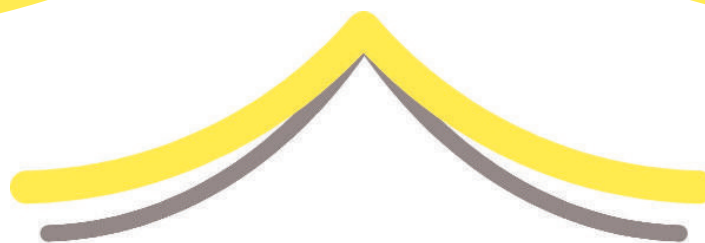


Home Information Pack

268 Oxford Gardens
Stafford
Staffordshire
ST16 3JG



AssuredHIPs

Home Information Pack Specialists



Home Information Pack

Contents

Basic Pack Documents
Title Information
Search Reports
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Home Information Pack

Basic Pack Documents

Home Information Pack Index

**268 Oxford Gardens
Stafford
ST16 3JG**

General – Required Documents

Column 1 Home Information Pack document	Column 2 Included <input checked="" type="checkbox"/> date on document and any further information	Column 3 • Additional information relating to documents not included and action being taken
1. Index	<input checked="" type="checkbox"/> 11.11.2008	
2. Energy Performance Certificate	<input checked="" type="checkbox"/> 15.10.2008	
3. Sale statement	<input checked="" type="checkbox"/> 11.11.2008	
Title information		
4. Official copy of the individual register	<input checked="" type="checkbox"/> 28.10.2008	
5. Official copy of the title plan	<input checked="" type="checkbox"/> 28.10.2008	
Search reports		
6. Local Authority Search	<input checked="" type="checkbox"/> 11.11.2008	
7. Drainage and water enquiries	<input checked="" type="checkbox"/> 29.10.2008	

Authorised Documents

Home Information Pack document	Included <input checked="" type="checkbox"/> date on document and any further information
Please list any authorised documents that have been included relevant to this property below:	
1. Pack provider contact details	<input checked="" type="checkbox"/> 11.11.2008

Energy Performance Certificate



268, Oxford Gardens,
STAFFORD, ST16 3JG

Dwelling type: Mid-terrace house
Date of assessment: 15 October 2008
Date of certificate: 15 October 2008
Reference number: 9351-2825-6206-0598-2931
Total floor area: 104 m²

This home's performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO₂) emissions.

Energy Efficiency Rating			Environmental Impact (CO ₂) Rating		
	Current	Potential		Current	Potential
Very energy efficient - lower running costs			Very environmentally friendly - lower CO ₂ emissions		
(92 plus) A			(92 plus) A		
(81-91) B			(81-91) B		
(69-80) C			(69-80) C		
(55-68) D		65	(55-68) D		58
(39-54) E	49		(39-54) E	43	
(21-38) F			(21-38) F		
(1-20) G			(1-20) G		
Not energy efficient - higher running costs			Not environmentally friendly - higher CO ₂ emissions		
England & Wales EU Directive 2002/91/EC			England & Wales EU Directive 2002/91/EC		

The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

The environmental impact rating is a measure of this home's impact on the environment in terms of Carbon dioxide (CO₂) emissions. The higher the rating the less impact it has on the environment.

Estimated energy use, carbon dioxide (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	382 kWh/m ² per year	266 kWh/m ² per year
Carbon dioxide emissions	6.7 tonnes per year	4.6 tonnes per year
Lighting	£89 per year	£47 per year
Heating	£763 per year	£559 per year
Hot water	£153 per year	£116 per year

Based on standardised assumptions about occupancy, heating patterns and geographical location, the above table provides an indication of how much it will cost to provide lighting, heating and hot water to this home. The fuel costs only take into account the cost of fuel and not any associated service, maintenance or safety inspection. This certificate has been provided for comparative purposes only and enables one home to be compared with another. Always check the date the certificate was issued, because fuel prices can increase over time and energy saving recommendations will evolve.

To see how this home can achieve its potential rating please see the recommended measures.



Certification mark

The address and energy rating of the dwelling in this EPC may be given to EST to provide information on financial help for improving its energy performance.

For advice on how to take action and to find out about offers available to make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk/myhome

About this document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by Elmhurst Energy Systems, to a scheme authorised by the Government. This certificate was produced using the RdSAP 2005 assessment methodology and has been produced under the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007 as amended. A copy of the certificate has been lodged on a national register.

Assessor's accreditation number: EES/002378
Assessor's name: Calvin George Hay
Company name/trading name: Calvin George Hay
Address: 209 Lichfield Road, Rushall, Walsall, West Midlands, WS4 1EA

Phone number: 01922 447767
Fax number: 01922 621419
E-mail address: calvin.hay2@yahoo.co.uk
Related party disclosure:

If you have a complaint or wish to confirm that the certificate is genuine

Details of the assessor and the relevant accreditation scheme are as above. You can get contact details of the accreditation scheme from their website at www.elmhurstenergy.co.uk together with details of their procedures for confirming authenticity of a certificate and for making a complaint.

About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used. The average Energy Efficiency Rating for a dwelling in England and Wales is band E (rating 46).

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home. Different methods of calculation are used for homes and for other buildings. Details can be found at www.communities.gov.uk/epbd.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings on the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Visit the Government's website at www.communities.gov.uk/epbd to:

- Find how to confirm the authenticity of an energy performance certificate
- Find how to make a complaint about a certificate or the assessor who produced it
- Learn more about the national register where this certificate has been lodged
- Learn more about energy efficiency and reducing energy consumption

Recommended measures to improve this home's energy performance

268, Oxford Gardens,
STAFFORD, ST16 3JG

Date of certificate: 15 October 2008
Reference number: 9351-2825-6206-0598-2931

Summary of this home's energy performance related features

The following is an assessment of the key individual elements that have an impact on this home's performance rating. Each element is assessed against the following scale: Very poor / Poor / Average / Good / Very good.

Elements	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed) Solid brick, as built, no insulation (assumed)	Poor Very poor	Poor Very poor
Roof	Pitched, 150 mm loft insulation Pitched, no insulation (assumed)	Good Very poor	Good Very poor
Floor	Suspended, no insulation (assumed)	-	-
Windows	Single glazed	Very poor	Very poor
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, TRVs and bypass	Poor	Poor
Secondary heating	Room heaters, mains gas	-	-
Hot water	From main system	Good	Good
Lighting	Low energy lighting in 10% of fixed outlets	Poor	Poor
Current energy efficiency rating		E 49	
Current environmental impact (CO ₂) rating		E 43	

Low and zero carbon energy sources

None

Recommendations

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table.

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvement	
		Energy efficiency	Environmental impact
1 Cavity wall insulation	£89	E 54	E 48
2 Low energy lighting for all fixed outlets	£32	D 56	E 48
3 Upgrade heating controls	£49	D 58	E 51
Sub-total	£170		
Higher cost measures (over £500)			
4 Replace boiler with Band A condensing boiler	£115	D 65	D 58
Total	£285		
Potential energy efficiency rating		D 65	
Potential environmental impact (CO ₂) rating			D 58

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. However you should check the conditions in any covenants, planning conditions, warranties or sale contracts.

5 Solar water heating	£22	D 66	D 60
6 Replace single glazed windows with low-E double glazing	£79	C 70	D 66
7 50 mm internal or external wall insulation	£34	C 72	D 68
8 Solar photovoltaic panels, 2.5 kWp	£150	B 81	C 76
Enhanced energy efficiency rating		B 81	
Enhanced environmental impact (CO ₂) rating			C 76

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO₂) emissions.

About the cost effective measures to improve this home's energy ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home. They should also provide a guarantee for the work and handle any building control issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

3 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat.

Higher cost measures (typically over £500 each)

4 Band A condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is registered with a competent persons scheme^a, and can therefore self-certify the work for Building Regulation compliance. Ask a qualified heating engineer to explain the options.

About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. The Solar Trade Association has up-to-date information on local installers and any grant that may be available.

6 Double glazing

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double glazing will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building Regulations apply to this work, so either use a contractor who is registered with a competent persons scheme^a or obtain advice from your local authority building control department.

7 Internal or external wall insulation

Solid wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating and can be installed by a competent DIY enthusiast. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that planning permission might be required.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. The British Photovoltaic Association has up-to-date information on local installers who are qualified electricians and on any grant that may be available. Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is appropriately qualified and registered as such with a competent persons scheme¹, and can therefore self-certify the work for Building Regulation compliance.

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO2 emissions.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme.

¹ For information on approved competent persons schemes enter "existing competent person schemes" into an internet search engine or contact your local Energy Saving Trust advice centre on 0800 512 012.

**268 Oxford Gardens
Stafford
ST16 3JG**

	Statement
1. Is the property a flat or a house?	<input type="checkbox"/> Flat (incl. maisonette) or <input checked="" type="checkbox"/> House (incl. bungalow)
2. The property is (or will be):	<input checked="" type="checkbox"/> Freehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Leasehold
3. The title to the interest in the property being sold is:	<input checked="" type="checkbox"/> The whole of a registered estate <input type="checkbox"/> Part of a registered estate <input type="checkbox"/> The whole of an unregistered estate <input type="checkbox"/> Part of an unregistered estate
4. Name(s) of seller	Westgate (2) Housing Association Limited
5. The capacity of the seller	<input checked="" type="checkbox"/> The owner or owners <input type="checkbox"/> A representative with the necessary authority to sell the property for an owner who has died <input type="checkbox"/> A representative with the necessary authority to sell the property for a living owner (for example with a power of attorney) <input type="checkbox"/> Other (please give details):
6. The property is being sold:	<input checked="" type="checkbox"/> With vacant possession <input type="checkbox"/> Section 171((2) of the Housing Act 2004 applies and part of the property is not being sold with vacant possession.



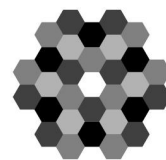
Home Information Pack

Title Information

The electronic official copy of the register follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.





Official copy of register of title

Title number SF343930

Edition date 23.01.2007

- This official copy shows the entries on the register of title on 28 Oct 2008 at 16:30:39.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 28 Oct 2008.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website www.landregistry.gov.uk or Land Registry Public Guide 1-A *guide to the information we keep and how you can obtain it*.
- This title is dealt with by Land Registry Birkenhead (Old Market) Office.

A: Property Register

This register describes the land and estate comprised in the title.

STAFFORDSHIRE : STAFFORD

- 1 (27.10.1994) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being 268 Oxford Gardens, Stafford (ST16 3JG).

