

Property Value Information Pack

Date of Valuation: 23/06/2005



Basic Property Information

Overview of the property details that you initially provided to *e*-valuations.co.uk





Property Address:27 Dominion Road
Flat 2
Croydon
CR0 6JNProperty Type:2 Bedroom
Conversion Flat
Freehold
Built around 1930Primary Floors:Ground Floor
1st FloorBuilding Type:Victorian
Brick Exterior
Recently RefurbishedProperty Setting:Communal Entrance
Within town centre



Primary Features

Front Garden Side Garden Longest length = 40 feet Private Garden View of open space Storage Shed Alarm System Intercom / Entry Phone Double Glazed Throughout Central Heat Radiators 3 Fireplaces

Best Feature: The view out of the bedroom window overlooks the entire London skyline

Worst Feature: The petrol station across the street is open 24 hours a day



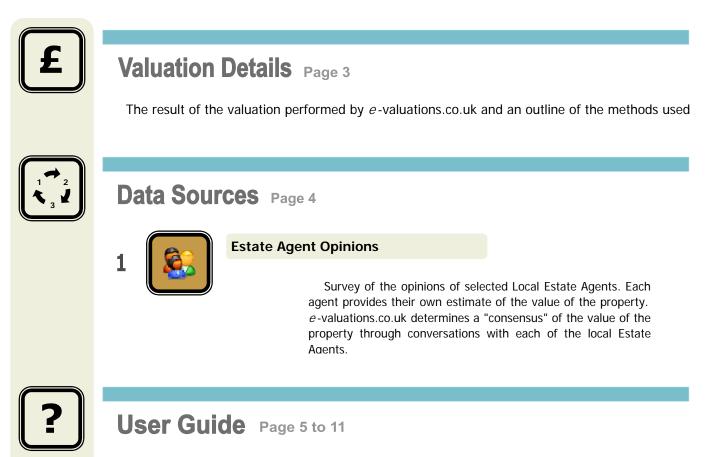
Valuation Results

Based on the information that you have provided to e-valuations.co.uk, we are delighted to present you with our valuation of your property. Thank you for chosing e-valuations.co.uk as your resource for property information.

Your Valuation is: £144,250



Table of Contents



Explanation of the data contained within this report and the terms and conditions that apply



Valuation Details

Components

Overview of the three sources used in this report

1) Average Price of similar properties that have recently been sold	Excluded
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- 2) Average price that the local Estate Agents reported **£148,250**
- 3) Average Price of similar houses currently for sale in the area **Excluded**

Average of the three sources used in the valuation £148,250

Adjustments

A listing of the features of your property that separate it from the "average" property

Kitchen has been recently updated	£1,500
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- Bathroom has been recently updated £1,500
 - No off street parking (reduction) -£2,000
- Commercial premises close to the front door of the house (reduction) -£5,000

This adjustment has been intentionally left blank

This adjustment has been intentionally left blank

Total Adjustments -£4,000

Result

Here is the result of the Valuation of your property.

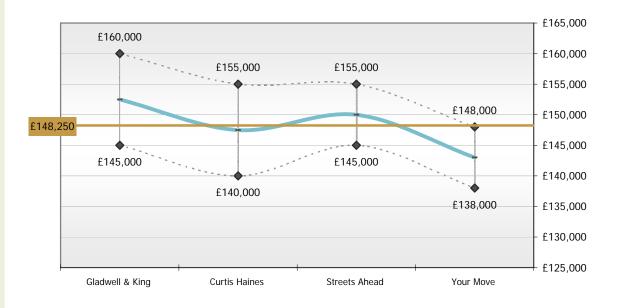
Average Price of the three sources used in this valuation	£148,250
Total Adjustments that separate your property from the average	-£4,000

Your Valuation is: £144,250



Estate Agent Opinions

Survey of Local Opinions



Legend £148,250 Average value of the opinions of

the selected Estate Agents

Range of the value assessed by the individual Estate Agent

Line connecting the midpoints of each Estate Agent's opinion

e-valuations.co.uk has spoken with a selection of Estate Agents and each agent has provided their opinion about the value of your property. During the conversation, the property specifics were described to the agents and then they were asked to provide a price range that they were comfortable with as a valuation. They were also asked to list any evidence that would support their opinions.

Remarks from selected local Estate Agents

Gladwell & King

299 Lower Addiscombe Rd, Croydon Surrey, CR9 6DN

Curtis Haines

323 Lower Addiscombe Rd, Croydon Surrey, CR0 6RF

Streets Ahead

221 Lower Addiscombe Rd, Croydon Surrey, CR0 6RB

Your Move

194 Lower Addiscombe Rd, Croydon Surrey, CR0 7AA Sold #54 Brampton Road in October for £148,000

#3 Abercorn Terrace is under offer for £143,500

Sold #12 Bromly Rise for £154,000 and #3 Priory Close for £148,000

Sold #45 Narly road for £145,000



Introduction

The following User's Guide is separated into sections which correspond to the pages contained within the report. Each section of this User's Guide contains a general description of the data that is presented and also the reasons for presenting the data each particular format.



