S P E C I A L   C O N D I T I O N S

16 Inverness Place, Cardiff, CF24 4RZ

1. The Seller is [redacted]

2. The Seller's Solicitors are SB Lawyers Ltd.

   Reference: [redacted]
   Telephone No: 02920467156
   Fax No: 02920468522
   [redacted]

3. The Property is all that Freehold Property known as 16 Inverness Place, Cardiff, CF24 4RZ

4. The Property is sold with vacant possession on completion

5. The title is registered at HM Land Registry under title WA555692.

6. The Seller will fund the enclosed building regulations indemnity policy on Completion and provide the final policy (made up to the purchase price) to the Buyer.

7. The Buyer shall reimburse the Seller the sum of £1,961.17 in respect of legal fees and disbursements incurred.

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.

Mae'r copi swyddogol electronig o'r gofrestr yn dilyn y neges hon.

Sylwch mai hwn yw'r unig gopi swyddogol a ddarparwn. Ni fyddwn yn darparu copi swyddogol papur.

Official copy of register of title
Copi swyddogol o gofrestr teitl

Title number / Rhif teitl
WA555692

Edition date / Dyddiad yr argraffiad 21.10.2025

- This official copy shows the entries on the register of title on 11 JUN 2026 at 15:03:19.
- 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 11 Jun 2026.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- This title is dealt with by HM Land Registry, Wales Office.
- Mae'r copi swyddogol hwn yn dangos y cofnodion yn y gofrestr teitl ar 11 MEHEFIN 2026 am 15:03:19.
- Rhaid dyfynnu'r dyddiad hwn fel y "dyddiad y chwilir ohono" mewn unrhyw gais am chwiliad swyddogol sy'n seiliedig ar y copi hwn.
- Y dyddiad ar ddechrau cofnod yw'r dyddiad y gwnaethpwyd y cofnod yn y gofrestr.
- Cyhoeddwyd ar 11 Mehefin 2026.
- Dan adran 67 Deddf Cofrestru Tir 2002, mae'r copi hwn yn dderbyniol fel tystiolaeth i'r un graddau â'r gwreiddiol.
- Gweinyddir y teitl hwn gan Gofrestrfa Tir EF Swyddfa Cymru.

A: Property Register / Cofrestr Eiddo

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

Mae'r gofrestr hon yn disgrifio'r tir a'r ystad a gynhwysir yn y teitl.

CARDIFF/CAERDYDD

1 (24.08.1990) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being 16 Inverness Place, Cardiff (CF24 4RZ).

B: Proprietorship Register / Cofrestr Perchnogaeth

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

Mae'r gofrestr hon yn nodi'r math o deitl ac yn enwi'r perchennog. Mae'n cynnwys unrhyw gofnodion sy'n effeithio ar yr hawl i waredu.

Title absolute/Teitl llwyr

1 (23.02.2000) PROPRIETOR: JO[redacted]

B: Proprietorship Register continued / Parhad o'r gofrestr perchnogaeth

2 (13.02.2025) The proprietor's address for service has been changed.

End of register / Diwedd y gofrestr

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 HM Land Registry.

There is an/are application(s) pending in HM Land Registry and if we have only completed the mapping work for a pending application affecting the title concerned, such as a transfer of part:

- additional colour or other references, for example 'numbered 1', may appear on the title plan (or be referred to in the certificate of inspection in form CI), but may not yet be mentioned in the register
- colour or other references may also have been amended or removed from the title plan (or not be referred to in form CI), but this may not be reflected in the register at this stage.

This official copy is issued on 17 September 2025 shows the state of this title plan on 13 February 2025 at 11:17:27. 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.
This title is dealt with by the HM Land Registry, Wales Office .

Dyma'r nodiadau y cyfeirir atynt ar y copi swyddogol canlynol.

Mae'r copi swyddogol electronig o'r cynllun teitl yn dilyn y neges hon.

Sylwch mai hwn yw'r unig gopi swyddogol a ddarparwn. Ni fyddwn yn darparu copi swyddogol papur.

Anfonwyd y copi swyddogol hwn yn electronig a phan gaiff ei argraffu ni fydd wrth raddfa. Gallwch gael copi swyddogol papur trwy archebu un o Gofrestrfa Tir EF.

Mae cais/ceisiadau'n aros i'w prosesu yng Nghofrestrfa Tir EF ac os ydym wedi cwblhau'r gwaith mapio yn unig ar gyfer cais sy'n aros i'w brosesu sy'n effeithio ar y teitl o dan sylw, megis trosglwyddiad o ran:

- efallai y bydd cyfeiriad lliw neu gyfeiriadau ychwanegol eraill, er enghraifft ‘wedi ei rifo 1' yn ymddangos ar y cynllun teitl (neu'n cael eu cyfeirio atynt yn y dystysgrif archwilio yn ffurflen CI) ond na fydd cyfeiriad atynt eto yn y gofrestr
- efallai hefyd y bydd cyfeiriad lliw neu gyfeiriadau eraill wedi cael eu newid neu eu dileu o'r cynllun teitl (neu na fydd cyfeiriad atynt yn ffurflen CI), ond efallai na fydd hyn yn cael ei adlewyrchu yn y gofrestr ar y pryd hwn.