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (27.10.1994) PROPRIETOR: WESTGATE (2) HOUSING ASSOCIATION LIMITED (Industrial and Provident Society No. IP27591R) of Olympic House, The Wharf, Dudbridge, Stroud, Gloucestershire GL5 3EX.
- 2 (27.10.1994) RESTRICTION: No charge of the registered estate by the proprietor of the registered estate is to be registered without a certificate signed on behalf of the proprietor of the registered estate by its secretary or solicitor that the provisions of the rules of the said proprietor have been complied with.
- 3 (27.10.1994) The Conveyance of the land in this title to the proprietor contains a covenant to observe and perform the covenants in the Conveyance dated 22 September 1908 referred to in the Charges Register and of indemnity in respect thereof.
- 4 (27.10.1994) RESTRICTION: Except under an order of the registrar no disposition by the proprietor of the land is to be registered without the consent of the proprietor of the Charge dated 10 October 1994 in favour of Brelade Estates Limited referred to in the Charges Register.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (27.10.1994) A Conveyance of the land in this title dated 22 September 1908 made between (1) The Mayor Aldermen and Burgesses of The Borough of Stafford and (2) John Riley (Appointee) contains the following covenants:-

"Doth hereby Covenant with the Mortgagee his heirs and assigns and as a separate Covenant with the said Mayor Aldermen and Burgesses and their assigns THAT the Appointee and the heirs executors administrators and assigns of the Appointee

will before the date mentioned in that behalf in the said Third Schedule hereto at the expense of the Appointee or the heirs or assigns of the Appointee and in all respects conformably to the Bye-Laws of the said Borough of Stafford build and finish upon the said premises hereinbefore expressed to be hereby appointed one or more good and substantial messuage or dwellinghouse messuages or dwellinghouses or other building or buildings which when finished will be of the clear value mentioned in that behalf in the same Schedule at the least AND WILL not erect or continue upon the said premises or any part thereof any messuage or dwellinghouse which shall be of less value than one hundred and sixty pounds or any messuage or dwelling-house or other building fence or erection (except a boundary wall not exceeding two feet six inches in height with pallisading thereon not exceeding a further two feet six inches in height) nearer to the adjoining street or road or adjoining streets or roads than the building line or lines indicated on the said plan nor any messuage dwellinghouse or building having its principal front otherwise than facing such street or road streets or roads AND WILL at the like expense at all times repair uphold and keep in good tenantable repair and of such value as aforesaid the messuage or dwellinghouse messuages or dwellinghouses and other buildings erected or for the time being standing upon the said premises or any part thereof and the fences and other appurtenances thereto AND ALSO will not carry on or do or suffer upon the said premises or any part thereof or any buildings to be erected as aforesaid any offensive trade business of occupation or other thing which shall or may be become or grow to a public or private nuisance or a damage disturbance annoyance or grievance to the mortgagee his heirs or assigns or to the said Mayor Aldermen and Burgesses or their assigns or to any occupier of land or buildings for the time being in the neighbourhood of the said premises

THE THIRD SCHEDULE hereinbefore referred to

4. Date before which buildings are to be erected:- Twenty ninth day of September one thousand nine hundred and nine.

5. Value of such buildings. One hundred and sixty pounds".

NOTE: The Building Line follows the line of existing buildings.

- 2 (27.10.1994) REGISTERED CHARGE dated 10 October 1994 to secure the moneys including the further advances therein mentioned.
- 3 Proprietor: BRELADE ESTATES LIMITED (Co. Regn. No. 5442811) of 1 & 2 Vernon Street, Derby DE1 1FR.
- 4 (07.04.2006) Terms of Charge dated 10 October 1994 referred to above altered by a Deed dated 27 January 2006 made between (1) Westgate (2) Housing Association Limited and (2) Bradford & Bingley Plc.

End of register

These are the notes referred to on the following official copy

The electronic official copy of the title plan follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.

This official copy was delivered electronically and when printed will not be to scale. You can obtain a paper official copy by ordering one from Land Registry.

This official copy is issued on 28 October 2008 shows the state of this title plan on 28 October 2008 at 16:30:39. It is admissible in evidence to the same extent as the original (s.67 Land Registration Act 2002). This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground. See Land Registry Public Guide *19 - Title Plans and Boundaries*.

This title is dealt with by the Land Registry, Birkenhead (Old Market) Office .

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H.M. LAND REGISTRY		TITLE NUMBER	
		SF343930	
ORDNANCE SURVEY PLAN REFERENCE	SJ 9224	SECTION N	Scale 1/1250
COUNTY STAFFORDSHIRE		DISTRICT STAFFORD	
		© Crown copyright 1986	





Home Information Pack

Search Reports



Personal Local Authority Search

Search Reference: PALI 108 - 000505

Applicant: Assured Solutions (Yorkshire) Ltd

118 North Street
Leeds
LS2 7AN

Reference: Brelade (3)

Land or property against which enquiries are made:

268 Oxford Gardens, Stafford, Staffordshire, ST16 3JG

Report Compiled By: Mark Roberts
On Behalf of PALI

Date: 11th November 2008

SUMMARY SHEET

Local Land Charges Register Entries

There is no land charge entries found in the register relating to this property

Planning Department Information

Reference ID:	87/20469/FUL
Description:	Garage to Rear
Decision:	Application Approved
Dated:	12/08/1987

Building Regulations Information

No building regulations relate to this property.

Other Details

Question 1.2 Planning Designations and Proposals

Stafford Borough Council UDP - Adopted 20th October 1998

The Property is located within 200m of:

Protected Openspace
Green Network
Residential Development Boundary

Question 2 Roads

Oxford Gardens is Adopted

Questions 3.4 & 3.6 Road and Traffic Schemes:

Stafford Council do not provide Road scheme information. It is available from the County Council for a fee.
Contact: Stafford County Council
St Chad's Place
Stafford
ST16 2LR

Registering Authority

Register of local land charges

STAFFORD BOROUGH COUNCIL
LAND CHARGES DEPARTMENT
CIVIC CENTRE
RIVERSIDE
STAFFORD
STAFFORDSHIRE
ST16 3AQ

An official search is required in Part(s) 1-12 of the register of local land charges kept by the above named registering authority for subsisting registrations against the land [defined in the attached plan] described below

Description of land sufficient to enable it to be identified

268 Oxford Gardens
Stafford
Staffordshire
ST16 3JG

Name and address to which certificate is to be sent

Signature of applicant

PALI
LAUREL BANK HOUSE
111 HUDDERSFIELD ROAD
MELTHAM
HOLMFIRTH
HD9 4AG

PALI

Date: 11th November 2008

Tel: 01484 859 000

Ref: Brelade (3)

Certificate of Search

The search requested above reveals there are no subsisting registrations described in the schedule hereto up to including the date of the certificate

Local Land Charges Register Entries

There is no land charge entries found in the register relating to this property

ENQUIRIES OF THE LOCAL AUTHORITY (2007 EDITION)

A.

Local Authority Name & Address:

STAFFORD BOROUGH COUNCIL
LAND CHARGES DEPARTMENT
CIVIC CENTRE
RIVERSIDE
STAFFORD
STAFFORDSHIRE
ST16 3AQ

Search No: 108 - 000505

Signed: Pali

On Behalf of:

~~LOCAL AUTHORITY~~ PRIVATE SEARCH COMPANY:
~~MEMBER OF THE PUBLIC~~ (Indicate as appropriate)

Dated: 11th November 2008

B.

Enter address of the land/property.

UPRN(s): N/A
268 Oxford Gardens
Stafford
Staffordshire
ST16 3JG

C.

Other roadways, footways and footpaths in respect of which a reply at Enquiry 2 is required:

D.

Reference: Brelade (3)

Tel no: 01484 859 000

Fax No: 01484 852 817

E-Mail contact: search108@pali.uk.com

E.

To ensure compliance with Schedule 7, Part 1, 1(b) of the HIP Regulations please supply the following details, where applicable:

Name of Vendor:

Name of Estate Agents:

Name of HIP Provider: Assured Solutions
(Yorkshire) Ltd

Name of Solicitor/Conveyancer:

Your personal data – name and address – will be handled strictly in accordance with the requirements of the Data Protection Act. We require it to pass on to the relevant authority(ies) in order to carry out the necessary searches

F.

Please reply to:

PALI
LAUREL BANK HOUSE
111 HUDDERSFIELD ROAD
MELTHAM
HOLMFIRTH
HD9 4AG

DX Address:

Notes:

A. Enter name and address of appropriate Council. If the property is near a local authority boundary, consider raising certain enquiries (e.g. road schemes) with the adjoining Council.

B. Enter address and description of the property. Please quote the UPRN(s) (Unique Property Reference Number) where known. **A duplicate plan is required for all searches submitted directly to a local authority.** The search may be returned if land/property cannot easily be identified.

C. Enter name and/or mark on a plan any other roadways, footpaths and footways abutting the property (in addition to those entered in Box B) to which a reply to enquiry 2 is required.

D. Details of fees can be obtained from the Council, your chosen NLIS Channel or search provider.

E. Please enter the name of the individual(s) and Firms involved in the sale of the property.

F. Enter the name and address/DX address of the person or company lodging or conducting this enquiry.

CON 29 Required Enquiries of Local Authority (2007)

1 Planning and Building Regulations

1.1 Planning and Building Decisions and Pending Applications

Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications

a) a planning permission;	See Summary Sheet
b) a listed building consent;	None
c) a conservation area consent;	None
d) a certificates of lawfulness of existing use or development;	None
e) a certificate of lawfulness of proposed use or development;	None
f) building regulation approval;	None
g) a building regulation completion certificate; and	None
h) any building regulations certificate or notice issued in respect of work carried out under a competent person self-certified scheme?	None

How can copies of any of the above be obtained

Stafford Borough Council, Planning Department,
Stafford Borough Council, Civic Centre, Riverside,
Stafford, Staffordshire, ST16 9QF

1.2 Planning Designations and Proposals

What designations of land use for the property or the area, and what specific proposals for the property, are contained in any current adopted or proposed development plan?

See Summary Sheet

2 Roads

Which of the roads, footways and footpaths named in the application for this search (via boxes B and C) are:

INFORMATIVE: If a road, footpath or footway is not a highway, there may be no right to use it. The Council cannot express an opinion, without seeing the title plan of the property and carrying out an inspection, whether or not any existing or proposed highway directly abuts the boundary of the property.

a) highways maintainable by public expense;	See Summary Sheet
b) subject to adoption, and supported by a bond or bond waiver.	None
c) to be made up by a local authority who will reclaim the cost from the frontagers; or	None
d) to be adopted by a local authority without reclaiming the cost from the frontagers?	None

3 Other Matters

3.1 Land required for Public Purposes

Is the property included in land required for public purposes?

None

3.2 Land to be acquired for Road Works

Is the property included in land to be acquired for road works?

None

3.3 Drainage Agreements and Consents

Do either of the following exist in relation to the property-

a) an agreement to drain building in combination into an existing sewer by means of a private sewer; or

INFORMATIVE

Severn Trent Water Ltd
2297 Coventry Road
Sheldon
Birmingham
B26 3PU

Telephone No: 0121 722 4000

Fax No: 0121 722 4800

Please Refer to Relevant Water Authority or See Drainage and Water Search Where Applicable

INFORMATIVE: Note: The sewerage undertaker for the area should also be asked about 3(b) and drainage generally.

b) an agreement or consent for (i) a building, or (ii) extension to a building on the property, to be built over, or in the vicinity of a drain, sewer or disposal main?

