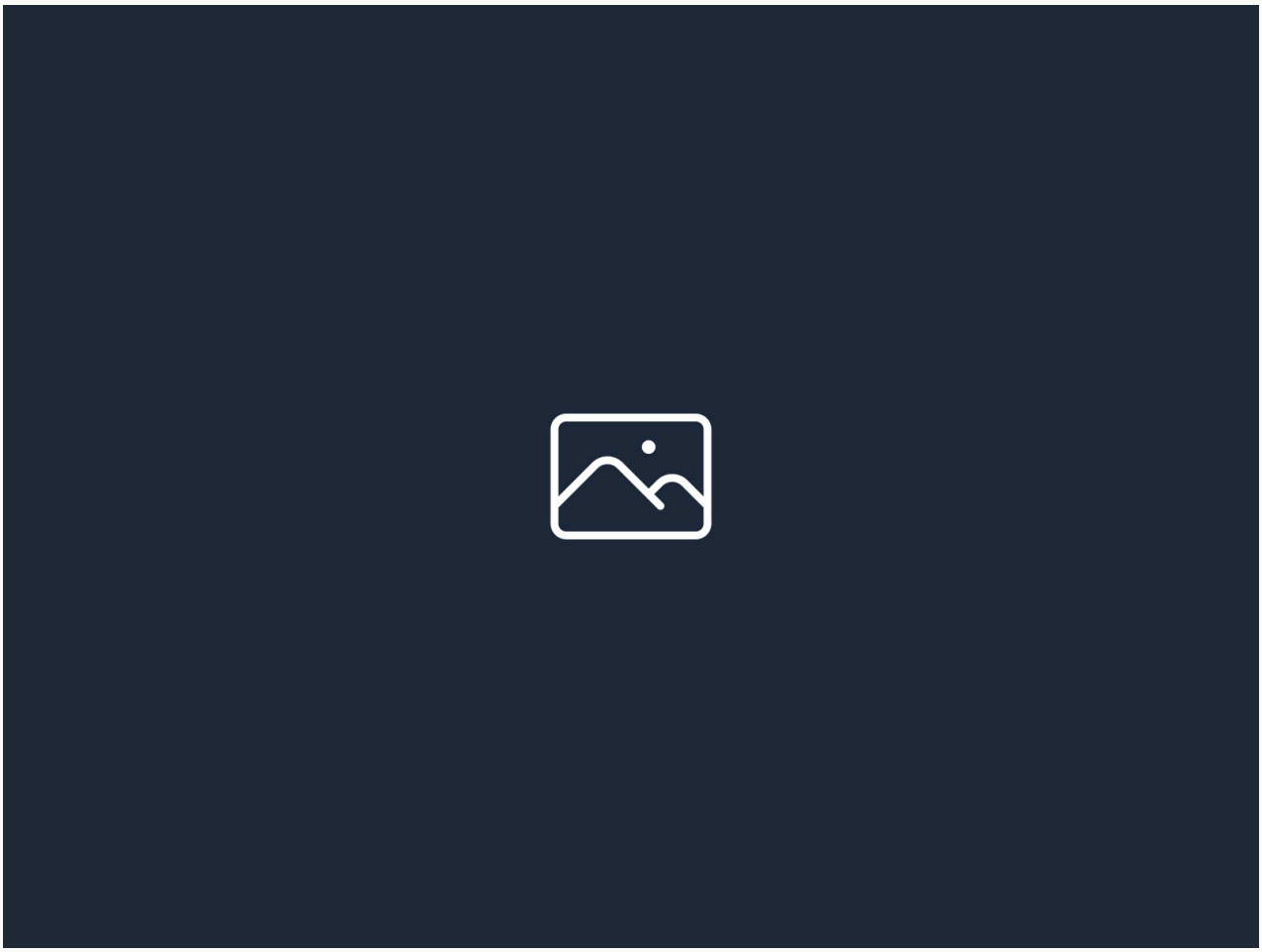


Fig. 30 — Rear timber close-boarded fence — one panel bowed