Mae'r copi swyddogol hwn a gyhoeddir ar 17 Medi 2025 yn dangos sefyllfa'r cynllun teitl hwn ar 13 Chwefror 2025 am 11:17:27. Mae'n dderbyniol fel tystiolaeth i'r un graddau â'r gwreiddiol (adran 67 Deddf Cofrestru Tir 2002). Mae'r cynllun teitl hwn yn dangos safle cyffredinol, nid union linell, y terfynau. Gall fod gwyriadau yn y raddfa. Mae'n bosibl na fydd mesuriadau wedi eu graddio o'r cynllun hwn yn cyfateb â mesuriadau rhwng yr un pwyntiau ar y llawr. Gweinyddir y teitl hwn gan Gofrestrfa Tir EF Swyddfa Cymru.

H.M. LAND REGISTRY			TITLE NUMBER WA 555692
ORDNANCE SURVEY PLAN REFERENCE Ⓓ	COUNTY SHEET ~~SOUTH GLAMORGAN~~	NATIONAL GRID ST 1877	SECTION F
Scale: 1/1250	~~CARDIFF DISTRICT~~	© Crown Copyright 1968.	

ADMINISTRATIVE AREA
CARDIFF
CAERDYDD

FILED PLAN
H.M. LAND REGISTRY
ER
9-96

www.lawsociety.org.uk

The Law Society

Law Society Property Information Form (5th edition) (2024)

Note: Please read the ***Explanatory Notes for Sellers and Buyers*** before completing this form

Full names of the seller(s)

Please supply full names of the seller(s) of the property.
Individual seller(s) complete (a) and (b). If the seller is a company, complete (c).

(a) Name of seller(s) if individual(s)
These are the person or persons named as the owner on the HM Land Registry title or on the deeds by the owner's legal representative(s) if selling under a power of attorney or grant of probate or representation.

1
First name
[redacted]
Middle name(s)
Last name

2
First name
Middle name(s)
Last name

3
First name
Middle name(s)
Last name

4
First name
Middle name(s)
Last name

(b) Please provide details of the capacity in which you are providing information for the sale.

Please tick one:
- ☐ Seller(s)
- ☐ Seller's personal representative
- ☐ Attorney(s)
- ☐ Trustee(s)

(c) Name of seller if a company

Company name	
Company number	
Director/authorised person	
Country of incorporation	

When did you become the owner of, or get authority to sell, the property? (DD/MM/YYYY)

Property being sold

Enter the full address

Address line 1	16
Address line 2	Inverness Place
Address line 3	Cardiff
Town / City	South Glamorgan
Postcode	CF24 4RZ

What is the UPRN (Unique Property Reference Number) of the property?
To find the UPRN go to: **https://www.findmyaddress.co.uk/search**

[redacted]

Seller's solicitor

Enter the details of your solicitor's firm:

Name of solicitor's firm	SB Lawyers
Address line 1	3-4 Gelliwastad Road
Address line 2	
Address line 3	
Town / City	Pontypridd
Postcode	CF37 2AU
Contact name	[redacted]
Email	
Reference number	

About this form

This form is completed by the seller to supply the detailed information and documents which may be relied upon for both the marketing of your property and the conveyancing process.

Part 1 provides the material information needed by estate agents to start marketing your property.

Material information is explained in the National Trading Standards Estate and Letting Agency Team's guidance to estate agents, ***Material Information in Property Listings (Sales)***, so that property listings comply with the Consumer Protection from Unfair Trading Regulations 2008.

Some of the information in Part 1 will also be needed by your solicitor for the conveyancing process.

Part 2 asks supplementary questions, providing additional information which may be relevant for your property and is needed for the conveyancing process.

Instructions to the seller

- The answers should be prepared by the person or persons named as owner on the deeds or HM Land Registry title or by the owner's legal representative(s) if selling under a power of attorney or grant of probate or representation. If there is more than one seller, you should prepare the answers together, or if only one seller prepares the form, the other(s) should check the answers given, and all sellers should then sign the form.

- You should answer the questions as accurately as you can from your own knowledge (or, in the case of legal representatives, you or the owner). You are not expected to have expert knowledge of legal or technical matters or matters that occurred prior to your ownership of the property, or information that can only be obtained by carrying out surveys, local authority searches or other enquiries.
- It is very important that your answers are truthful. If you give incorrect or incomplete information to the buyer (on this form or otherwise in writing or in conversation, whether through your estate agent or solicitor or directly to the buyer), a prospective buyer may make a claim for compensation from you or refuse to complete the purchase.
- If you become aware of any information which would alter any replies you have given, you must inform your solicitor immediately. This is as important as giving the right answers in the first place. You should not change any arrangements concerning the property (such as with a tenant or neighbour) and affecting the information you have given without consulting your solicitor first.
- If you do not know the answer to any question, you must say so. If you are unsure of the meaning of any questions or answers, please ask your solicitor. Completing this form is not mandatory, but omissions or delays in providing information may affect the sale.
- Please give your solicitor any letters, agreements, or other papers which help answer the questions. The buyer will want the originals, where you have them, in due course, for example, guarantees. If you are aware of any material or information which you are unable to supply with the answers, tell your solicitor. If some of the documentation is lost, you may need to obtain copies at your own expense. You should also pass on promptly to your solicitor any notices or other information you have received concerning the property, and any that arrive at any time before completion of the sale. If you are not sure if a notice is relevant to the sale, ask your solicitor.