Please Refer to Relevant Water Authority or See Drainage and Water Search Where Applicable

3.4 Nearby Road Schemes

Is the property (or will it be) within 200 metres of any of the following:

a) the centre line of a new trunk road or special road specified in any order, draft order or scheme;

See Summary Sheet

b) the centre line of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;

See Summary Sheet

c) the outer limits of construction works for a proposed alteration or improvement to an existing road, involving (i) construction of a roundabout (other than a mini roundabout); or (ii) widening by construction of one or more additional traffic lanes;

See Summary Sheet

d) the outer limits of (i) construction of a new road to be built by a local authority; (ii) an approved alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; or (iii) construction of a roundabout (other than a mini roundabout) or widening by construction of one or more additional traffic lanes;

See Summary Sheet

e) the centre line of the proposed route of a new road under proposals published for public consultation; or

See Summary Sheet

<p>f) the outer limits of (i) construction of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; (ii) construction of a roundabout (other than a mini roundabout); or (iii) widening by construction of one or more additional traffic lanes, under proposals published for public consultation?</p> <p>Note: A mini roundabout is a roundabout having a one-way circulatory carriageway around a flush or slightly raised circular marking less than 4 metres in diameter and with or without flared approaches.</p>	See Summary Sheet
<p>3.5 Nearby Railway Schemes</p> <p>Is the property (or will it be) within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail?</p>	None
<p>3.6 Traffic Schemes</p> <p>Has a local authority approved but not yet implemented any of the following for the roads, footways and footpaths (named in Box B) which abut the boundaries of the property-</p>	<p>INFORMATIVE: In some circumstances, road closure orders can be obtained by third parties from magistrates courts or can be made by the Secretary of State for Transport without involving the Council</p>
a) permanent stopping up or diversion;	See Summary Sheet
b) waiting or loading restrictions;	See Summary Sheet
c) one way driving;	See Summary Sheet
d) prohibition of driving;	See Summary Sheet
e) pedestrianisation;	See Summary Sheet
f) vehicle width or weight restriction;	See Summary Sheet
g) traffic calming works including road humps;	See Summary Sheet
h) resident parking controls;	See Summary Sheet
i) minor road widening or improvements;	See Summary Sheet
j) pedestrian crossings;	See Summary Sheet
k) cycle tracks or;	See Summary Sheet
l) bridge building?	See Summary Sheet
<p>3.7 Outstanding Notices</p> <p>Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this Schedule:</p>	
a) building works;	None
b) environment;	None
c) health and safety;	None

d) housing;	None
e) highways; or	None
f) public health	None

3.8 Contravention of Building Regulations

Has a local authority authorised in relation to the property any proceedings for the contravention of any provision contained in Building Regulations?	None
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3.9 Notices, Orders, Directions and Proceedings under Planning Acts

Do any of the following subsist in relation to the property, or has a local authority decided to issue, serve, make or commence any of the following:-

a) an enforcement notice;	None
b) a stop notices;	None
c) a listed building enforcement notice;	None
d) a breach of condition notice;	None
e) a planning contravention notice;	None
f) another notice relating to breach of planning control;	None
g) a listed building repairs notice;	None
h) in the case of a listed building deliberately allowed to fall into disrepair, a compulsory purchase order with a direction for minimum compensation;	None
i) a building preservation notice;	None
j) a direction restricting permitted development;	None
k) an order revoking or modifying a planning permission;	None
l) an order requiring discontinuance of use or alteration or removal of building works;	None
m) tree preservation order ; or	None
n) proceedings to enforce a planning agreement or planning contribution?	None

3.10 Conservation Area

Do the following apply in relation to the property-

a) the making of the area a Conservation Area before 31 August 1974; or	None
b) an unimplemented resolution to designate the area a Conservation Area?	None

3.11 Compulsory Purchase

Has any enforceable order or decision been made to compulsorily purchase or acquire the property?

None

3.12 Contaminated Land

Do any of the following apply (including any relating to land adjacent to or adjoining the property which has been identified as contaminated land because it is in such a condition that harm or pollution of controlled waters might be caused on the property):-

INFORMATIVE: A negative reply does not imply that the property or any adjoining or adjacent land is free from contamination or from the risk of it, and reply may not disclose steps taken by another Council in whose area adjacent or adjoining land is situated. You are advised to undertake an Environmental Search Report

a) a contaminated land notice;

None

b) in relation to a register maintained under section 78R of the Environmental Protection Act 1990:- (i) a decision to make an entry; or (ii) an entry; or

None

c) consultation with the owner or occupier of the property conducted under section 78G(3) of the Environmental Protection Act 1990 before the service of a remediation notice?

None

3.13 Radon Gas

INFORMATIVE: Radon Affected Areas are designated by the National Radiological Protection Board. It is recommended that the level of radon gas should be measured in all properties within Radon Affected Areas. The present owner or (for a new property) the builder should be asked whether protective measures were incorporated in the construction of the property; whether the results were at or above the Action Level (prescribed by the NRPB) and if so whether remedial measures were installed and whether the radon levels were re-tested and confirmed the effectiveness of the measures.

Do records indicate that the property is in a 'Radon Affected Area' as identified by the Health Protection Agency?

None

Appendix - Further Information About This Search

i) Statement of Relationship

Please find below a description of any relationships between parties named in box E and persons involved in the composition of this search.

None

ii) Records Inspected

Records have been inspected held by the Local Authority Named in box A in compiling this report. In addition to these the following records have also been inspected to answer the questions indicated:

Question 1.1 (h)

FENSA Limited
44-48 Borough High Street
London
SE1 1XB

enquiries@fensa.org.uk

Tel: 0870 780 2028
Fax: 0870 780 2029

Question 3.13

Health Protection Agency
Centre for Radiation, Chemical and Environmental Hazards
Radiation Protection Division
Chilton, Didcot, Oxfordshire
OX11 0RQ

chiltoninformationoffice@hpa.org.uk

Tel: 01235831600
Fax: 01235833891

iii) Persons/Companies Involved in the compilation of this search

Below are the names and addresses of anyone involved in the compilation of this search:

Sarah Sunderland
Laurel Bank House
111 Huddersfield Road
Meltham
Holmfirth
HD9 4AG

Mark Roberts
Laurel Bank House
111 Huddersfield Road
Meltham
Holmfirth
HD9 4AG

iv) Complaints Procedure

Information for customers

If you want to make a complaint, we will deal with it speedily and fairly. We will:

- Acknowledge your complaint within 5 working days of receipt
- Try and resolve your complaint fully within 4 weeks of receipt. If there are valid reasons for consideration of the complaint taking longer, we will keep you fully informed in writing or via telephone or email as you prefer and you will receive a response at the very latest within 8 weeks.
- Speak with counseling organisations acting on your behalf, if you ask us to.
- Send you a final decision on the complaint in writing.

If you are not satisfied with the final decision, you may refer the complaint to the Independent Property Codes Adjudication Scheme (IPCAS) and we will give you contact details. We will co-operate fully with the independent adjudicator during the consideration of a complaint by the IPCAS and comply with any decision.

Complaints should be sent to:

Customer Services
Pali Ltd
2-4 Croxteth Avenue
Wallasey
Wirral
CH44 5UL

0151 691 1170
nicksnr@paliltd.com

Terms and Conditions

For the purpose of these terms and conditions any reference to 'Pali' means Pali Ltd, any Pali Franchise and any third party organisations, search agencies, associates or employees used during the course of legitimate business. Report means any Search or Information prepared in respect of the property. Property means the address or location supplied by the Customer or Client in the Order for the report. The Local Authority means the local authority referred to in the report. Customer means the person, company, partnership or other organisation placing an Order either on their own behalf as a Client, or as an agent for the client. Client means the seller, buyer, potential buyer and lender in respect of the Property who is the intended recipient of the report and has an actual or potential interest in the property. We, us and our are references to Pali.

- Pali provides information and services relating to Property Searches carried out on properties in England and Wales only
 - Search requests must be made via Hipview, fax, email or post/DX. A full postal address and location plan is required. If no plan is supplied Pali will accept no responsibility for any errors or omissions in the search which result from this.
 - All of Pali's third party organisations and search agencies work to the same contract and service level agreements.
 - Where the client requests 'copy documents' from the Local Authority, a fee will be charged. Pali undertakes to inform the client of any such information upfront.
 - Where the client requests additional Con 29 part II optional enquiries an additional fee will be charged. Pali undertakes to inform the client of the additional fees for obtaining such information upfront.
 - Pali aims to return all search results within ten working days. However, this may not always be feasible due to the Local Authority appointment systems or other reasons outside of Pali's control. Pali will not accept liability for any loss, financial or otherwise, incurred by the client, as result of delayed search results.
 - Search reports remain the property of Pali until agreed terms have been fulfilled.
 - Pali reserves the rights to withhold results until payment has been received.
 - Each search is deemed to be an individual contract governed by English Law.
 - Copies of this search report may be made for inclusion in a Home Information Pack, to comply with the provision in the Home Information Pack Regulations 2007 and the Housing Act 2004.
 - Any neglect or incorrect entry in the records searched remains the responsibility of the record holders as named in box A and Appendix ii. However please see below *
 - Pali will be liable for any neglect or incorrect interpretation of the records searched.
 - Pali will be liable for any neglect or incorrect recording of that interpretation in the search report.
 - Pali will produce the Report with reasonable care and skill and it is provided to the Client on the basis that they acknowledge and agree to the following:
 - The information in the Report reflects that available to us on the date the report was produced.
 - The information contained in a Report can change on a regular basis and we cannot be responsible to the Client for any change in the information after the date on which the Report was produced and sent to the Client or for any inaccuracies, omissions or errors on a public register.
- * Pali have insurance in place to meet the requirements of paragraphs 4 and 7 of Schedule 6 of the Home Information Pack (No 2) Regulations 2007 to protect the Client against negligence by us and with regard to information to be included in the Report.

Important Protection

The Search Code provides protection for homebuyers, sellers, conveyancers and mortgage lenders, who rely on property search reports carried out on residential property within the United Kingdom. It sets out minimum standards which organisations compiling and/or selling search reports have to meet. This information is designed to introduce the Search Code to you.

By giving you this information, your search organisation is confirming that they keep to the principles of the Search Code. This provides important protection for you.

The Code's main commitments

The Search Code's key commitments say that search organisations will:

Provide search reports which include the most up-to-date available information when compiled and an accurate report of the risks associated with the property.

Deal promptly with queries raised on search reports.

Handle complaints speedily and fairly.

At all times maintain adequate and appropriate insurance cover to protect you.

Act with integrity and ensure that all search services comply with relevant laws, regulations and industry standards

Keeping to the Search Code

How search organisations keep to the Search Code is monitored independently by the Property Codes Compliance Board. And, complaints under the Code may be referred to the Independent Property Codes Adjudication Scheme. This gives you an extra level of protection as the service can award compensation of up to £5,000 to you if you suffer as a result of your search organisation failing to keep to the Code.

Contact Details

The Property Codes Compliance Board: Please contact:

Telephone: 020 7917 1817

Email: info@propertycodes.org.uk

You can also get more information about the Property Codes Compliance Board from our website at:

www.propertycodes.org.uk

PLEASE ASK YOUR SEARCH ORGANISATION IF YOU WOULD LIKE A COPY OF THE FULL SEARCH CODE



Kirklees Property And Land Searches T/A Pali is registered with the Property Codes Compliance Board as a subscriber to the Search Code



Personal Search (Residential) Insurance Policy

Schedule

Policy Number: HSCW200840/411

Insurer	Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's Authorised and regulated by the Financial Services Authority
Search Provider	PALI , LAUREL BANK HOUSE, 111 HUDDERSFIELD ROAD, MELTHAM, HOLMFIRTH, HD9 4AG
Search Reference	108 - 000505
Property	268 Oxford Gardens, Stafford, Staffordshire
Postcode	ST16 3JG
Limit of Indemnity	The Market Value as at the Inception Date together with any costs incurred with the written consent of the Insurer subject to a maximum of £2,000,000 for any one claim unless agreed in writing by the Insurer
Date of Search (Inception Date)	11th November 2008


M S Le Breton, Managing
Director, Conveyancing
Liability Solutions Ltd

Signed by Conveyancing Liability Services Limited
on behalf and with the authority of the Insurer.

Definitions

Where a word is defined below it shall carry the same meaning wherever it appears in bold text in this Policy.

You/Your

The person insured by this Policy. You may be any person or persons set out in Schedule 7, Part 2, of The Home Information Pack Regulations 2007, who may be:

- the seller of the Property
- a potential or actual buyer of the Property, and any subsequent buyer within 12 months of the inception date
- a lender providing a mortgage or remortgage in respect of the Property

We/Us/Our

The Insurer, Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's, of 4th Floor, 40 Lime Street, London EC3M 7AW. Authorised and regulated by the Financial Services Authority

Search Provider

PALI being registered with IPSA, CoPSO, or the PCCB (as a subscriber to the Search Code)

Adverse Entry

Any entry or matter affecting the Property which was:

1. in existence on the Inception Date and registered against the Property or any adjoining property and would have been disclosed by an Official Search had one been carried out, or which should have been registered against the Property or any adjoining property on or before the Inception Date but which was not disclosed by the Search. (For the avoidance of doubt such entry or matter could be the subject of an Unavailable Search Result).
2. shown in the Search as being registered against the Property or any adjoining property but which either (a) should not have been disclosed due to such entry not forming part of the registers, or (b) should not have formed part of the registers of the Appropriate Authority at the Inception Date

Alternative Report

Either a new Search or any other subsequent report carried out by any provider in relation to the same enquiries raised in the Search

Appropriate Authority

The statutory authority or authorities responsible for maintaining the registers forming the subject matter of the Search

Inception Date

The date of the Search as stated in the Schedule

Indemnity Period

From the Inception Date until the date of a subsequently obtained Alternative Report

Insured Use

The continued use of the Property for residential purposes

Limit of Indemnity

The Market Value as at the Inception Date together with any costs incurred with Our written consent subject to a maximum of £2,000,000 for any one claim unless agreed in writing by the Us prior to the Inception Date.