G6 — Driveways and paths

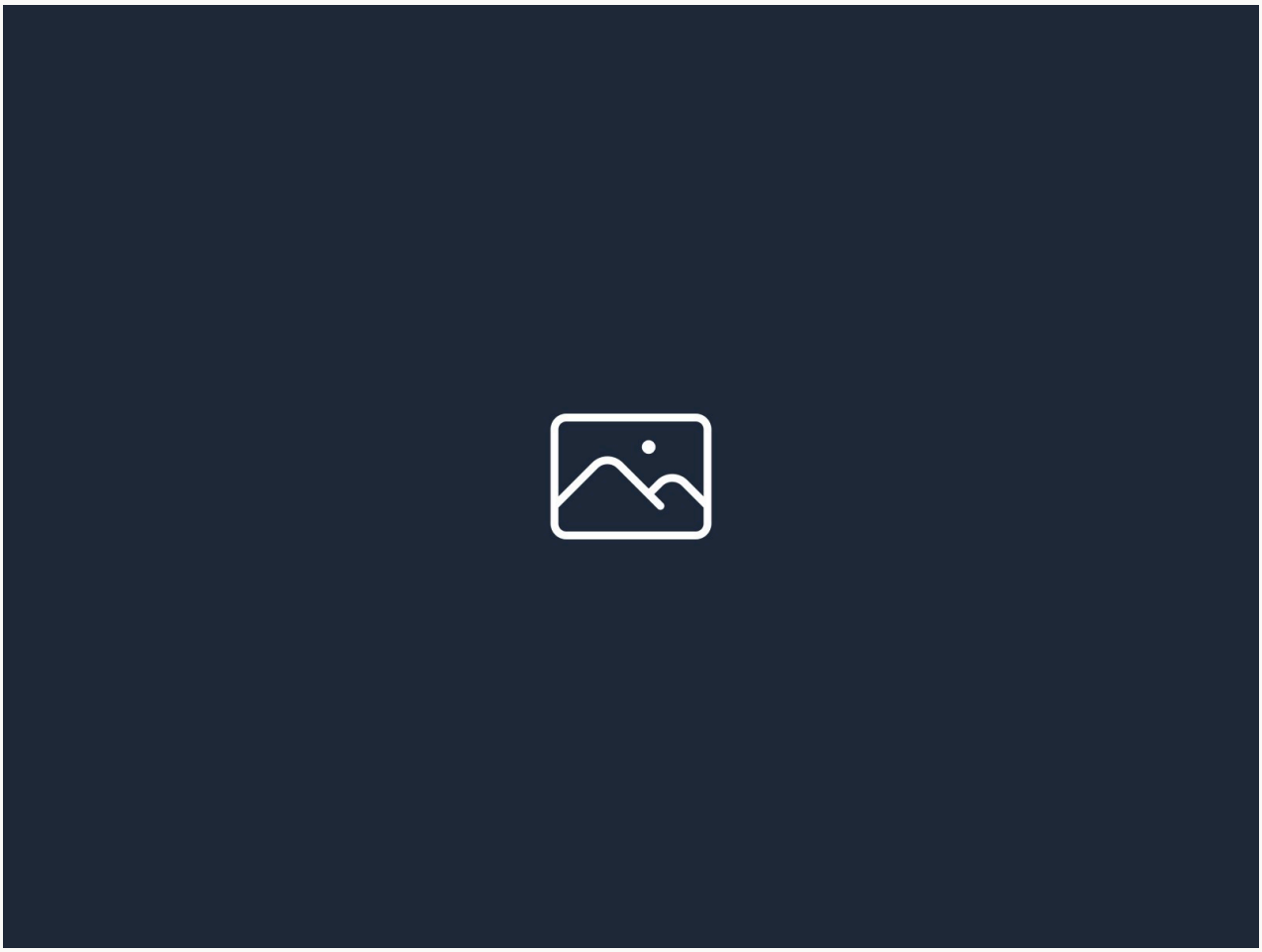


Fig. 31 — Front path and driveway — concrete paving