Instructions to the buyer

- If, separately from this form, you receive any information about the property (in writing or in conversation, whether direct from the seller or through an estate agent or solicitor or directly to you) on which you wish to rely when buying the property, you should tell your solicitor.
- The seller will only be able to tell you about matters they know. They may not have knowledge of legal or technical matters or the contents of reports. You should not expect the seller to have knowledge of, or give information about, matters prior to their ownership of the property. To obtain up-to-date information about these matters you must make your own enquiries and investigations or arrange for them to be carried out for you. Your solicitor will help you decide which searches you need when buying the property to provide you with the most up-to-date information.
- If you are obtaining a mortgage, please remember that the inspection carried out on behalf of your lender is not a survey but only a valuation for the lender's purposes. To satisfy yourself as to the physical and structural condition of the property, you should instruct a surveyor to carry out a survey for you. Even if the seller has guarantees or other documents relating to these aspects of the property, the seller is not giving any warranty of the condition of the property, and this is not included in the conveyancing work by your solicitor.

Definitions

'Access roads' means any private road(s) giving access from the property to a public highway.

'Alterations' means work intended to change the function or appearance of a place or property.

'Building work' means any work listed in **Regulation 3(1)** of the **Building Regulations 2010** and as amended in Wales since 2014.

'Buyer' means all buyers together where the property is being bought by more than one person.

'Commonhold' is a form of ownership for multi-occupancy developments. Each unit-holder owns the freehold of their home, and a commonhold or residents' association owns and manages the common parts of the property.

'Commonhold community statement' means a document which makes provision in relation to specified land for (a) the rights and duties of the commonhold association, and (b) the rights and duties of the unit-holders.

'Commonhold unit' means a commonhold unit specified in a commonhold community statement.

'Consent' means approval for matters affecting **freehold** title (for example a restrictive covenant) or leasehold title (such as for alterations).

'Freehold' means you own the property and the land it sits on.

'Flooding' means any case where land not normally covered by water becomes covered by water.

'Leasehold' means you do not own the land the property stands on. A lease is an agreement between you and the owner of the freehold or of another lease. The lease sets out what you can and cannot do as a leaseholder.

'Listed property' means a property of special architectural or historic interest as "listed" in the **National Heritage List for England** and the **National Historic Assets of Wales.**

'Planning documents' means any planning permissions, building regulations approvals and completion certificates or planning orders or documents.

'Property' includes all buildings and land within its boundaries.

'Restrictive covenant' means clause(s) in deed(s) or lease(s) that limits what the owner of the land or lease can do with the property.

'Sale contract' means the legal contract between the buyer and seller for the purchase/sale of the property. It is a legal document and once the contract is exchanged it is legally binding on all parties.

'Searches' includes reports in relation to a variety of matters covering topics such as local, planning and environmental.

'Seller' means all sellers together where the property is owned by more than one person.

'Shared ownership' means you buy a share in a property with an organisation such as a housing association, to whom you will pay rent on the part you don't own. Most homes purchased through shared ownership are leasehold.

'Solicitor' includes, for the purposes of this form, 'conveyancer' as defined by HM Land Registry Practice Guide 67.

1. Council Tax

What Council Tax band is the property in?

Band ☐

2. Asking price

What is the asking price of the property you are selling? [redacted]

3. Tenure, ownership and charges

3.1 Is your property freehold, leasehold, shared ownership or commonhold?
Please tick all that apply.
Note: Some freehold properties may have land or property that is also leased.
If you have a combination of tenures, please speak to your solicitor.

☑ Freehold ☐ Leasehold ☐ Shared ownership ☐ Commonhold

If 'Freehold', please go to question 3.17 and do not answer questions 3.2-3.16.
If 'Leasehold', please go to question 3.4 and do not answer questions 3.2-3.3.
If 'Commonhold', please go to question 3.13 and do not answer questions 3.2-3.12.

Shared ownership

Note: Information about shared ownership is available at: **https://www.gov.uk/shared-ownership-scheme**

3.2 What share of the property do you own? 100 %

3.3 How much rent do you pay each year for the remaining share of the property? £ / year

Leasehold / Shared ownership

Note: Information about leasehold property is available at: **https://www.gov.uk/leasehold-property**. You will need a copy of your lease to answer these questions. If you do not have a copy of your lease, ask your solicitor for help.

3.4 What is the end date of your lease? (DD/MM/YYYY) [ ]

3.5 Have you applied to the landlord:

(a) for an extension of the lease? ☐ Yes ☐ No

(b) to buy the freehold? ☐ Yes ☐ No

(c) to vary the terms of the lease? ☐ Yes ☐ No

If Yes to any questions in 3.5(a) - (c), please provide details of when you applied and whether the application has been accepted:

[ ]

Ground rent

3.6 How much ground rent is due each year? £ [ ] / year

3.7 Does your lease say that the ground rent increases? ☐ Yes ☐ No

If Yes, please give details of the next increase (date, frequency, amount):
If you don't have your lease, then your solicitor will be able to obtain a copy.

(a) Date of next increase: (DD/MM/YYYY) [ ]

(b) Frequency of increase: [ ]

(c) Amount you will pay after the increase (if known): £ [ ]

(d) How is the increase calculated?