Loss

Any financial loss that You suffer or sustain solely and directly due to Your reliance on the Search subject to the terms, conditions and exclusions details in this Policy including costs of demolishing, altering or reinstating any part of the land to comply with any order made by an appropriate body. If You are the buyer this will include any reduction in the Market Value of the Property solely and directly attributable to an Adverse Entry together with any other costs incurred with Our consent

Market Value

The market value of the Insured's interest in the Property as determined by a surveyor acting as sole arbitrator who shall be appointed by agreement between You and the Insurer or in the absence of agreement by the President or next most senior available officer of the Royal Institution of Chartered Surveyors who will have the power (with the right to take such further advice as may reasonably be required) to determine and appoint the appropriate person or to arrange such person's appointment

Unavailable Search Result

Where an answer to a specific enquiry raised in the Search is not provided in the Search due solely and directly to the circumstances set out in Schedule 7 of The Home Information Pack Regulations 2007 applying on the Inception Date

Official Search

A search carried out against the Property in forms LLC1 and Form Con 29 Part 1 or 2 Standard Enquiries of Local Authority (2002 Edition) or any official form(s) issued in substitution therefore carried out by the Appropriate Authority

Property

Any residential dwelling situated in England or Wales, the address of which is stated in the Schedule

Search

For sale/purchase transactions: The search carried out against the Property by the Search Provider providing the information required by Regulation 9(1) of the Home Information Pack Regulations 2007 in substitution of an Official Search and to which this Policy is attached

For remortgage transactions: The search carried out against the Property by the Search Provider as requested by the lender in substitution of an Official Search and to which this Policy is attached

Cover

In consideration of payment of the Premium, We will indemnify You during the Indemnity Period against Loss which You may sustain solely and directly as a result of any Adverse Entry.

Mortgage Lender's Non-invalidating Protection Clause

Any act, omission or misrepresentation by any party shall not affect or invalidate any claim made by a mortgage lender under this Policy unless such party acted on such mortgage lender's behalf or with their knowledge or consent.

Exclusions

1. We are not responsible for any loss that You suffer if at the Inception Date or subsequently the Property is used otherwise than in accordance with the Insured Use and/or is not located in England and Wales
2. We are not responsible for any loss that You suffer in respect of any Adverse Entry:
 - (i) disclosed in the Search;
 - (ii) which You were aware of or if You had knowledge or information of any matter fact or circumstance (other than notice of knowledge imputed to You by statute) at the Inception Date;
 - (iii) which first arose after the Inception Date;
 - (iv) which would not have been revealed in relation to any question or enquiry contained in the Search;
 - (v) which you became aware of after you chose not to purchase the Property (if You were a potential buyer and chose not to purchase the Property).
3. We are not responsible for any costs that You incur after you become aware of an Adverse Entry unless We have agreed to them in writing before You incur them or unless You were contractually bound in respect of those costs before you became aware of the Adverse Entry.
4. We are not responsible for any loss that You suffer relating to clean-up costs, fines or financial penalties which arise directly or indirectly from any form of contamination or pollution of the Property or any part thereof howsoever arising other than where such costs are incurred with the consent of the Insurer in mitigating a loss as a result of an Adverse Entry resulting from an Unavailable Search Result in respect of Con 29 Part 2 search result 3.12 (b) (i).
5. We are not responsible for any loss that You suffer which arises from a consequential loss of whatever nature which shall be deemed to include any interest levied by a mortgage lender directly arising out of any penalty clause in any legal charge, form of security or mortgage deed in relation to the Property.

General Conditions

1. This Policy shall be governed by and construed in accordance with the laws of England and Wales.
2. You cannot transfer the benefits of this Policy to anyone else. However, if You die during the Indemnity Period, We agree that the benefits will pass to your estate and beneficiaries.

Claims Conditions

1. We will not pay more than the Limit of Indemnity in total in relation to any or all claims under this Policy in relation to reduction in Market Value of Your interest in the Property together with costs and expenses covered by this Policy. You cannot claim the benefit of more than one Policy in relation to the Property.
2. If You receive information about any claim or Loss or any circumstance for which We may be responsible under this Policy, You must contact Us as soon as possible with full details, including a copy of the original Search, this Policy, and the document that reveals an Adverse Entry. This must be no later than 90 days after the insured becomes aware of the issue.

3. You must not make any offer, promise or payment or incur any costs or expenses unless We have agreed to this in writing.
4. You agree to do and permit to be done all things reasonably practicable to minimise Loss under this Policy as We may reasonably require. We will be responsible for any expenses incurred in connection with this condition.
5. In the event of any claim or Loss or any circumstance for which We may have a liability under this Policy We shall have full discretion in the conduct of any claim. We may at Our discretion and at any time:
- (i) pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in Your name of and on Your behalf;
 - (ii) pay You an amount up to the Limit of Indemnity or any lesser amount for which a claim can be settled;
 - (iii) make a settlement out of court in Your name or on Your behalf;
 - (iv) pay or otherwise settle with You the amount of Loss provided for under this Policy.
6. We may at Our discretion and at Our own cost make settlement with parties other than You and may take any other action which We consider necessary to prevent or minimise Our loss whether or not We are liable under the terms of this Policy and by so doing We will not be taken to have conceded any liability or waived any of the terms or conditions contained herein.
7. If there is a claim under this Policy, We have the right to instruct a surveyor to assess the Market Value of the Property.
8. If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions in force at the time. Where referral to arbitration is made under this condition, the making of an award shall be a condition precedent to any right of action against the Insurer.
9. We shall not be liable for any loss which is recoverable under a household buildings insurance policy or any other policy of insurance in respect of the Property.
10. If You deliberately make a false claim, We will cancel Your interest in this Policy and will not make any payment for such claim.
11. We shall have no further liability to You under this Policy:
- (i) if We settle a claim with You under this Policy,
 - (ii) once the Indemnity Period comes to an end provided that the subsequently obtained Alternative Report does not contain an Adverse Entry, or
 - (iii) once the Limit of Indemnity has been exhausted.
12. Where there is financial compensation in respect of an agreed loss provided by the Insurer, this will be provided within 30 days of its final determination

Cancellation Rights

You may cancel this Policy by returning the Policy document within 14 days of the Inception Date. If you do have any reason to cancel this Policy, please contact the Accounts Department at: **CLS Limited at Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Email: accounts@cls.co.uk, Tel: 0870 013 0872, Fax: 0870 013 0190.** We will fully refund any premium paid and cancel the Policy from the Inception Date. If you cancel this Policy, you may be in breach of the terms of your mortgage or the terms for the sale of the Property.

Making a Claim

Please write with details of any circumstances likely to give rise to a claim under this Policy to: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU** enclosing a copy of the Policy. Please be aware of Conditions 2, 3 & 4 of this Policy.

Complaints Procedure

We aim to provide an excellent service. If you have any cause for complaint you should, in the first instance, contact us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Tel: 0870 013 0872, Fax: 0870 013 0190.** Please quote the details of the policy (surname and initials, policy number, property address etc). If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.

If you are still not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, **Lloyd's, One Lime Street, London EC3M 7HA.** Please quote your Policy Number in all cases.

You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

Financial Service Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. If the Insurer is unable to meet its obligations under this Policy the Insured may be entitled to compensation. You may contact the FSCS on 020 7892 7300 for further details.



Statutory Disclosure Notice

To the intermediary

This document must be revealed to the ultimate policyholder (including any lender's interest) before the conclusion of the insurance contract.

If you are a Solicitor, Licensed Conveyancer or Legal Executive, you should disclose this document to your client and/or their lender and/or the purchaser's legal representatives for the benefit of their client and/or lender prior to the conclusion of the insurance contract.

To the policyholder

Who are we?

Conveyancing Liability Solutions Limited is a specialist insurance intermediary, who arranges conveyancing and property title indemnity insurance. We can be contacted at: **Conveyancing Liability Solutions Limited, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, 0870 013 0872, fax 0870 013 0190, email to: enquiries@clsl.co.uk.**

Whose policies we offer?

We offer a range of insurance products from a number of insurers all of whom are authorised and regulated to provide insurance in the United Kingdom by the FSA, and all of whom we are satisfied have satisfactory financial strength and credit ratings for the type of risk and level of cover we provide.

What services do we provide?

We assume that you are reading this because you have received professional advice that identified a need for the insurance policy requested. We are not permitted to provide advice on your requirement for the insurance policy, or recommend how you should proceed. You will need to make your own choice about how to proceed and we recommend that this is done with guidance from your professional advisor.

Payment for our services

Conveyancing Liability Solutions Limited will not charge you a fee for arranging the insurance policy. Should you decide to proceed with purchasing the insurance policy you will be charged the premium that applies to the insurance policy you request. You may be charged an administration fee by the intermediary who arranges the policy for you. The intermediary will be responsible for disclosing the amount of their administration fee to you.

Our regulatory status

Conveyancing Liability Solutions Limited is authorised and regulated by the Financial Services Authority. Our Reference Number is 315295. Our permitted business is arranging non-investment insurance contracts. You can check this on the FSA Register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

What the Financial Services Authority is

The FSA is an independent body that regulates the financial services industry (including general sales and administration) in the UK. The FSA requires that we provide this document for your information.

The FSA requires us to provide you with this document for your information. We recommend that you use the information provided in this document to help you decide if our services are right for you.

What to do if you have a complaint

If you have any cause for complaint you should, in the first instance, write to us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU.**

Tel: 0870 013 0872, Fax: 0870 013 0190. Please quote the details of the policy (surname and initials, policy number, property address etc).

If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.

If you are still not satisfied with the way a complaint has been dealt with you may ask the **Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA**. Please quote your Policy Number in all cases. You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

The insurers we use are covered by the FSCS. If they are unable to meet their obligations under the insurance policy you may be entitled to compensation.

This will depend on the type of business and the nature of the claim.

You may contact the FSCS on 020 7892 7300 or visit their website at www.fscs.org.uk for further details.

Pali Huddersfield

111 Huddersfield Road
Meltham
Holmfirth
HD9 4AG

Order Date: **Wednesday, October 29, 2008**
Order No: **20043050**
Customer Ref: **108-000505**

Severn Trent Searches has carried out enquiries into the following property, in line with its published terms of sale upon request from Pali Huddersfield.

**268 OXFORD GARDENS STAFFORD ST16
3JG**

In response to the enquiry for drainage and water information, this search report was prepared following examination of Severn Trent Water Limited's Records, and other summary Records derived from the original. Severn Trent Searches is responsible for the accuracy of the information contained within the search report.

Question 1

Interpretation of Drainage and Water Enquiry.

Appendix 1 of this report contains definitions of terms and expressions identified in Part 1 of Schedule 8 of Statutory Instrument 2007 No 1667 known as the Home Information Pack (No.2) Regulations 2007 (the "Regulations").

Question 2

Enquiries and Responses.

The Search Report on the above property was completed on 29 Oct, 2008 by Jay Patel, a technician employed by Severn Trent Searches and complies with the requirements of the Regulations in relation to Drainage and Water Enquires. In the event of any queries about the preparation of this search report, enquiries should be directed to:

enquiries@severntrentsearches.com

Or the Customer Service Manager, Severn Trent Searches at the address below.