Valuation Components Page 3

This is a summary of the methods used during the valuation process. *e*-valuations.co.uk subscribes to the "Comparative Sales Method" for all of the valuations that are produced. This method estimates a value of a house by comparing the value similar properties that are for sale or have recently been sold in the same general area. There are 3 different sources from which *e*-valuations.co.uk obtains and compares information about your property value. These 3 sources are:

- 1) The value of actual property transaction as reported by the Land Registry
- 2) The value of the opinions of all of the local Estate Agents that were surveyed
- 3) The value of similar houses currently for sale in the area

Each of these independent sources of information will, alone, provide an estimate of value. By combining all three sources, *e*-valuations.co.uk is able to provide a significantly more accurate indication of the value of your property. This figure is determined by averaging the three separate sources to reach a balanced and more informed value.

Source 1: Actual Property Prices

-Advantages: This source can be thought of as the most dependable. The Land Registry records the date and the sales price for every property transaction in England and Wales.

-**Disadvantages:** The prices that are recorded only represent a snapshot in history of the property market. The property market is prone to fluctuations in value and a price that was recorded, say, 6 months ago, does not necessarily represent the price that someone would pay for it today.

-The *e*-valuations.co.uk solution: The fluctuations of the property market are reported by the Land Registry every 3 months. These localised fluctuations are tracked by *e*-valuations.co.uk and the data is inserted into mathematical formulas that produce a projected estimate of "today's value" for any individual property that has been sold in the last 5 years.

Source 2: Local Estate agents opinions

-Advantages: Each community has it's collection of local Estate Agents. They have first hand experience in dealing with all types of properties within the catchment of their high street office. They are aware of recent market trends and also the current state of the market. They know the hot spots as well as the *"not-so-hot"* spots.

-Disadvantages: In some situations, the interests of an Estate Agent may conflict with the interests of someone who is trying to sell their property. For example, when an Estate Agent is invited to value a property, the agent may inflate their own valuation in an attempt to impress the person selling the house, and hopefully gain a new customer.

-The *e*-valuations.co.uk solution: As a professional valuations company, *e*-valuations.co.uk is able to approach the local Estate Agents and discuss property values objectively and without any undue sales pressure. By speaking with a range of selected agents, *e*-valuations.co.uk is able to form a "consensus of value"

Source 3: Similar houses for sale

-Advantages: This is the most up to date reflection of the current market conditions. If asking prices are higher than recently sold properties, then the market is rising and the value of your property should reflect this trend. If the asking prices are lower than recently sold properties, then the market is falling and the value of your property should reflect this trend.

-Disadvantages: Anyone may set the asking price of their property to any value that they want. Their is no limit and there are no rules. This creates a situation where many sellers, first, "test the market" by asking a higher price than what they expect to achieve. "Testing the market" distorts the actual strength, or weakness, of the current market.

-The *e*-valuations.co.uk solution: The ratio of asking price to the amount of the accepted offer is a good indicator of the current state of the market. When *e*-valuations.co.uk presents the data for properties that are currently for sale in the report, an adjusted figure is also presented to compensate for the tendency to over value properties. This adjustment varies from region to region, but it is consistently between 5% to 10% below the asking price





Valuation Adjustments Page 3

Every property is unique. location, number of bedrooms, type of property and condition are only a few of the many variables utilised to classify property. A two bedroom flat in London cannot be compared to a four bedroom bungalow in Lincolnshire. *e*-valuations.co.uk seeks to compare properties using an "apples to apples" approach. When *e*-valuations.co.uk is unable to find a comparative property, or when there is a feature in your property that is completely unique, an adjustment to your property will be utilised. These adjustments, positive or negative, will be based on the special feature.

For example, if your property has a driveway with off street parking and every other house on your street has to park on the street there will be an adjustment made to the value of your property to reflect the added benefit that your property has to offer. Conversely, if your property has a feature that is undesirable and the rest of the nearby properties do not have that particular feature, an adjustment will be made to the value to reflect the undesirable feature.

Valuation Result Page 3

A property's value is almost entirely determined by the values of the properties that surround it. That is why *e* valuations.co.uk is able to provide a valuation for your property without ever seeing it. By using multiple sources of available property data, *e*-valuations.co.uk has created the most comprehensive and informative residential property report available on the market.