[ ]

Service charges

Note: Your lease should set out the way the service charge is organised and what can be charged. Service charges are usually for the maintenance and upkeep of the property, including common areas and gardens. Further information is available at: **https://www.gov.uk/leasehold-property/service-charges-and-other-expenses**

3.8 Does the lease require you to pay service charges? ☐ Yes ☐ No

(a) Have you paid service charges? ☐ Yes ☐ No

If No to both question 3.8 and 3.8(a), please continue to question 3.17 and do not answer questions 3.9-3.16

3.9 Please give the dates of your last annual service charge (DD/MM/YYYY) From: ______ To: ______

3.10 How much was your last annual service charge? £

3.11 Is there a budget or known amount for the service charge this year? ☐ Yes ☐ No

If Yes, please provide any relevant documents, such as a service charge bill. ☐ Attached ☐ To follow

3.12 How frequently are the payments due?
Please tick the appropriate box:

☐ Monthly ☐ Six monthly
☐ Quarterly ☐ Annually

Commonhold

3.13 Please provide a copy of the commonhold community statement. ☐ Attached ☐ To follow

3.14 How many units are there in the commonhold?

3.15 How much does your unit pay annually under the commonhold assessment? £

3.16 Does the commonhold have a reserve fund? ☐ Yes ☐ No

How much does your unit pay annually into the reserve fund? £

Other charges

Note: Question 3.17 refers to charges other than those payable under a lease. If the property is freehold, there can be additional charges, for example, payments to a management company or other person for the use of a private drainage system.

3.17 Do you have to pay any additional charges relating to the property (apart from council tax, utility charges, etc.), for example, payments to a management company or other person?

☐ Yes ☑ No

If Yes, please give details:

3.18 How much is due annually for these other charges?

£

Access roads and footpaths

3.19 Do you have to pay anything towards the costs of maintaining access roads or footpaths?

☐ Yes ☑ No

If Yes, please give details of who payments are made to:

3.20 How much is due annually towards these costs?

£

4. Physical characteristics of the property

4.1 Is the property a house, bungalow, flat or maisonette?

- [x] House
- [ ] Bungalow
- [ ] Flat
- [ ] Maisonette

4.2 If a house or bungalow, is it detached, semi-detached, terraced or end of terrace?

- [ ] Detached
- [ ] Semi-detached
- [x] Terraced
- [ ] End of terrace

4.3 What construction type or materials have been used in the property?
Note: This list is not exhaustive but may include, for example, brick and block, steel framed, timber framed, thatched, prefabricated. If you are unsure about the construction type or materials used, please say 'not known'.

BRICK

4.4 How many rooms does the property have?

Bedrooms	2
Bathrooms	1
Reception rooms	2
Other	

If Other, please specify:

5. Utilities and services

5.1 Which of the following services are connected to the property?

Electricity: [x] Mains [ ] ~~Solar panels~~ [ ] Wind turbine [ ] Other

If Other, please specify:

Water: [x] Mains (metered) [ ] Mains (unmetered) [ ] Private water supply

If private water supply, please give details:

Sewerage: [x] Mains sewerage [ ] Septic tank [ ] Cesspool
[ ] Small sewage treatment plant

Heating: [x] Mains gas [ ] Electric [ ] Oil [ ] LPG [ ] Biofuel
[ ] Ground source heat pump [ ] Air source heat pump [ ] Other

If Other, please specify:

5.2 Which of the following services are available at the property?

Broadband: [ ] Yes [x] No
Broadband type is available here: https://www.openreach.com/fibre-checker
Broadband coverage is available here: https://checker.ofcom.org.uk/en-gb/broadband-coverage

Mobile signal: [x] Yes [ ] No
Mobile signal coverage is available here: https://checker.ofcom.org.uk/en-gb/mobile-coverage

Are there any known issues or areas of restricted coverage with the mobile signal? [ ] Yes [x] No

If Yes, please give details:

6. Parking

6.1 Is off-road parking available? [ ] Yes [x] No
For example, is there a garage, allocated space or driveway?

Please specify the type of parking available

6.2 Is a permit required for on-road parking? [x] Yes [ ] No
For example, is the property in a controlled parking zone or within a local authority residents' parking scheme?

6.3 If a permit is required, what is the current annual charge? £NOT KNOWN

6.4 Does the property have an electric vehicle (EV) charging point? [ ] Yes [x] No

If Yes, please specify the make and its location:

7. Building Safety

7.1 Are you aware of any defects or hazards at the property that might lead to a fire or a structural failure?

☐ Yes ☑ No

Note: This could include, for example, integrity of building materials used in construction of the property (e.g. asbestos, cladding), structural hazards (damaged roofs, balconies), or non-operative fire/smoke alarm systems.

If Yes, please give details:

7.2 If Yes, have urgent or essential works been recommended?

☐ Yes ☐ No

(a) Are there any proposals for these works to be carried out?

☐ Yes ☐ No

(b) Have these works been carried out?

☐ Yes ☐ No

If Yes, please provide further details and/or relevant documents.

☐ Attached ☐ To follow

8. Restrictions

Conservation area

8.1 Is the property (or any part of it) in a conservation area?

☐ Yes ☑ No
☐ Not sure

If Yes, please supply a copy of any relevant documents:

☐ Attached ☐ To follow

Listed buildings

8.2 Is the property (or any part of it) listed?
To check the list, go to:
England: **https://historicengland.org.uk/listing/the-list/**
Wales: **https://cadw.gov.wales/advice-support/cof-cymru/search-cadw-records**

☐ Yes ☑ No

8.3 If Yes, what grade is the listing?

☐ Grade I ☐ Grade II* ☐ Grade II

If Yes, please provide a copy of any relevant documents, e.g. notice of listing, letter from local authority confirming listing

☐ Attached ☐ To follow

Restrictive covenants

Note: To answer this question, you will need a copy of your registered title document (if your title is registered at HM Land Registry) or your deeds (if it is not registered). If you don't have them, ask your solicitor.

8.4 Does your title contain any restrictive covenants affecting the use of the property?

☐ Yes ☑ No

Please provide a copy of your title and any other relevant documents

☐ Attached ☐ To follow

Tree preservation orders

8.5 Are any trees on your property subject to a Tree Preservation Order?
Information about tree preservation orders is available at:
https://www.gov.uk/guidance/tree-preservation-orders-and-trees-in-conservation-areas

☐ Yes ☑ No ☐ Not sure

(a) Have the terms of the order been complied with?