Severn Trent Searches has put in place procedures to ensure that customers receive support in the event of any complaint. Our formal Complaints Procedure is set out in Appendix 2.

The address for all correspondence is:

**Severn Trent Searches
PO Box 6187
Nottingham
NG5 1LE**

or

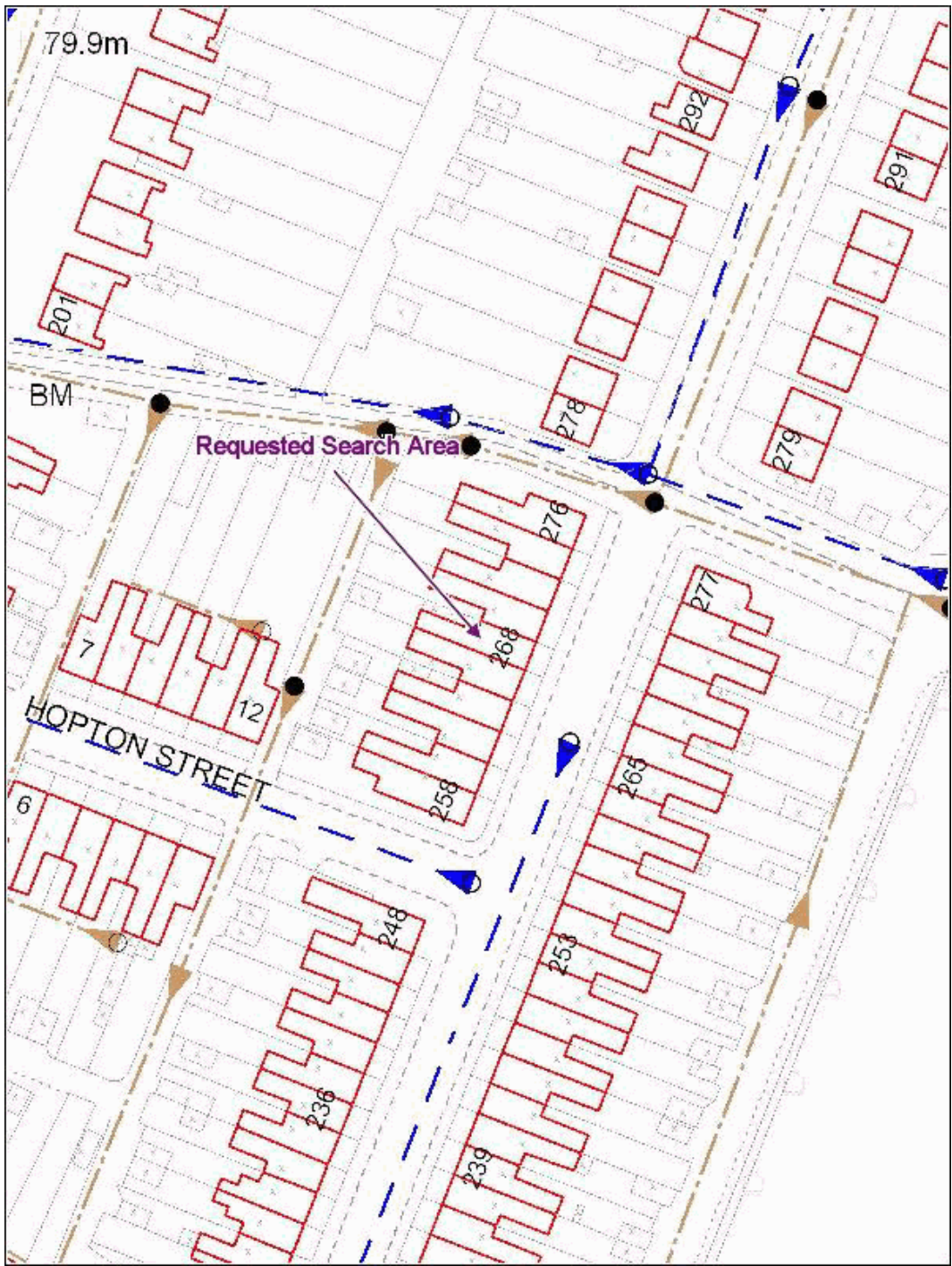
**Severn Trent Searches
DX 723860
Nottingham 43**

To help understand the implications of the Drainage and Water Enquiries Report which has been prepared in accordance with Schedule 8 of the Home Information Pack Regulations, a summary guide to the content of the full report is provided below. This guide should be read in the context of and with reference to the full report and associated guidance notes.

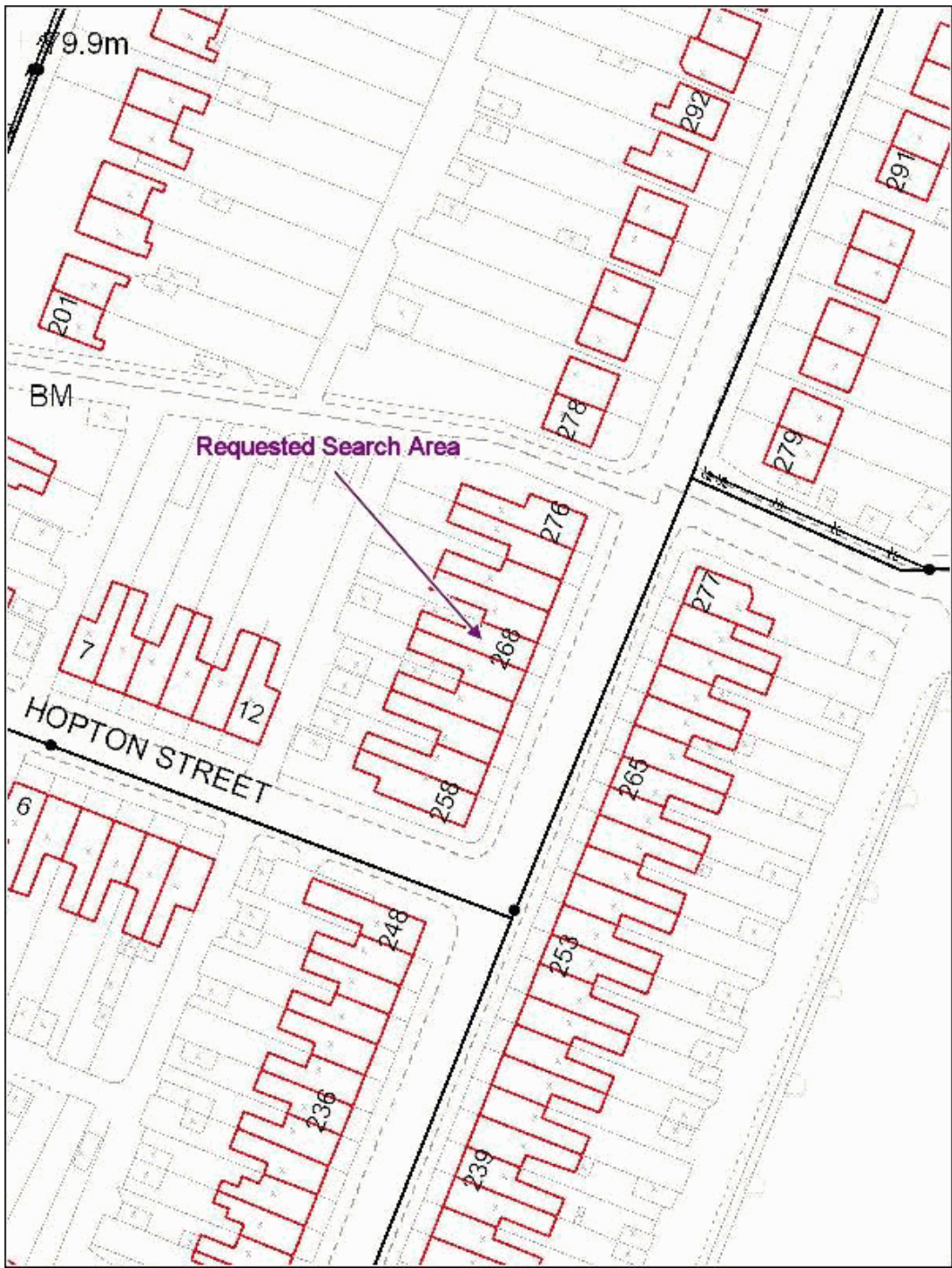
The following 3 classifications have been used to highlight whether or not the response to a particular question is something that would normally be expected or otherwise. The classifications are intended purely as a guide to assist in the understanding of the HIPS Report and do not imply that the property is fit to purchase or otherwise and this decision will rest with the prospective purchaser and their professional advisers.

- ✓ This response represents the typical situation for a residential property.
- ? The attention of the purchaser is drawn to this response. The purchaser may wish to make further investigations into this situation.
- ✗ This response represents an uncommon situation for a residential property and the purchaser should carefully consider its implications.

Question	Answer
3 Where relevant, please include a copy of an extract from the public sewer map.	Map Provided ✓
4 Does foul water from the property drain to a public sewer?	Yes ✓
5 Does surface water from the property drain to a public sewer?	Yes ✓
6 Are any sewers or lateral drains serving, or which are proposed to serve the property, the subject of an existing adoption agreement or an application for such an agreement?	No ✓
7 Does the public sewer map indicate any public sewer, disposal main or lateral drain within the boundaries of the property?	No ✓
8 Does the public sewer map indicate any public sewer within 30.48 metres (100 feet) of any buildings within the property?	Yes ✓
9 Has a Sewerage Undertaker approved or been consulted about any plans to erect a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain?	No ✓
10 Where relevant, please include a copy of an extract from the map of waterworks.	Map Provided ✓
11 Is any water main or service pipe serving, or which is proposed to serve the property, the subject of an existing adoption agreement or an application for such an agreement?	No ✓
12 Who are the Sewerage and Water Undertakers for the area?	See Answer ✓
13 Is the property connected to mains water supply?	Yes ✓
14 Are there any water mains, resource mains or discharge pipes within the boundaries of the property?	No ✓
15 What is the current basis for charging for sewerage and water services at the property?	Unmeasured ✓
16 Will the basis for charging for sewerage and water services at the property change as a consequence of a change of occupation?	No ✓
17 Is a surface water drainage charge payable?	Yes ✓
18 Please include details of the location of any water meter serving the property.	N/A ✓
19 Who bills the property for sewerage services?	See Details ✓
20 Who bills the property for water services?	See Details ✓
21 Is the dwelling-house which is or forms part of the property at risk of internal flooding due to overloaded public sewers?	No ✓
22 Is the property at risk of receiving low water pressure or flow?	No ✓
23 Please include details of a water quality analysis made by the Water Undertaker for the water supply zone in respect of the most recent calendar year.	See Details ?
24 Please include details of any departures, authorised by the Secretary of State under Part 6 of the 2000 Regulations, from the provisions of Part 3 of those Regulations; or for Wales please include details of any departures, authorised by the Welsh Ministers under Part 6 of the 2001 Regulations, from the provisions of Part 3 of those Regulations.	N/A ✓
25 Please confirm the distance from the property to the nearest boundary of the nearest sewage treatment works.	See Details ✓



