

Borrower(s) Name(s):

ING Direct Mortgage Reference:

Property Address:

02 Aug 2011

Valuation for mortgage purposes

Market value in present condition	£475,000
Reinstatement value (unusual, listed and other similar properties or those of non-standard construction require specialist appraisal)	£245,000

About the property you are buying

Construction: (Refer to guidance notes where appropriate)

Does the property appear to be of traditional construction? Yes

Valuer's comments:

Is any part of the property of single skin construction? No
If yes, is it two-storey? No

Property type and style:

House Y	Bungalow N	Flat N	
Detached Y	Semi N	Terraced N	
Approximate year built			1980
New property?			No

NHBC Zurich Premier Guarantee

Tenure:

Freehold Y	Leasehold N	Commonhold N	Former Feuhold	
If leasehold, unexpired lease term				0 years

Valuation Report - 1.05

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About the property you are buying (continued)

Accommodation:			
Number of:	Living Rooms 2	Bedrooms 4	Kitchens 1
	Bathrooms 2	Garages 2	Parking Spaces 2
Gross external floor area (sq. metres)			211
Conditions:			
Above average N	Average Y	Below average N	
Saleability:			
Above average N	Average Y	Below average N	
Name and qualifications of valuer:			
Is this a retype of a past report?			No
Inspection date			02 Aug 2011

Comments for your attention

The property appears to have been adequately maintained having regard to its age, construction and location and is situated in a desirable local area with reasonable access to most amenities and facilities afforded to the local area. The property benefits from a conservatory to the rear. The property is considered satisfactory for lending purposes. Important – Applicants must read the section entitled “Important notes to applicants.”

Comments for your solicitor

Extensions/alterations/conversions?	Yes	Valuer's
comments:	It appears that the property has been extended over the garage. The date of extension is unknown, and it is assumed all permissions, consents and certifications are in order.	

Important notes to applicants:

1. ING Direct has obtained this valuation report from an independent valuer/firm of valuers to consider solely whether the property is suitable security for the amount of the proposed loan. It is not a market valuation or structural survey to protect your own interest.
2. The valuer has made this report without any liability to you. ING Direct, its agents and the valuer are not responsible to you or any other person for the accuracy of or the opinions in the valuation report about the property's value or condition.
3. ING Direct, its agents and the valuer do not accept any responsibility to any third party in relation to this valuation report.
4. You should not assume that the property has:
 - no defects if none are noted in the valuation report; or
 - only the defects noted in the valuation report.

If you proceed without your own independent inspection and report, then you do so at your own risk.