

## SURVEYS

There are different types of surveys that can be undertaken on a property:-

### Valuation

Where you are having a mortgage, your mortgage lender will instruct a valuation of the property. This will be a very basic survey which is only for the lender's benefit. This really does no more than confirm the value of the property. It will not provide details of any defects in the property which may cause you considerable problems and extra expense in the future. We always recommend that, when purchasing a property, you instruct your own surveyor who can undertake a more in depth survey on your behalf. There are different types of surveys which you can choose to have depending on the type, condition and age of the property. More information on two of the most popular surveys is set out below and you can discuss this further with a surveyor to see what one would be best suited to your needs.

### Home Buyer's Valuation and Survey

This is a popular survey amongst home buyers who would like more information than provided in the valuation, but do not wish to go to the expense of a full structural survey being undertaken. If you are considering this type of survey, it may be worth contacting your lender to request that a Home Buyer's Survey and Valuation is provided instead of the basic valuation. Although this type of survey will be more expensive than a valuation, such a survey is likely to be acceptable to the lender and may prevent you from paying two fees.

When conducting a Home Buyer's Survey, the surveyor will not inspect unexposed area or areas which are not easily accessible. You should also read through the terms and conditions of the survey very closely as these will set out the limitations of the survey.

### Full Structural Survey

This is a more thorough survey which should reveal the full state and condition of the property. Once again, you should check the terms and conditions of the survey report very carefully to see what the survey does actually cover.

It is recommended that when purchasing a property, a full structural survey is undertaken as this is the only type of survey that is likely to reveal defects in the property.

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