<table border="0"><tr><td>✕ Abandoned Gravity Sewer</td><td>● Blind Shaft</td><td>★ Sewer Blockage</td></tr><tr><td>— Private Combined Gravity Sewer</td><td>● Combined Use Manhole</td><td>— Sewer Chemical Injection Point</td></tr><tr><td>— Private Foul Gravity Sewer</td><td>□ Disposal Site</td><td>— Sewer Collapse</td></tr><tr><td>— Private Surface Water Gravity Sewer</td><td>— Flushing Chamber</td><td>— Sewer Junction</td></tr><tr><td>— Public Combined Water Gravity Sewer</td><td>● Foul Use Manhole</td><td>— Sewerage Air Valve</td></tr><tr><td>— Public Foul Gravity Sewer</td><td>— Grease Trap</td><td>— Sewerage Hatch Box Point</td></tr><tr><td>— Public Surface Water Gravity Sewer</td><td>— Head Node</td><td>— Sewerage Isolation Valve</td></tr><tr><td>— Trunk Combined Gravity Sewer</td><td>— Hydrobrake</td><td>— Soakaway</td></tr><tr><td>— Trunk Foul Use Gravity Sewer</td><td>— Lamphole</td><td>— Surface Water Manhole</td></tr><tr><td>— Trunk Surface Water Gravity Sewer</td><td>— Outfall</td><td>— Vent Column</td></tr><tr><td>— Abandoned Pressurised Sewer</td><td>— Overflow</td><td>— Waste Water Storage</td></tr><tr><td>— Combined Use Pressurised Sewer</td><td>— Penstock</td><td>— Culverted Watercourse</td></tr><tr><td>— Foul Use Pressurised Sewer</td><td>— Petrol Interceptor</td><td>— Access Right</td></tr><tr><td>— Surface Water Pressurised Sewer</td><td>— Sewage Treatment Works</td><td>▲ Sewer Pumping Facility</td></tr><tr><td>— Highway Drain</td><td></td><td>☒ Sewer Facility Connection (Sewer Pumping Facility Inlet/Outlet Sewage Treatment Works Inlet/Outlet)</td></tr></table> <p>All Private 104 sewers are shown in magenta All Section 104 sewers are shown in green, using the same line style as private sewers</p>	✕ Abandoned Gravity Sewer	● Blind Shaft	★ Sewer Blockage	— Private Combined Gravity Sewer	● Combined Use Manhole	— Sewer Chemical Injection Point	— Private Foul Gravity Sewer	□ Disposal Site	— Sewer Collapse	— Private Surface Water Gravity Sewer	— Flushing Chamber	— Sewer Junction	— Public Combined Water Gravity Sewer	● Foul Use Manhole	— Sewerage Air Valve	— Public Foul Gravity Sewer	— Grease Trap	— Sewerage Hatch Box Point	— Public Surface Water Gravity Sewer	— Head Node	— Sewerage Isolation Valve	— Trunk Combined Gravity Sewer	— Hydrobrake	— Soakaway	— Trunk Foul Use Gravity Sewer	— Lamphole	— Surface Water Manhole	— Trunk Surface Water Gravity Sewer	— Outfall	— Vent Column	— Abandoned Pressurised Sewer	— Overflow	— Waste Water Storage	— Combined Use Pressurised Sewer	— Penstock	— Culverted Watercourse	— Foul Use Pressurised Sewer	— Petrol Interceptor	— Access Right	— Surface Water Pressurised Sewer	— Sewage Treatment Works	▲ Sewer Pumping Facility	— Highway Drain		☒ Sewer Facility Connection (Sewer Pumping Facility Inlet/Outlet Sewage Treatment Works Inlet/Outlet)	<div>SEWER RECORD</div> <div>Sewer Trent Water</div> <p>Sewer Trent Water Limited Waterworks Road Edgbaston Birmingham B16 9DD Telephone: 0121 452 3306</p>	<p>Date of Issue: 10/29/2008</p> <p>268 OXFORD GARDENS STAFFORD ST16 3JG</p> <p>1. Do not scale off drawing: This plan is furnished as a general guide and no warranty as to its correctness is given or implied. This plan must not be relied upon in the event of excavations or other works in the vicinity of the company's assets.</p> <p>2. The material contained in this drawing has been based upon the Ordnance Survey Map by SEVERN TRENT WATER Ltd. by permission of Ordnance Survey on behalf of the Controller of Her Majesty's Stationery Office. © Crown Copyright - SEVERN TRENT WATER Ltd. - WU298522</p> <p>3. Document users other than SEVERN TRENT WATER business users are advised that this document is provided for reference purpose only and no further copies should be made from it.</p>
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Question 3

Q3

Where relevant, please include a copy of an extract from the public sewer map.

Answer 1



Map Provided

A copy of an extract from the public sewer map is included in which the location of the property is identified.

Pipes that are shown on the public sewer map as sewers, disposal mains or lateral drains are defined as those for which a Sewerage Undertaker holds statutory responsibility under the Water Industry Act 1991. A Sewerage Undertaker is not generally responsible for rivers, watercourses, ponds, culverts or highway drains. If any of these are shown on the copy extract they are shown for information only. Sewers or lateral drains indicated on the extract of the public sewer map as being subject to an agreement under Section 104 of the Water Industry Act 1991 are not an 'as constructed' record. It is recommended that these details are checked with the developer, if any. Assets other than public sewers, disposal mains or lateral drains may be shown on the copy extract, for information.

Question 4

Q4

Does foul water from the property drain to a public sewer?

Answer 1



Yes

Records indicate that foul water from the property drains to a public sewer.

The connection status of the property is based on information held on the billing records by the responsible water company. Sewerage Undertakers are not responsible for any private drains and private sewers that connect the property to the public sewerage system, and do not hold details of these. The property owner will normally have sole responsibility for private drains serving the property and may have shared responsibility with other users, if the property is served by a private sewer which also serves other properties. These may pass through land outside of the control of the seller and the buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal. An extract from the public sewer map is enclosed. This will show known public sewers and lateral drains in the vicinity of the property and it should be possible to estimate the likely length and route of any private drains and/or private sewers connecting the property to the public sewerage system.

Question 5

Q5

Does surface water from the property drain to a public sewer?

Answer 1



Records indicate that surface water from the property does drain to a public sewer.

Yes

The connection status of the property is based on information held on the billing records by the responsible water company. Sewerage Undertakers are not responsible for private drains and private sewers that connect the property to the public sewerage system and do not hold details of these. The property owner will normally have sole responsibility for private drains serving the property and may have shared responsibility, with other users, if the property is served by a private sewer which also serves other properties. These may pass through land outside of the control of the seller and the buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal. In some cases, Sewerage Undertaker records do not distinguish between foul and surface water connections to the public sewerage system. If on inspection the buyer finds that the property is not connected for surface water drainage, the property may be eligible for a rebate of the surface water drainage charge. Details can be obtained from Severn Trent Water. An extract from the public sewer map is enclosed. This will show known public sewers and lateral drains in the vicinity of the property and it should be possible to estimate the likely length and route of any private drains and/or private sewers connecting the property to the public sewerage system.

Question 6

Q6

Are any sewers or lateral drains serving, or which are proposed to serve the property, the subject of an existing adoption agreement or an application for such an agreement?

Answer 3



No

The property is part of an established development and is not subject to an adoption agreement.

Adoption of the sewers may be possible under Section 102 of the Water Industry Act 1991. Please consult with Severn Trent Water.

Question 7

Q7

Does the public sewer map indicate any public sewer, disposal main or lateral drain within the boundaries of the property?

Answer 3



No

The public sewer map indicates that there are no public sewers, disposal mains or lateral drains within the boundaries of the property. However, it has not always been a requirement for such public sewers, disposal mains or lateral drains to be recorded on the public sewer map. It is therefore possible for unidentified sewers, disposal mains or lateral drains to exist within the boundaries of the property.

The approximate boundary of the property has been determined by reference to the Ordnance Survey record. The presence of a public sewer, disposal main or lateral drain running within the boundary of the property may restrict further development. The Sewerage Undertaker has a statutory right of access to carry out work on its assets, subject to notice. This may result in employees of the Company or its contractors needing to enter the property to carry out work.

Question 8

Q8

Does the public sewer map indicate any public sewer within 30.48 metres (100 feet) of any buildings within the property?

Answer 1



Yes

The public sewer map included indicates that there is a public sewer within 30.48 metres (100 feet) of a building within the property.

The presence of a public sewer within 30.48 metres (100 feet) of the building(s) within the property can result in the Local Authority requiring a property to be connected to the public sewer. The measure is estimated from the Ordnance Survey record, between the building(s) within the boundary of the property and the nearest public sewer.

Question 9

Q9

Has a Sewerage Undertaker approved or been consulted about any plans to erect a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain?

Answer 3



No

There are no records in relation to any approval, or consultation about plans, to erect a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain. However, the Sewerage Undertaker might not be aware of a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain.

Buildings or extensions erected over a public sewer, disposal main or lateral drain in contravention of building controls or which conflict with the provisions of the Water Industry Act 1991 may have to be removed or altered.

Question 10

Q10

Where relevant, please include a copy of an extract from the map of waterworks.

Answer 1



Map Provided

A copy of an extract from the map of waterworks is included in which the location of the property is identified.

Pipes that are shown on the map of waterworks as water mains, resource mains or discharge pipes are defined as those for which a Water Undertaker holds statutory responsibility under the Water Industry Act 1991. Assets other than water mains, resource mains or discharge pipes may be shown on the plan, for information only. Water Undertakers are not responsible for private water mains or private service pipes connecting the property to the public water main and do not hold details of these. These may pass through land outside of the control of the seller, or may be shared with adjacent properties. The buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal. The extract of the map of waterworks shows water mains in the vicinity of the property. It should be possible to estimate the likely length and route of any private water supply pipe connecting the property to the public water network.

Question 11

Q11

Is any water main or service pipe serving, or which is proposed to serve the property, the subject of an existing adoption agreement or an application for such an agreement?

Answer 2



No

Records confirm that water mains or service pipes serving the property are not the subject of an existing adoption agreement or an application for such an agreement.

Where the property is part of a very recent or ongoing development and the water mains and service pipes are not the subject of an adoption application, buyers should consult with the developer to confirm that the Water Undertaker will be asked to provide a water supply to the development or to ascertain the extent of any private water supply system for which they will hold maintenance and renewal liabilities.

Question 12

Q12

Who are the Sewerage and Water Undertakers for the area?

Answer 1



See Answer

The Sewerage Undertakers for the area are:

Severn Trent Water
Sherbourne House
St Martins Road
Coventry
CV3 6SD

Tel: 0845 7500 500 For Billing Enquiries only
Tel: 0115 962 7269 For Search Enquiries only

<http://www.stwater.co.uk>

The Water Undertakers for the area are:

Severn Trent Water
Sherbourne House
St Martins Road
Coventry
CV3 6SD

Tel: 0845 7500 500 For Billing Enquiries only
Tel: 0115 962 7269 For Search Enquiries only

<http://www.stwater.co.uk>

Question 13

Q13

Is the property connected to mains water supply?

Answer 1



Records indicate that the property is connected to mains water supply.

Yes

Question 14

Q14

Are there any water mains, resource mains or discharge pipes within the boundaries of the property?

Answer 2



The map of waterworks does not indicate any water mains, resource mains or discharge pipes within the boundaries of the property.

No

The approximate boundary of the property has been determined by reference to the Ordnance Survey record. The presence of a public water main, resource main or discharge pipe within the boundary of the property may restrict further development within it. Water Undertakers have a statutory right of access to carry out work on their assets, subject to notice. This may result in employees of the Company or its contractors needing to enter the property to carry out work.

Question 15

Q15

What is the current basis for charging for sewerage and water services at the property?

Answer 2



The charges are based on the rateable value of the property of £145.00 and the charge for the current financial year is £275.08.

Unmeasured

Water and Sewerage Companies full charges are set out in their charges schemes which are available from the Company free of charge upon request. The Company may install a meter at the premises where a buyer makes a change of use of the property or where the buyer uses water for watering the garden, other by hand (this includes the use of sprinklers) or automatically replenishing a pond or swimming pool with a capacity greater than 10,000 litres.