The result of the valuation has been arrived at using the three components of the valuation. Each of these components is described and presented in abundant detail throughout the report. *e*-valuations.co.uk averages the three sources of data and then applies the adjustment to determine the valuation for your property. *e* valuations.co.uk is confident that this report will provide you with an accurate valuation for your property. The report will also serve you as a dependable guide to navigate, with confidence, through the myriad of pitfalls of the property marketplace.



Land Registry Comparable Evidence

This graph represents the prices that were paid for similar properties nearby. The actual price paid for each of the properties is listed in the graph bar directly to the right of the address. The projected rise in the market since those dates were sold is displayed further along the graph bar to the far right of the property address. The values are calculated using mathematical formulas that simulate the fluctuation of the local property market. This historical rise and fall can be seen on page seven and will be discussed in that section of the user's guide. Finally, by adding the rise (or fall) in the market to the actual price paid, a current value can be determined.



Land Registry Location Map

This map represents the prices that were paid for similar properties nearby. The values that are used to populate this map are based on the projected current value. There are eight different price ranges that are plotted. Each price range is represented by a different colour circle. Each property listed on page four is mapped on this page. The large orange perimeter circle shows the extent of the properties that have been considered.



Land Registry Surrounding Postcodes

This map represents the average prices that were paid for similar properties in the surrounding postcodes. The data is listed in the column labelled "nearby postal sectors". The map shows the outlines each postal sector with a black dotted line and the data is then presented as a colour that fills the area of the postal sector. The colour is determined by the value of the average sale price. The lowest priced postcode is shown as white and the highest priced postcode is filled with solid orange. All of postcodes in between are shown as individual hues of orange from lightest to darkest.

This page includes a description of the anatomy of a postcode. Postcode Areas, Districts and Sectors are used throughout this report to quantify and evaluate property prices. This postcode diagram should be used as a reference for the terminology used throughout the report.





Land Registry Price Trends

There are two graphs on this page. The first graph shows the history of prices that were paid for the same type of property over the last three years. The second graph illustrates the mathematical model that has been used to project the current property values by mirroring the historical fluctuations of the local property market.

On the top graph, the highlighted number shows the value last reported by the Land Registry. Every quarter (3 months) the land registry updates these figures. The Land Registry reports the average price paid for each of these three geographic tiers. The data is based on four property types. detached, semi-detached, terraced, and flats. If your property is a semi-detached house than these graphs will represent the data showing the average price paid for semi-detached houses at each geographic tier.

From the bottom graph, you will be able to see that all of the lines are parallel. The blue line serves as the benchmark reference point for all of the properties on that are listed on page four. The model has been set up to project the current property values by mirroring the historical fluctuations in the property market. On the far right hand side of the graph the projected current values are displayed for two selected properties. These two properties have been chosen to act as an example properties. Every property listed on page four has been processed by this same mathematical formula. On the left side of the graph, the actual purchase price of the property is displayed. The starting point of the line corresponds to the date that the property was purchased



Estate Agent Opinions Page 4

The graph at the top of the page is a representation of the opinions of a selected group of local estate agents. *e* valuations.co.uk has spoken with each of the Estate Agents that are listed and each agent has provided their opinion about the value of your property. During the conversation, the property is first described to the agents and then they are asked to provide a price range that they are comfortable with for a valuation. They are also asked to list any evidence that they used to support their opinions. The evidence is described in the grey box to the right of the Estate Agent's name.



Current Asking Prices Comparable Evidence

This is a list of properties that are currently for sale in the local area. Each property needs to meet specific criteria to be included in this list. *e*-valuations.co.uk scours each of the local Estate Agent's property databases in search of appropriate comparable properties to include in this section. Each comparable property is listed with the following information: A picture of the house, the street, the postcode, number of bedrooms, type of property, the asking price, the Estate Agent involved in marketing the property, and a brief description of the attributes of the property.



Current Asking Prices Location Map

This map represents the asking prices similar properties that are for sale nearby. The values that are used to populate this map are taken from the graph on page 9. There are eight different price ranges that are plotted. Each price range is represented by a different colour circle. The large orange perimeter circle shows the extent of the properties that have been considered.



Current Asking Prices Property Details

This graph shows all of the similar properties for sale that are listed on the previous pages (9 & 10). The address of each property is shown on the left side of the graph and the asking price is shown directly to the right in the yellow bar. The value of a property is determined by the price that someone will pay for the property, not by the price that someone wants to achieve by selling the property. In order to correct this, *e*-valuations.co.uk has determined that most houses do not achieve the full asking price, and many homeowners wind up selling for around 5% to 10% below their set asking prices. The blue line takes this into consideration and represents a 7% reduction to the average asking price. The brown line is represents the un-adjusted average value of the average property.



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- the Report will correspond with the description we have given to you;

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General disclaimer of liability for content

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