☐ Yes ☐ No ☐ Not sure

(b) Please provide a copy of any relevant documents.

☐ Attached ☐ To follow

9. Rights and informal arrangements

Note: Rights and arrangements may relate to access or shared use. They may also include rights to mines and minerals, manorial rights, chancel repair, and similar matters. If you are uncertain about whether a right or arrangement is covered by this question, please ask your solicitor.

9.1 Does the property benefit from any rights or arrangements over any neighbouring property (this includes any rights of way)?

☐ Yes ☑ No ☐ Not known

If Yes, please give details:

9.2 Does ownership of the property carry a responsibility to contribute towards the cost of any jointly used services, such as maintenance of a shared driveway, a boundary or drain?

☐ Yes ☑ No ☐ Not known

If Yes, please give details:

9.3 Has anyone taken steps to prevent access to the property or complained about or demanded payment for access to the property?

☐ Yes ☑ No

If Yes, please give details:

9.4 Do you know if any of the following rights benefit the property:

(a) Rights of light? ☐ Yes ☑ No

(b) Rights of support from adjoining properties? ☐ Yes ☑ No

(c) Customary rights (e.g. rights deriving from local traditions)? ☐ Yes ☑ No

9.5 Do you know if any of the following arrangements affect the property:

(a) Other people's rights to mines and minerals under the land? ☐ Yes ☑ No

(b) Chancel repair liability? ☐ Yes ☑ No

(c) Other people's rights to take things from the land (such as timber, hay or fish)? ☐ Yes ☑ No

If Yes, please give details:

9.6 Do you know if there are any other rights or arrangements affecting the property? This includes any rights of way. ☐ Yes ☑ No

If Yes, please give details:

Services crossing the property or neighbouring property

9.7 Do any drains, pipes or wires serving the property cross any neighbour's property? ☐ Yes ☑ No ☐ Not known

9.8 Do any drains, pipes or wires leading to any neighbour's property cross the property? ☐ Yes ☑ No ☐ Not known

9.9 Is there any agreement or arrangement about drains, pipes or wires? ☐ Yes ☐ No ☑ Not known

If Yes, please supply a copy or give details: ☐ Attached ☐ To follow

10. Flood risk

Note: Flooding may take a variety of forms: it may be seasonal, irregular or simply a one-off event. The property does not need to be near a river or coast for flooding to occur.

10.1 What is the flood risk for the area around the property?
Information about the long-term flood risk for the area around the property is available at: **https://www.gov.uk/check-long-term-flood-risk**

10.2 Has any part of the property (buildings, surrounding garden or land) ever been flooded? ☐ Yes ☑ No

(a) When did the flooding take place? (MM/YYYY)

(b) Which parts flooded?

(c) What type of flooding took place?

Ground water	☐ Yes	☐ No
Sewer flooding	☐ Yes	☐ No
Surface water	☐ Yes	☐ No
Coastal flooding	☐ Yes	☐ No
River flooding	☐ Yes	☐ No
Other	☐ Yes	☐ No

If Yes, please give details:

10.3 Are there any defences to prevent flooding installed at the property? ☐ Yes ☑ No

If Yes, please give details:

Coastal erosion

Note: Information about how coastal erosion is being managed in an area is available at:
https://www.gov.uk/check-coastal-erosion-management-in-your-area

10.4 If the property is near the coast, is there any known risk of coastal erosion affecting the property?

☐ Yes ☑ No
☐ Not applicable

Please give details:

11. Outstanding building work or approvals

11.1 Are you aware of any breaches of planning permission conditions or building regulations consent conditions, unfinished work or work that does not have all necessary consents?

☐ Yes ☑ No

If Yes, please give details:

11.2 Are there any planning or building control issues to resolve?

☐ Yes ☑ No

If Yes, please give details:

12. Notices and proposals

12.1 Have any notices or correspondence been received or sent (e.g. from or to a neighbour, council or government department), or any negotiations or discussions taken place, which affect the property or a property nearby?

☐ Yes ☑ No

If Yes, please give details:

12.2 Are you aware of any plans or proposals to develop property or land nearby?

☐ Yes ☑ No

If Yes, please give details:

12.3 Are you aware of any proposals to make alterations to or change the use of buildings nearby?

☐ Yes ☑ No

If Yes, please give details:

13. Accessibility

Does the property have:

(a) Step free access from the street to inside the property (e.g. ramps / lifts)? ☐ Yes ☑ No

(b) Wet room / level access shower? ☐ Yes ☑ No

(c) Lateral living (entrance level living accommodation)? ☐ Yes ☑ No

(d) Other accessibility adaptations? ☐ Yes ☑ No

If Yes to 13(a)-(d) please give details:

14. Coalfield or mining area

Note: Information about finding out if a property is affected by coal mining is available at: **https://www.gov.uk/check-if-property-is-affected-by-coal-mining** Your solicitor will also be able to help you with this information.

Are you aware of the property being on a past or present coalfield or directly impacted by the effect of other mining activity?

☐ Yes ☑ No

TA6 PART 2

Note: The *Leasehold Information Form (TA7)* has additional questions for leasehold properties that will need to be completed.

15. Boundaries

Note: If the property is leasehold, section 15 or parts of it (questions 15.1 and 15.2) may not apply.

15.1 Looking towards the property from the road, who owns or accepts responsibility to maintain or repair the boundary features?

