

RUBIN / LEWIS / O'BRIEN

### **SEARCH REQUEST FORM**

Searches can be done on your behalf in relation to the property to find out additional information that is not apparent on the title deeds.

If you are purchasing the property with the aid of a mortgage, you will be required as a minimum to have the Search Bundle carried out, together with any recommended Coal Search. Your mortgage lender should also carry out a basic valuation.

If your purchase is a cash purchase and you do not require a mortgage, you will have the option of choosing the searches that you would like to be carried out. We would strongly suggest that as a minimum, you instruct us to obtain the Search Bundle. Please be mindful of your position in the future if and when you come to sell the property, in that a purchaser is likely to require a mortgage and many of the below mentioned searches will need to be carried out. If they reveal entries which you were not aware of, then this could have financial implications for you and may affect the marketability of the property.

Details as to the purpose of each search are noted below:

#### **Local Search** (included within the Search Bundle)

This search is a series of questions asked of the Local Authority to ensure that there are no Notices/Orders affecting the property such as Compulsory Purchase Orders, Tree Preservation Orders or Enforcement Notices. It will disclose public charges, many of which are not matters of title, so not within the seller's duty of disclosure. It also confirms whether the roads abutting the property are adopted and therefore maintained by the Local Authority. If not, the cost of the maintenance and repair of the roads will fall to the residents and you could therefore be financially liable for a proportion of the same. In addition, any Planning Permissions and/or Building Regulation Approval for additions or alterations which have been carried out to the property will also be listed and any subsequent purchaser who requires a lender will insist upon copies of the relevant permissions being obtained.

**Water and Drainage Search** (included within the Search Bundle)

This search will reveal the route of the nearest mains water and drainage system. It will be important for you to be aware of the distance of the mains system from the property as this will be the element of drainage for which you will personally be responsible for and any public sewers within the boundaries could restrict you in building an extension.

**Environmental Search** (included within the Search Bundle)

This search will reveal a great deal of information in relation to contamination, landfill, discharges, flooding, radon, electricity pylons, telecommunications base stations, subsidence etc. We strongly recommend that this search be carried out as any remedial costs for rectifying contaminated land can fall to the individual property owners and can sometimes be in the region of £20,000.00 per property.

**Plan Search**

This search reveals any planning applications that have been submitted to the Local Authority within a 250 metre radius of the property. You would therefore discover whether there is likely to be a large development within close proximity of the property, or even whether your neighbour is intending to build a two-storey extension. Furthermore, there is a significant amount of other very useful information including addresses for pubs, schools, restaurants, dentists, doctors, shops, and many others. Figures are also included for crime rates within the area.

**Chancel Indemnity Policy** (included within the Search Bundle)

This indemnity policy has arisen due to the case of *Aston Cantlow v Wallbank*. In this case Mr and Mrs Wallbank were found to be liable for the repairs to the Church in the sum of £190,000.00. The policy will protect you if the property is situated in a parish with any potential Chancel Repairs Liability.

**Search Bundle**

We can offer a 'bundle' of the four 'usual' searches referred to above, namely a Personal Local Authority Search, a Water and Drainage Search, Environmental Search and Chancel Indemnity Policy.

## **Coal Mining Search**

If the property is in a coal mining area a Coal Authority mining report is considered vital as it identifies the environmental and stability risk arising from any past, current and future underground and surface coal mining activity that affects a property. This includes information on mineshafts, subsidence claims, reported hazards and mine gas emissions that may affect the property.

## **Survey**

Additionally, if you are purchasing as a cash purchase, we would strongly recommend that you consider instructing a Surveyor to ensure that the property will be a good investment for you and, more importantly, that you do not encounter any problems or difficulties when you come to sell the property in the future, as most purchasers require a mortgage and ALL lenders insist upon a Survey being carried out. It is therefore imperative that you are made fully aware of all matters that affect the property at this stage, when it is still the seller's responsibility to correct any defects etc.

It may be that you are purchasing the property with the aid of a mortgage however; you would like to obtain a more in-depth survey on the property in addition to the lender's basic valuation.

For your information there are three types of Survey:-

1. A basic valuation of the property - approximate cost £150.00 - £300.00 which will confirm or otherwise, the purchase price. Please note that this type of Survey DOES NOT include any in-depth survey of the property.
2. A House Buyer's Survey report carried out by a qualified surveyor and member of the Institute of Chartered Surveyors. This is a comprehensive report detailing all main aspects of the property, provides details of any problems and makes any recommendations that further specialists be called in, if necessary. The report will be some 8 – 10 pages long and is compiled by the Institute. The cost of this report will depend upon the size of the property you intend to purchase, but should be in the region of £250.00 - £500.00. This is the most common survey carried out by cash purchasers.

3. A Full Structural Survey – By far the most comprehensive report that is available and will be carried out by a qualified Surveyor or Structural Engineer. The Seller must agree to this type of Survey being carried out, as carpets and furnishings are moved to gain access to cupboards, lofts, cellars etc. and even borescope holes made in the outside walls to check the cavities. The approximate cost of this type of report would be between £500.00 and £2,000.00, again depending upon the size of the property.

In order to instruct a Surveyor we would recommend that you either contact the estate agent or do so privately.

### **Conclusion**

**Please note that we will not personally inspect the property that you are purchasing and therefore, if there are any discrepancies between the property boundaries shown on the title plan that will be provided to you in due course, and the physical boundaries of the property, it is essential that you report these to us prior to exchange of contracts.**

Please confirm your instructions to us regarding the various searches by deleting as appropriate.

I have read and understand your advice regarding the above. I will be proceeding with:-

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|-------|----------------------|--------|
| (i)   | Local Search         | Yes/No |
| (ii)  | Drainage Search      | Yes/No |
| (iii) | Environmental Search | Yes/No |
| (iv)  | Chancel Search       | Yes/No |
| (v)   | Search Bundle        | Yes/No |
| (vi)  | Plan Search          | Yes/No |
| (vii) | Mining Search        | Yes/No |

Signed: \_\_\_\_\_ Signed: \_\_\_\_\_

Date: \_\_\_\_\_