



AFFIRMATIVE FINANCE

Affirmative Finance Limited
7 St. James Square, Manchester, M2 6XX
Tel 08701 123 111
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REPORT AND VALUATION FOR MORTGAGE PURPOSES
(RESIDENTIAL PROPERTY ONLY)

Please inspect the property, and complete and return this form, together with PHOTOGRAPHS of the front and rear of the property. If you require further space for your comments please utilise the continuation sheet attached.

1. FULL ADDRESS (AND POSTCODE OF PROPERTY TO BE MORTGAGED)	Postcode
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2. APPLICANT(s) FULL NAME(s)	
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3. TYPE AND STATE OF PROPERTY (Tick and complete as necessary)

House		Is the property ex local authority?	"Yes" or "No"	
Bungalow		If a flat specify the floor	Floor number	
Detached		Number of floors in block		
Semi-Detached		Is the block purpose built?	"Yes" or "No"	
Terraced		Is the property mortgageable in it's present condition?	"Yes" or "No"	
Flat		If not, specify why not		
Other (specify on continuation sheet)		Is the property well maintained?	"Yes" or "No"	
		If not, specify why not		

In the case of a new house please state whether any NHBC or an equivalent insurance cover is available in respect of the property :	
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Are there any essential repairs required to the property? If so, please provide details :

4. OCCUPATION OF THE PROPERTY (Please complete)

Please state who was in occupation at the time of your inspection and their relationship to the Applicant:

If a tenant, please state the type of the tenancy, the rent payable and length of the tenancy :

Please state the full name of the person who let you into the property :

5. ACCOMMODATION (Please state the number applicable for each section or Yes/No as applicable or insert the information requested)

Floors	Reception Rooms	Bedrooms	Internal WC's	Outbuildings
Kitchens	Bathrooms	Garage / Space	Attic (Y/N)	Approximate Plot Size
Central Heating (Y/N)	Front Garden (Y/N)	Rear Garden (Y/N)	Garage (Y/N)	Basement (Y/N)

6. SERVICES (Please state Yes or No as applicable)

Electricity	Gas	Mains Drains	Main Water	Alternative Services
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If alternative services are available/utilised please specify :

Septic tanks: state whether the septic tank lies within the boundaries of the property and attach a plan to this Report showing where the septic tank is located :

7. NEIGHBOURHOOD AND ROADS (Please complete)

Is demand for the property in the area	"POOR", "FAIR", "GOOD" OR "EXCELLENT"	
Is there any risk of flooding?	"YES" OR "NO"	
Is the property in a redevelopment area?	"YES" OR "NO"	
Are you aware of any adverse planning proposals that may affect the property?	"YES" OR "NO"	
If yes, please provide details		
Have the roads and footpaths been adopted	"YES" OR "NO"	
If the answer to the above question is "NO", please indicate the general condition of the road and pathways.		
Are there any intervening strips between the boundary of the property and the adopted road or footpath?	"YES" OR "NO"	
If the answer to the above question is "YES" please attach a plan to this Report showing the intervening strip.		

8. PURCHASE (Only applicable if the property is being valued in connection with a proposed purchase – Please complete)

Please state the purchase price : £ _____ Have contracts been exchanged ? Yes / No

Are you aware of any discounts or any other form of allowance being afforded by the Seller? If so, please state what:

9. TENURE (Please tick and complete where appropriate)

Freehold Yes No (please tick or delete as appropriate) Leasehold Yes No (please tick or delete as appropriate)

If leasehold, please state : Term unexpired _____ years Ground Rent £ _____ per year Service Charge £ _____ per year

10. ADDITIONAL COMMENTS			
Please use the Continuation Sheet provided to state <u>any</u> other factors/issues which are relevant to your valuation and are not included elsewhere in this Report.			
11. COMPARABLE PROPERTIES (Please complete in as much details as possible)			
	Comparable No. 1	Comparable No. 2	Comparable No. 3
Full Address			
Proximity To Subject Property			
Asking Price			
Sale Price			
Date of Sale			
Source of Sale Price Information			
Overall Condition Compared to Subject Property			

12. INSURANCE (Please insert figure below)	
We recommend that the property should be covered for an insurance value of :	£

13. VALUATION (Please insert figures below)
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We certify that the subject property has been inspected by us and that we have no direct or indirect interest in the property. We acknowledge that this Report shall be relied upon by Affirmative Finance Limited in making its lending decision together with its holding company (if any) subsidiaries (if any) assigns (if any) and successors in title (if any), whether any of such parties are in existence at the date of this Report or not. We confirm that this Report and Valuation has been carried out in accordance with the Appraisal and Valuation Manual prepared by the Royal Institution of Chartered Surveyors applicable as at the date of the valuation specified below.

Market valuation of the property in its present condition (vacant possession)	£
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Please state how long it will take to achieve the above figure : _____ months/years

Projected market valuation of the property (vacant possession and sale within 90 days)	£
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Projected market valuation of the property (vacant possession and sale within 180 days)	£
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14. SURVEYORS SIGNATURE (This Section must be fully completed otherwise we cannot accept your report)
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Signature of Surveyor:	Name of Surveyor :
Telephone Number:	Qualifications of Valuer :
Mobile Telephone Number:	Name of Surveyor's Firm :
	Address of Surveyor's Firm :
	Distance of Firm from Subject Property _____ miles
Date of Valuation : 200	Date of Inspection : 20

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(CONTINUATION SHEET)