(a) on the left?	☐ Seller	☐ Neighbour
______________	☐ Shared	☑ Not known
(b) on the right?	☐ Seller	☐ Neighbour
______________	☐ Shared	☑ Not known
(c) at the rear?	☐ Seller	☐ Neighbour
______________	☐ Shared	☑ Not known
(d) at the front?	☐ Seller	☐ Neighbour
______________	☐ Shared	☑ Not known

15.2 If the boundaries are irregular, please indicate ownership by written description or by reference to a plan:

☐ Attached ☐ To follow

15.3 Are you aware of any boundary feature having been moved in the last 10 years or during your period of ownership if longer?

☐ Yes ☑ No

If Yes, please give details:

15.4 During your ownership, has any adjacent land or property been purchased by you?

☐ Yes ☑ No

If Yes, please give details:

15.5 **Does any part of the property or any building on the property overhang or project under the boundary of the neighbouring property or road, for example, cellars under the pavement, overhanging eaves or covered walkways?**

☐ Yes ☑ No

If Yes, please give details:

15.6 **Has any notice been received under the Party Wall etc. Act 1996 in respect to any shared/party boundaries?**

☐ Yes ☑ No

If Yes, please supply a copy and give details of any works carried out or agreed:

☐ Attached ☐ To follow

16. Disputes and complaints

16.1 **Have there been any disputes or complaints about your property or a property nearby**

☐ Yes ☑ No

If Yes, please give details such as when this took place and who was involved:

16.2 **Are you aware of anything that might lead to a dispute about your property or a property nearby?**

☐ Yes ☑ No

If Yes, please give details:

16.3 **Do any neighbours or members of the public have the right to enter your property?**

☐ Yes ☑ No

If Yes, please give details:

17. Alterations, planning and building work

Note to seller: All relevant approvals and supporting paperwork referred to in this form, such as listed building consents, planning permissions, building regulations consents, and completion certificates, should be provided. If you have had works carried out, you should produce the documentation authorising this. Copies may be obtained from the relevant local authority website. Competent Person Certificates may be obtained from the contractor or the scheme provider (e.g. FENSA or Gas Safe Register). Further information about Competent Person Certificates can be found at: **https://www.gov.uk/guidance/competent-person-scheme-current-schemes-and-how-schemes-are-authorised**

Note to buyer: If any alterations or improvements have been made since the property was last valued for council tax, the sale of the property may trigger a revaluation. This may mean that following completion of the sale, the property will be put into a higher council tax band. Further information about council tax valuation can be found at: **http://www.gov.uk/government/organisations/valuation-office-agency**

17.1 Have you made or are you aware that any of the following changes have been or are being made to the property (including the garden)?

Please provide plans and details of any consents that were granted. If you are unsure, please ask or consult your solicitor.

(a) Installing replacement windows, roof windows, roof lights, glazed doors since 1 April 2002	☐ Yes	☑ No
(b) Adding an extension	☐ Yes	☑ No
(c) Adding a conservatory	☐ Yes	☑ No
(d) Loft conversion	☐ Yes	☑ No
(e) Garage conversion	☐ Yes	☑ No
(f) Removal of internal walls	☐ Yes	☑ No
(g) Adding insulation	☐ Yes	☑ No
(h) Other building works or changes to the property	☑ Yes	~~☑ No~~

17.2 If Yes to any of the questions in 17.1(a)-(h), please give details of the work and the date it was carried out, or state not known:

Removal of external joint chimney to roof level & slated over - Jul/Feb 2026 - carried out by neighbour

(a) Is this work completed?	☑ Yes	☐ No

If No, please give details:

If Yes to any of the questions in 17.1(a)-(h) and if the work was undertaken during your ownership of the property:

(b) Did you get planning permissions, building regulations approvals and completion certificates? ☐ Yes ☑ No

(c) Please supply copies of the planning permissions, building regulations approvals and completion certificates. ☐ Attached ☐ To follow
If you are not sure which documents are relevant, ask your solicitor for help.

(d) If planning permissions, building regulations approvals and completion certificates were not required, explain why:
For instance, if the work was exempt from building regulations or permitted development rights applied.

Information about permitted development is available at:
https://www.gov.uk/guidance/when-is-permission-required

Information about building regulations is available at:
https://www.gov.uk/building-regulations-approval/when-you-dont-need-approval

External work only

17.3 Is any part of the property used exclusively for non-residential purposes? ☐ Yes ☑ No

If Yes, please give details and supply a copy of any relevant documents: ☐ Attached ☐ To follow

17.4 Have solar panels been installed at the property? ☐ Yes ☑ No
Solar panels include any solar photovoltaic (PV) system

If No to question 17.4, please continue to question 18 and do not answer questions 17.4(a)-(l)

(a) Which year were the solar panels installed? (YYYY) [ ]

(b) Do you own the solar panels outright? ☐ Yes ☐ No

(c) Has a long lease of the roof / air space been granted to a solar panel provider? A typical long lease may last 20 to 25 years. ☐ Yes ☐ No

If Yes, please supply a copy of the lease agreement. ☐ Attached ☐ To follow

(d) Do you have a maintenance agreement in place for the solar panels? ☐ Yes ☐ No

If Yes, please supply a copy of the agreement. ☐ Attached ☐ To follow

(e) Is there a battery for storing solar power? ☐ Yes ☐ No

If Yes, please provide the make, model and storage capacity in kWh of the battery:

