



XANDER SURVEYING

"... a Mortgage Valuation is NOT a survey..."

Buyers who did not get a survey faced, on average,
£5,750 in repair costs

Surveys may highlight defects that may not be immediately obvious when viewing a property.

17% of new homeowners that did not get a survey ended up paying more than £12,000 on average in order to make their homes habitable*.

Your new home is likely to be the most expensive things
you have ever bought

Choosing a property to buy is one of the most important decisions you can make. Investing in the wrong property or for the wrong price can be costly mistake.

The cost of the survey is small compared to the price of
your new home.

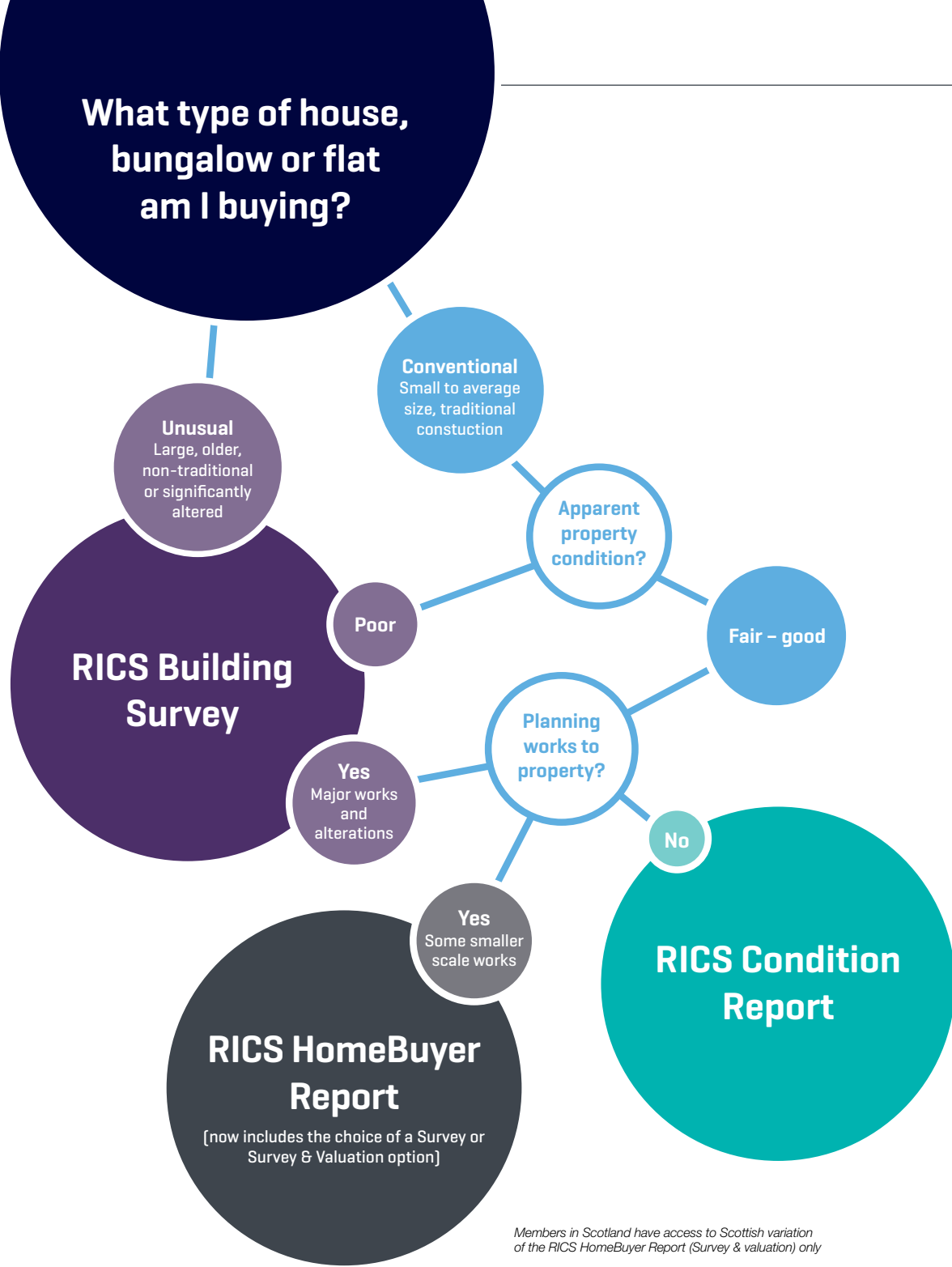
Xander Surveying work on your behalf.

When you apply for a mortgage, the lender will instruct a surveyor to carry out a mortgage valuation. This is for the lenders interests not yours and a mortgage valuation is NOT a survey.

By getting a survey you have a surveyor working for you. Their job is to look for defects that may cost you money now and into the future.

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*source RICS



A mortgage valuation is for the benefit of the lender while a survey is for your benefit.

A RICS Home Survey will highlight potential problems and getting one done can help you avoid the **average £5,750 repair bill** that homebuyers face once they have moved into their new home.

RICS Condition Report [level 1]

This report focusses purely on the condition of your property by giving ratings to the different parts of the building and flagging up any areas that need attention.

RICS HomeBuyer Report – Survey or Survey & Valuation [level 2]

The report gives you more detailed information and provides the choice of either a Survey or Survey & Valuation.

RICS Building Survey [level 3]

This survey offers an extensive inspection of property condition and gives detailed information about the structure and fabric of the property. It includes a description of visible defects and potential problems caused by hidden flaws and an outline of repair options.

Service features	RICS Condition Report	RICS HomeBuyer Report Survey or Survey & Valuation	RICS Building Survey
Describes the construction and condition of the property on the date of the inspection	■	■	■
Aims to identify any problems that need urgent attention or are serious	■	■	■
Aims to identify things that need to be investigated further to prevent serious damage	■	■	■
Aims to tell you about problems that may be dangerous	■	■	■
Aims to show up potential issues and defects, before any transaction takes place	■	■	■
Aims to help you decide whether you need extra advice before committing to purchase		■	■
Aims to enable you to budget for any repairs or restoration		■	■
Aims to advise you on the amount of ongoing maintenance required in the future		■	■
Provides a reinstatement cost to help you avoid under or over-insurance*		■	
Provides a market valuation*		■	
Aims to establish how the property is built, what materials are used and how these will perform in the future			■
Aims to describe visible defects, plus exposing potential problems posed by hidden defects			■
Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting			■
Where practical and agreed, provides an estimate of costs for identified repairs			■
Provides specific comments on energy efficiency			■

*RICS HomeBuyer Report – (Survey & Valuation) option only

Members in Scotland have access to Scottish variation of the RICS HomeBuyer Report (Survey & valuation) only