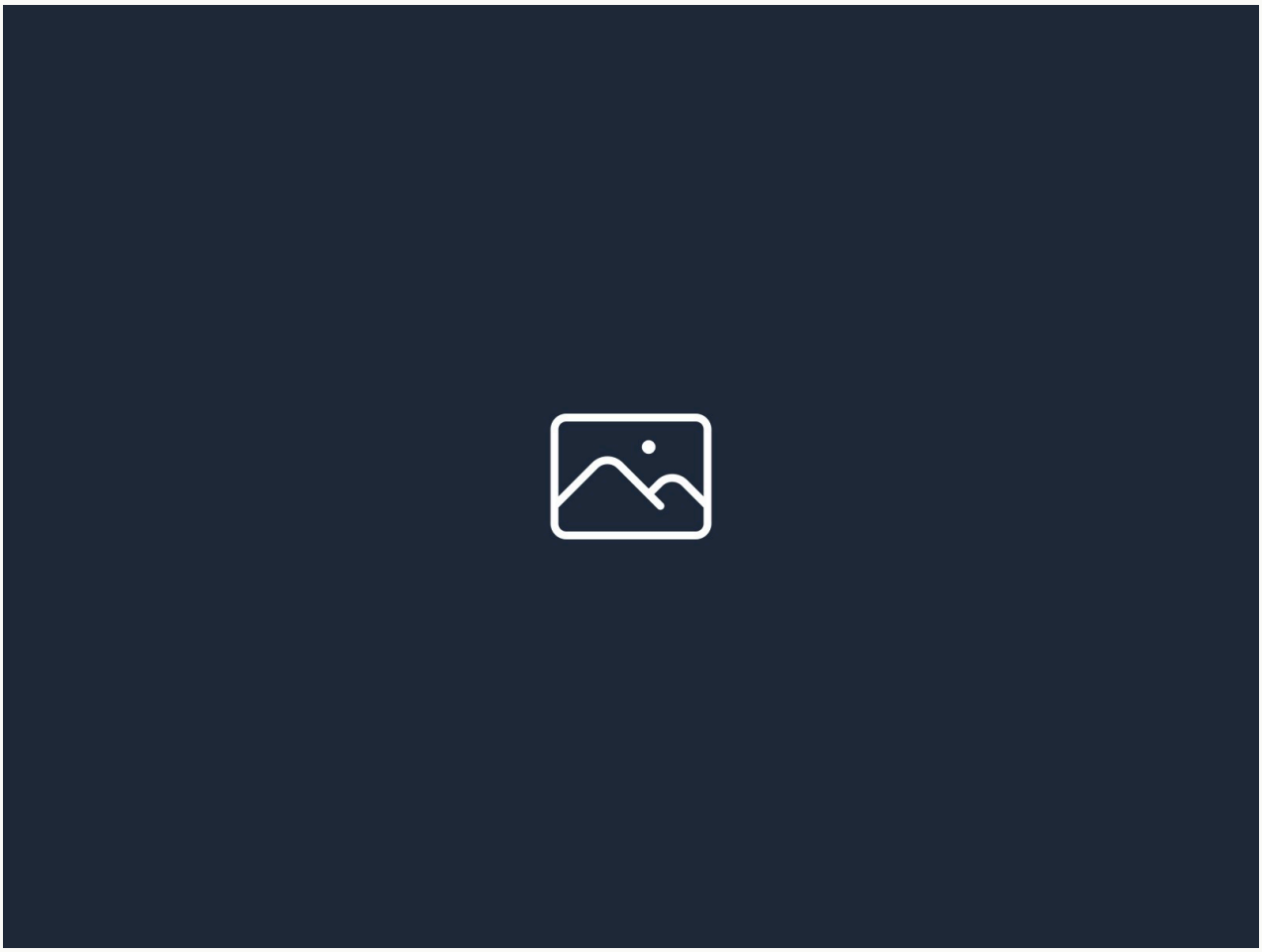


Fig. 32 — Rear patio — riven slabs, moss growth observed