(f) Do the solar photovoltaic (PV) cells feed into the National Grid? ☐ Yes ☐ No

(g) Is there a Feed-in Tariff (FIT) or Smart Export Guarantee (SEG) in place? ☐ Yes ☐ No

If Yes, please supply a copy of the agreement. ☐ Attached ☐ To follow

(h) Please provide a copy of the electricity bill showing the credit paid for the generation ☐ Attached ☐ To follow

(i) Please provide details of the procedure for assigning the benefit of the FIT or SEG agreement on completion of the purchase to the purchaser. ☐ Attached ☐ To follow

(j) Are the panels installed so they are not above the highest part of the roof (excluding the chimney) and project no more than 200mm from the roof slope or wall surface? ☐ Yes ☐ No

(k) Please provide a copy of the building regulations completions certificate or compliance certificate for the installation of the panels and generator. ☐ Attached ☐ To follow

(l) Is the roof of the property sufficient to meet the requirements of the additional weight of the PV cells installed? ☐ Yes ☐ No

If Yes, please provide us with the surveyor's calculations showing the structural adequacy of the roof frame. ☐ Attached ☐ To follow

18. Consent

Do you have consent for any matters that need permission in your deeds? ☐ Yes ☐ No ☑ Not sure

Check with your solicitor that all necessary consents in your deeds have been received. If you are not sure if permission is needed, ask your solicitor as soon as it is practical.

Please give details:

19. Guarantees and warranties

Note to seller: All available guarantees, warranties and supporting paperwork should be supplied before exchange of contracts.

Note to buyer: Some guarantees only operate to protect the person who had the work carried out or may not be valid if their terms have been breached. You may wish to contact the company to establish whether it is still trading and, if so, whether the terms of the guarantee will apply to you.

19.1 Does the property benefit from any of the following guarantees or warranties? If Yes, please supply a copy.

(a) New home warranty (e.g. NHBC or similar)	☐ Yes ☑ No ☐ Attached ☐ To follow
(b) Damp proofing	☑ Yes ☐ No ☐ Attached ☐ To follow
(c) Timber treatment	☐ Yes ☑ No ☐ Attached ☐ To follow
(d) Windows, roof lights, roof windows or glazed doors	☐ Yes ☑ No ☐ Attached ☐ To follow
(e) Electrical work	☐ Yes ☑ No ☐ Attached ☐ To follow
(f) Roofing	☐ Yes ☑ No ☐ Attached ☐ To follow
(g) Heating system	☐ Yes ☑ No ☐ Attached ☐ To follow
(h) Underpinning	☐ Yes ☑ No ☐ Attached ☐ To follow
(i) Insulation	☒ Yes ☑ No ☐ Attached ☐ To follow

(j) Other (please state):

☐ Yes ☐ No
☐ Attached ☐ To follow

19.2 **Have any claims been made under any of these guarantees or warranties?**

☐ Yes ☑ No

If Yes, please give details:

20. Insurance

20.1 **Do you insure the property?**

☑ Yes ☐ No

If No, who insures the property?

20.2 **Have you ever had difficulty obtaining insurance for the property?**

☐ Yes ☑ No

If Yes, please give details:

20.3 **Has your property insurance ever been subject to special conditions?**

☐ Yes ☑ No

If Yes, please give details:

20.4 **Have you made any buildings insurance claims?**

☐ Yes ☑ No

If Yes, please give details:

21. Occupiers

21.1 Do you live at the property? ☐ Yes ☑ No

21.2 Does anyone else, aged 17 or over, live at the property? ☐ Yes ☑ No

(a) Please state the full names of any occupiers (other than yourself) aged 17 or over.

	First name	Middle name(s)	Last name
1			
2			
3			
4			

(b) Are any of the occupiers who are aged 17 or over (other than yourself) tenants or lodgers? ☐ Yes ☐ No

21.3 Is the property being sold with vacant possession? ☑ Yes ☐ No
When buying or selling a property, 'vacant possession' means it will be empty of all occupiers and emptied of anything not contracted to remain on the day of completion e.g. all possessions, furniture and rubbish.

21.4 Have all the occupiers aged 17 or over agreed to sign the sale contract? ☐ Yes ☐ No

21.5 If the property is not being sold with vacant possession, please provide details of all occupiers and copies of their tenancy agreements. ☐ Attached ☐ To follow

22. Connection to services

22.1 Please give details for each of the services that are connected to the property:

Mains electricity

Provider's name	
Location of meter	
MPAN number	

Mains gas

Provider's name	
Location of meter	
MPRN number	

Mains water

Provider's name	
Location of stopcock	
Location of meter (if any)	

Mains sewerage

Provider's name	

Small sewage treatment plant

Provider's name	
Make / model	
Service provider's name	

Telephone

Provider's name	

Broadband

Provider's name	

Ground and air source heat pumps

Provider's name ☐

Make / model ☐

Service provider's name ☐

If there are any 'Other' services listed in question 5.1, please give details

Electricity

Note: If the seller does not have the certificate requested below, this can be obtained from the relevant Competent Person Scheme. Further information about Competent Person Schemes can be found at: **https://www.gov.uk/guidance/competent-person-scheme-current-schemes-and-how-schemes-are-authorised**

22.2 Has the whole or any part of the electrical installation been tested by a qualified and registered electrician?

☐ Yes ☑ No

If Yes, please state the year it was tested and provide a copy of the test certificate.