Question 16

Q16

Will the basis for charging for sewerage and water services at the property change as a consequence of a change of occupation?

Answer 5



No

There will be no change in the current charging arrangements as a consequence of a change of occupation.

Water and Sewerage Companies full charges are set out in their charges schemes which are available from the Company free of charge upon request. The Company may install a meter at the premises where a buyer makes a change of use of the property or where the buyer uses water for watering the garden, other than by hand (this includes the use of sprinklers) or automatically replenishing a pond or swimming pool with a capacity greater than 10,000 litres.

Question 17

Q17

Is a surface water drainage charge payable?

Answer 1



Yes

Records confirm that a surface water drainage charge is payable for the property of £48.79 for the current financial year.

Where surface water charges are payable but upon inspection the property owner believes that surface water does not drain to the public sewerage system, application can be made to the Water Company to end surface water charges.

Question 18

Q18

Please include details of the location of any water meter serving the property.

Answer 1



N/A

Records indicate that the property is not served by a water meter. Where the property is not served by a meter and the customer wishes to consider this method of charging they should contact:

Severn Trent Water
Sherbourne House
St Martins Road
Coventry
CV3 6SD

Tel: 0845 7500 500 For Billing Enquiries only
Tel: 0115 962 7269 For Search Enquiries only

<http://www.stwater.co.uk>

Question 19

Q19

Who bills the property for sewerage services?

Answer 1



See Details

Severn Trent Water
Sherbourne House
St Martins Road
Coventry
CV3 6SD

Tel: 0845 7500 500 For Billing Enquiries only
Tel: 0115 962 7269 For Search Enquiries only

<http://www.stwater.co.uk>

If your property was built after April 1989 you will be paying for water services on a measured basis. Householders that opted, at their present address, for a meter before 1 April 1996 can revert to paying by rateable value provided that the property still has a valid rateable value. Householders that opted, at their present address, for a meter after 1 April 2000 can revert to paying by rateable value at any time prior to the twelve month anniversary of the meter having been installed or 30 days after receipt of a second measured bill, provided that the property still has a valid rateable value. Properties that have a swimming pool or use an automatic garden watering device (i.e. a hosepipe not held in the hand) must be metered. Household measured bills are sent half yearly. All non-households are required to be metered.

Question 20

Q20

Who bills the property for water services?

Answer 1



See Details

Severn Trent Water
Sherbourne House
St Martins Road
Coventry
CV3 6SD

Tel: 0845 7500 500 For Billing Enquiries only
Tel: 0115 962 7269 For Search Enquiries only

<http://www.stwater.co.uk>

If your property was built after April 1989 you will be paying for water services on a measured basis. Householders that opted, at their present address, for a meter before 1 April 1996 can revert to paying by rateable value provided that the property still has a valid rateable value. Householders that opted, at their present address, for a meter after 1 April 2000 can revert to paying by rateable value at any time prior to the twelve month anniversary of the meter having been installed or 30 days after receipt of a second measured bill, provided that the property still has a valid rateable value. Properties that have a swimming pool or use an automatic garden watering device (i.e. a hosepipe not held in the hand) must be metered. Household measured bills are sent half yearly. All non-households are required to be metered.

Question 21

Q21

Is the dwelling-house which is or forms part of the property at risk of internal flooding due to overloaded public sewers?

Answer 3



No

The property is not recorded as being at risk of internal flooding due to overloaded public sewers.

A sewer is 'overloaded' when the flow from a storm is unable to pass through it due to a permanent problem (e.g. flat gradient, small diameter). Flooding as a result of temporary problems such as blockages, siltation, collapses and equipment or operational failures are excluded. 'Internal flooding' from public sewers is defined as flooding which enters a building or passes below a suspended floor. For reporting purposes, buildings are restricted to those normally occupied and used for residential, public, commercial, business or industrial purposes. 'At Risk' properties are those that the Sewerage Undertaker is required to include in the Regulatory Register that is reported annually to the Water Services Regulation Authority. These are defined as properties that have suffered or are likely to suffer internal flooding from public foul, combined or surface water sewers due to overloading of the sewerage system more frequently than the relevant reference period (either once or twice in ten years) as determined by the Sewerage Undertaker's reporting procedure. Flooding as a result of storm events proven to be exceptional and beyond the reference period of one in ten years are not included on the 'At Risk' register.

Question 22

Q22

Is the property at risk of receiving low water pressure or flow?

Answer 3



No

Records confirm that the property is not recorded on a register kept by the Water Undertaker as being at risk of receiving low water pressure or flow.

'Low water pressure' means water pressure below the regulatory reference level which is the minimum pressure when demand on the system is not abnormal. Water Undertakers are required to include in the Regulatory Register that is reported annually to the Water Services Regulation Authority properties receiving pressure below the reference level, provided that allowable exclusions do not apply (i.e. events which can cause pressure to temporarily fall below the reference level). Water Companies are required to include in the Regulatory Register that is reported annually to the Director General of Water Services properties receiving pressure below the reference level, provided that allowable exclusions do not apply (i.e. events which can cause pressure to temporarily fall below the reference level). The reference level of service is a flow of 9 litres/minute at a pressure of 10 metres head on the customer's side of the main stop tap (mst). The reference level of service must be applied on the customer's side of a meter or any other company fittings that are on the customer's side of the main stop tap. The reference level applies to a single property. Where more than one property is served by a common service pipe, the flow assumed in the reference level must be appropriately increased to take account of the total number of properties served. For two properties, a flow of 18 litres/minute at a pressure of 10 metres head on the customer's side of the mst is appropriate. For three or more properties the appropriate flow should be calculated from the standard loadings provided in BS6700 or Institute of Plumbing handbook. Allowable exclusions: The Company is required to include in the Regulatory Register properties receiving pressure below the reference level, provided that allowable exclusions listed below do not apply. Abnormal demand: This exclusion is intended to cover abnormal peaks in demand and not the daily, weekly or monthly peaks in demand which are normally expected. Companies should exclude from the reported DG2 figures properties which are affected by low pressure only on those days with the highest peak demands. During the report year Companies may exclude, for each property, up to five days of low pressure caused by peak demand. Planned maintenance: Companies should not report under DG2 low pressures caused by planned maintenance. It is not intended that Companies identify the number of properties affected in each instance. However, Companies must maintain sufficiently accurate records to verify that low pressure incidents that are excluded from DG2 because of planned maintenance are actually caused by maintenance. One-off incidents: This exclusion covers a number of causes of low pressure, mains bursts, failures of Company equipment (such as PRVs or booster pumps), firefighting and action by a third party. However, if problems of this type affect a property frequently, they cannot be classed as one-off events and further investigation will be required before they can be excluded.

Question 23

Q23

Please include details of a water quality analysis made by the Water Undertaker for the water supply zone in respect of the most recent calendar year.

Answer 5



See Details

The analysis records confirmed that tests failed to meet the standards of the 2000 Regulations or the 2001 Regulations in relation to another substance or substances, and these are: A sample failed the Coliform Bacteria limit on 28/09/2007. Result = 5 per 100ml. We have been unable to establish the cause of this exceedance. All investigational resamples following this exceedance were satisfactory.

IMPORTANT - Please note the response to this question provides information about the water supply zone within which the property is situated and NOT the individual property shown above. Water companies are responsible for ensuring that the water provided is wholesome and is safe to drink. The quality of drinking water is monitored throughout the various stages of treatment and distribution. This includes source water abstractions, reservoirs and aquifers; the treatment process and finished treated water; the distribution system; and finally water at customers taps. The standards which must be complied with are some of the tightest in the world. They incorporate standards from the European Drinking Water Directive and UK Legislation (National Standards). These standards are used to monitor compliance against microbiological and chemical standards, including aesthetic standards such as colour, clarity and taste. Thousands of sample tests are carried out in a year. Sampling is carried out at randomly selected customer properties usually at the cold water tap in the kitchen. On rare occasions where a standard is not met an immediate investigation is carried out and remedial actions initiated as necessary. This includes consultation with Public Health Doctors and Environmental Health teams. The majority of these cases are minor or temporary in nature and are often associated with the condition or maintenance of the plumbing within an individual property. Customers are normally advised by letter of any specific individual property issues and a copy would be available from the vendor, if applicable. For further information on water quality information for a postcode, and facts leaflets on water quality, please contact the responsible water company. The primary responsibility for enforcing the standards and regulations lies with the Drinking Water Inspectorate (DWI). They independently assess the performance of all water companies and undertake technical audits of procedures and assets. They also produce an annual independent report summarising the performance of the water company.

Question 24

Q24

Please include details of any departures, authorised by the Secretary of State under Part 6 of the 2000 Regulations, from the provisions of Part 3 of those Regulations; or for Wales please include details of any departures, authorised by the Welsh Ministers under Part 6 of the 2001 Regulations, from the provisions of Part 3 of those Regulations.

Answer 1



N/A

There are no such authorised departures for the water supply zone.

Authorised departures are not permitted if the extent of the departure from the standard is likely to constitute a potential danger to human health. Please contact your Water Company if you require further information.

Question 25

Q25

Please confirm the distance from the property to the nearest boundary of the nearest sewage treatment works.

Answer 1



See Details

The nearest sewage treatment works is 3.508 KM to the South East of the property. The name of the nearest sewage treatment works is Brancote .

The nearest sewage treatment works will not always be the sewage treatment works serving the catchments within which the property is situated. The Sewerage Undertaker's records were inspected to determine the nearest sewage treatment works. It should be noted therefore that there may be private sewage treatment works closer than the one detailed above that have not been identified.

Appendix 1

Terms and Expressions in this Report

'the 1991 Act' means the Water Industry Act 1991[61];

'the 2000 Regulations' means the Water Supply (Water Quality) Regulations 2000[62];

'the 2001 Regulations' means the Water Supply (Water Quality) Regulations 2001[63];

'adoption agreement' means an agreement made or to be made under Section 51A(1) or 104(1) of the 1991 Act[64];

'bond' means a surety granted by a developer who is a party to an adoption agreement;

'bond waiver' means an agreement with a developer for the provision of a form of financial security as a substitute for a bond;

'calendar year' means the twelve months ending 31st December;

'discharge pipe' means a pipe which discharges are made or are to be made under Section 165(1) of the 1991 Act;

'disposal main' means (subject to section 219(2) of the 1991 Act) any outfall pipe or other pipe which - (a) is a pipe for the conveyance of effluent to or from any sewage disposal works, whether of a Sewerage Undertaker or of any other person; and (b) is not a public sewer;

'drain' means (subject to Section 219(2) of the 1991 Act) a drain used for the drainage of one building or of any buildings or yards appurtenant to buildings within the same curtilage;

'effluent' means any liquid, including particles of matter and other substance in suspension in the liquid;

'financial year' means the twelve months ending with 31st March;

'lateral drain' means - (a) that part of a drain which runs from the curtilage of a building (or buildings or yards within the same curtilage) to the sewer with which the drain communicates or is to communicate; or (b) (if different and the context so requires) the part of a drain identified in a declaration of vesting made under Section 102 of the 1991 Act or in an agreement made under Section 104 of that Act[65];

'licensed water supplier' means a company which is the holder for the time being of a water supply license under Section 17A(1) of the 1991 Act[66];

'maintenance period' means the period so specified in an adoption agreement as a period of time - (a) from the date of issue of a certificate by a Sewerage Undertaker to the effect that a developer has built (or substantially built) a private sewer or lateral drain to that Undertakers satisfaction; and (b) until the date that private sewer or lateral drain is vested in the Sewerage Undertaker;

'map of waterworks' means the map made available under Section 198(3) of the 1991 Act[67] in relation to the information specified in subsection (1A);

'private sewer' means a pipe or pipes which drain foul or surface water, or both, from premises, and are not vested in a Sewerage Undertaker;

'public sewer' means, subject to Section 106(1A) of the 1991 Act[68], a sewer for the time being vested in a Sewerage Undertaker in its capacity as such, whether vested in that Undertaker - (a) by virtue of a scheme under Schedule 2 to the Water Act 1989[69]; (b) by virtue of a scheme under Schedule 2 to the 1991 Act[70]; (c) under Section 179 of the 1991 Act[71]; or (d) otherwise;

'public sewer map' means the map made available under Section 199(5) of the 1991 Act[72];

'resource main' means (subject to Section 219(2) of the 1991 Act) any pipe, not being a trunk main, which is or is to be used for the purpose of- (a) conveying water from one source of supply to another, from a source of supply to a regulating reservoir or from a regulating reservoir to a source of supply; or (b) giving or taking a supply of water in bulk;

'sewerage services' includes the collection and disposal of foul and surface water and any other services which are required to be provided by a Sewerage Undertaker for the purpose of carrying out its functions;

'Sewerage Undertaker' means the company appointed to be the Sewerage Undertaker under Section 6(1) of the 1991 Act for the area in which the property is or will be situated;

'surface water' includes water from roofs and other impermeable surfaces within the curtilage of the property;

'water main' means (subject to Section 219(2) of the 1991 Act) any pipe, not being a pipe for the time being vested in a person other than the Water Undertaker, which is used or to be used by a Water Undertaker or licensed water supplier for the purpose of making a general supply of water available to customers or potential customers of the Undertaker or supplier, as distinct from for the purpose of providing a supply to particular customers;

'water meter' means any apparatus for measuring or showing the volume of water supplied to, or of effluent discharged from any premises;

'water supplier' means the company supplying water in the water supply zone, whether a Water Undertaker or licensed water supplier;

'water supply zone' means the names and areas designated by a Water Undertaker within its area of supply that are to be its water supply zones for that year; and

'Water Undertaker' means the company appointed to be the Water Undertaker under Section 6(1) of the 1991 Act for the area in which the property is or will be situated.

In this Report, references to a pipe, including references to a main, a drain or a sewer, shall include references to a tunnel or conduit which serves or is to serve as the pipe in question and to any accessories for the pipe.



The Law Society endorses the use of a residential drainage and water enquiry on all occasions where a property is being sold. With their unique knowledge of the water industry, the regional water companies of England & Wales are best placed to identify any risks relating to the location and ownership of public water mains and sewers before property purchases are completed.

We do accept that on occasions, customers may not be happy and seek clarification or confirmation that our records are correct. For such instances, the Water UK CON29DW group has developed a unified approach in dealing with customer enquiries and complaints, offering customers a set of minimum standards that would apply. These are listed below.

Water UK: Residential Drainage and Water Search Complaint Procedure

As a minimum standard Severn Trent Searches, PO Box 6187, Nottingham, NG5 1LE.

We will endeavour to resolve any telephone contact or complaint at the time of the call, however, if that isn't possible, we will advise you on how soon we can respond. If you are not happy with our initial response, we will advise you to write in via email, fax or letter explaining the reasons why you are not satisfied.

We will investigate and research the matter in detail and provide a written response within 5 working days of receipt of your written complaint.

Depending on the scale of investigation required, we will keep you informed of the progress and update you with new timescales if necessary.

If we fail to give you a written substantive response within 5 working days, Severn Trent Searches will pay you £40.00 (Exc VAT) compensation regardless of the outcome of your complaint.

If we find your complaint to be justified, or we have made any errors that change the outcome in your search result, we will automatically refund your search fee. We will provide you with a revised search and also undertake the necessary action, as within our control, to put things right as soon as practically possible. Customers will be kept informed of the progress of any action required.

If your search takes us longer than 10 working days to complete we have not communicated the reasons for the delay, you will receive the search free of charge.

If you are still not satisfied with our response or action, we will refer the matter to a Senior Manager/ Company Director for resolution.

If you are not satisfied with the final decision, you may refer the complaint to the Independent Property Codes Adjudication Scheme (IPCAS), contact details below. We will co-operate fully with the independent adjudicator during the consideration of a complaint by the IPCAS and comply with any decision.

Complaints should be sent to:

Customer Services

Severn Trent Searches

PO Box 6187, Nottingham, NG5 1LE

Phone: 0115 962 7269

Email: enquiries@severntrentsearches.com

IPCAS can be contacted at:

IDRS Ltd, 24 Angel Gate, City Road, London EC1V 2PT

Phone: 020 7520 3810

Fax: 020 7520 3829

E-mail: info@idrs.ltd.uk

DRAINAGE & WATER ENQUIRY (DOMESTIC) TERMS AND CONDITIONS

The Customer the Client and the Purchaser are asked to note these terms, which govern the basis on which this drainage and water report is supplied.

Definitions

"The Company" means the water service company or their data service provider producing the Report.

"Order" means any request completed by the Customer requesting the Report.

"Report" means the drainage and/ or water report prepared by The Company in respect of the Property.

"Property" means the address or location supplied by the Customer in the Order.

"Customer" means the person, company, firm or other legal body placing the Order, either on their own behalf as Client, or, as an agent for a Client.

"Client" means the person, company or body who is the intended recipient of the Report with an actual or potential interest in the Property.

"Purchaser" means the actual or potential purchaser of an interest in the Property including their mortgage lender.

"the Regulations" means the Home Information Pack (No.2) Regulations 2007.

Agreement

1.1 The Company agrees to supply the Report to the Customer and to allow it to be provided to the Client and the Purchaser subject in each case, to these terms. The scope and limitations of the Report are described in paragraph 2 of these terms. The Customer shall be responsible for bringing these terms to the attention of the Client and the Purchaser as necessary.

1.2 The Customer the Client and the Purchaser agree that the placing of an Order for a Report and the subsequent provision of a copy of the Report to the Purchaser indicates their acceptance of these terms.

The Report

2. Whilst The Company will use reasonable care and skill in producing the Report, it is provided to the Customer the Client and the Purchaser on the basis that they acknowledge and agree to the following:-

2.1 The information contained in the Report can change on a regular basis so The Company cannot be responsible to the Customer the Client and the Purchaser for any change in the information contained in the Report after the date on which the Report was produced and sent to the Customer.

2.2 The Report does not give details about the actual state or condition of the Property nor should it be used or taken to indicate or exclude actual suitability or unsuitability of the Property for any particular purpose, or relied upon for determining saleability or value, or used as a substitute for any physical investigation or inspection. Further advice and information from appropriate experts and professionals should always be obtained.

2.3 The information contained in the Report is based upon the accuracy of the address supplied to The Company.

2.4 The Report provides information as to the location and connection of existing services and other information required to comply with the provisions of the Home Information Pack Regulations in relation to drainage and water enquiries and should not be relied on for any other purpose. The Report may contain opinions or general advice to the Customer the Client and the Purchaser which The Company cannot ensure is accurate, complete or valid and for which it accepts no liability.

2.5 The position and depth of apparatus shown on any maps attached to the Report are approximate, and are furnished as a general guide only, and no warranty as to their correctness is given or implied. The exact positions and depths should be obtained by excavation trial holes and the maps must not be relied on in the event of excavation or other works made in the vicinity of The Company's apparatus.

Liability

3.1 The Company shall not be liable to the Customer the Client or the Purchaser for any failure defect or non-performance of its obligations arising from any failure of or defect in any machine, processing system or transmission link or anything beyond The Company's reasonable control or the acts or omissions of any party for whom The Company is not responsible.

3.2 Where a report is requested for an address falling within a geographical area where two different Companies separately provide Water and Sewerage Services, then it shall be deemed that liability for the information given by either Company will remain with that Company in respect of the accuracy of the information supplied. A Company that supplies information which has been provided to it by another Company for the purposes outlined in this agreement will therefore not be liable in any way for the accuracy of that information and will supply that information as agent for the Company from which the information was obtained.

3.3 The Report is produced only for use in relation to individual domestic property transactions which require the provision of drainage and water information pursuant to the provisions of the Regulations and cannot be used for commercial developments of domestic properties or commercial properties for intended occupation by third parties.

3.4 The Company shall accept liability for death or personal injury arising from its negligence but in any other case the Company's liability for negligence shall be in accordance with the permitted limit for liability identified in Schedule 6

paragraph 8 of the Regulations. In accordance with Schedule 6 paragraph 7 of the Regulations such liability will be met by The Company or its insurers and The Company has and will maintain an appropriate contract of insurance.

Copyright and Confidentiality

4.1 The Customer the Client and the Purchaser acknowledge that the Report is confidential and is intended for the personal use of the Client and the Purchaser. The copyright and any other intellectual property rights in the Report shall remain the property of The Company. No intellectual or other property rights are transferred or licensed to the Customer the Client or the Purchaser except expressly provided.

4.2 The Customer or Client is entitled to make copies of the Report but may only copy the maps contained in the, or attached to the Report, if they have an appropriate Ordnance Survey licence.

4.3 The Customer the Client and the Purchaser agree (in respect of both the original and any copies made) to respect and not to alter any trademark, copyright notice or other property marking which appears on the Report.

4.4 The maps contained in the Report are protected by Crown Copyright and must not be used for any purpose outside the context of the Report.

4.5 The Customer and the Client and the Purchaser agree on a joint and several basis to indemnify The Company against any losses, costs, claims and damage suffered by The Company as a result of any breach by any of them of the terms of paragraphs 4.1 to 4.4 inclusive.

Payment

5. Unless otherwise stated all prices are inclusive of VAT. The Customer shall pay for the price of the Report specified by The Company, without any set off, deduction or counterclaim. Unless the Customer has an account with The Company for payment for Reports, The Company must receive payment for Reports in full before the Report is produced. For Customers with accounts, payment terms will be as agreed with The Company.

General

6.1 If any provision of these terms is or becomes invalid or unenforceable, it will be taken to be removed from the rest of these terms to the extent that it is invalid or unenforceable. No other provision of these terms shall be affected.

6.2 These terms shall be governed by English law and all parties submit to the exclusive jurisdiction of the English courts.

6.3 Nothing in this notice shall in any way restrict the Customer the Clients or the Purchasers statutory or any other rights of access to the information contained in the Report.

6.4 The Report is supplied subject to these terms and conditions which include the terms required by Schedule 6 paragraphs 5, 6 and 7 of the Regulations.

6.5 These terms and conditions may be enforced by the Customer the Client and the Purchaser.



Home Information Pack

Additional Documents



Assured Solutions (Yorkshire) Ltd, t/a Assured Solutions, Assured HIPs and Assured Conveyancing, is registered with the Property Codes Compliance Board as a subscriber to the HIP Code.

The HIP Code provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in a Home Information Pack (HIP) provided on a residential property within England and Wales.

As subscribers to this Code we will:

- Provide HIPs promptly and if there is a delay in producing the HIP, we will inform you of this and why the delay has occurred.
- Train our staff properly to provide HIPs with thoroughness and diligence, in line with the commitments set out in this Code.
- Respond promptly to queries raised on a HIP.
- Handle complaints speedily and fairly.
- At all times maintain adequate and appropriate indemnity insurance cover to protect you against both negligence and loss, due to our failure to perform duties under this Code.

- Act with integrity and ensure that all HIPs services comply with relevant laws, regulations, and industry standards.

The Code is monitored by:

The Property Codes Compliance Board (PCCB):

212 Piccadilly

London W1J 9HG

Tel: 020 7917 1817

www.propertycodes.org.uk

In the event of any queries in relation to this Home Information Pack, please contact:

Emma Stanley

Assured Solutions (Yorkshire) Ltd

Tel: 0845 094 7740

Fax: 0845 094 3523

Email: emmastanley@assured-solutions.co.uk





Contact us now on:

Tel: 0845 094 7740

Fax: 0845 094 3523

Email: enquiries@assured-solutions.co.uk

or visit:

www.assured-solutions.co.uk