☐ Year
☐ Attached ☐ To follow

22.3 Has the property been rewired or had any electrical installation work carried out since 1 January 2005?

☐ Yes ☑ No
☐ Not known

If Yes, please supply one of the following:

(a) a copy of the signed BS7671 Electrical Safety Certificate ☐ Attached ☐ To follow

(b) the installer's Building Regulations Compliance Certificate ☐ Attached ☐ To follow

(c) the Building Control Completion Certificate ☐ Attached ☐ To follow

Heating

22.4 How is the property heated?
Please tick all that apply

☑ Mains gas ☐ Oil ☐ Heat pumps
☐ Liquid gas ☐ Electricity ☐ Underfloor
☐ Woodburning / multi-fuel stove ☐ Other

(a) When was the boiler installed? (DD/MM/YYYY) | Date | ☑ Not known

(b) When was the heating system installed? (DD/MM/YYYY) | Date | ☑ Not known

(c) Please supply the installation documentation
e.g. Gas Safe Register or CORGI certificates for gas boilers and compliance certificates (e.g. HETAS) for other appliances. | ☐ Attached ☐ To follow

(d) Is the boiler/heating system in good working order? | ☐ Yes ☐ No

(e) In what year was the boiler/heating system last serviced/maintained? | Year | ☑ Not known

(f) Please supply a copy of the inspection report. | ☐ Attached ☐ To follow ☐ Not available

(g) If there is more than one heating system, please attach answers to 22.4(a)-(f) separately | ☐ Attached ☐ To follow

Drainage and sewerage

Note: General information about discharges to surface water and groundwater and environmental permits can be found at: **https://www.gov.uk/guidance/discharges-to-surface-water-and-groundwater-environmental-permits**

Note: Information about planning permission, building regulations, general binding rules, and permits governing septic tanks, sewage treatment plants, and cesspools can be found at: **https://www.gov.uk/permits-you-need-for-septic-tanks**

22.5 Is the property connected to mains:

(a) foul water drainage? | ☑ Yes ☐ No ☐ Not known

(b) surface water drainage? | ☐ Yes ☐ No ☑ Not known

22.6 Is sewerage for any part of the property provided by:

(a) a septic tank? | ☐ Yes ☐ No

(b) a sewage treatment plant? | ☐ Yes ☐ No

(c) cesspool? | ☐ Yes ☐ No

If your answer is Yes to any question in 22.6(a)-(c), please answer questions 22.7-22.14 below. Otherwise continue to question 23.

22.7 When was the system installed? (MM/YYYY) | Month/Year

22.8 When was the sewerage system last replaced or upgraded? (MM/YYYY)

[ ] Month/Year

22.9 If a cesspool, when was the container last emptied? (MM/YYYY)

[ ] Month/Year

22.10 If the property is served by a sewage treatment plant, when was the treatment plant last serviced? (MM/YYYY)

[ ] Month/Year

22.11 Does the sewerage system discharge to the ground or to surface water?

☐ Ground ☐ Surface water

22.12 If the sewerage system discharges to the ground, does it have an infiltration system?

☐ Yes ☐ No

22.13 Is the use of the sewerage system shared with other properties? If Yes, how many properties share the system?

☐ Yes ☐ No

[ ] Properties share

22.14 Is any part of the sewerage system, or the access to it, outside the boundary of the property? If Yes, please supply a plan showing the location of the system and how access is obtained.

☐ Yes ☐ No
☐ Attached ☐ To follow

23. Environmental matters

Energy efficiency

Note: An Energy Performance Certificate (EPC) is a document that gives information about a property's energy usage. Further information about EPCs can be found at:
https://www.gov.uk/buy-sell-your-home/energy-performance-certificates

23.1 Please supply a copy of the EPC for the property

☑ Attached ☐ To follow

23.2 Have any installations in the property been financed under the Green Deal scheme?

☐ Yes ☑ No

If Yes, please give details of all installations and supply a copy of your last electricity bill.

☐ Attached ☐ To follow

[ ]

Japanese knotweed

Note: Please see the ***Explanatory Notes for Sellers and Buyers*** for further information about Japanese knotweed.

23.3 Is the property, or an area adjacent to or abutting the boundary, affected by Japanese knotweed?

☐ Yes ☑ No
☐ Not known

If Yes, please state whether there is a Japanese knotweed management and treatment plan in place and supply a copy with any insurance cover linked to the plan.

☐ Yes ☐ No
☐ Not known
☐ Attached ☐ To follow

Radon

Note: Radon is a naturally occurring inert radioactive gas found in the ground. Some parts of England and Wales are more adversely affected by it than others. Remedial action is advised for properties with a test result above the 'recommended action level'. Further information about Radon can be found at: **https://www.gov.uk/government/collections/radon**

23.4 Has a Radon test been carried out on the property?

☐ Yes ☑ No

If Yes:

(a) please supply a copy of the report

☐ Attached ☐ To follow

(b) was the test result below the 'recommended action level'?

☐ Yes ☐ No

23.5 Were any remedial measures undertaken on construction to reduce Radon gas levels in the property?

☐ Yes ☐ No
☐ Not known

24. Transaction information

24.1 Is this sale dependent on the seller completing the purchase of another property on the same day?

☐ Yes ☑ No

24.2 Does the seller have any special requirements about a moving date? If Yes, please give details:

☐ Yes ☑ No

24.3 Will the sale price be sufficient to repay all mortgages and charges secured on the property?

☐ Yes ☐ No
☑ No mortgage

24.4 Will the seller ensure that:

(a) all rubbish is removed from the property (including from the loft, garden, outbuildings, garages and sheds) and that the property will be left in a clean and tidy condition? ☑ Yes ☐ No

(b) if light fittings are removed, the fittings will be replaced with ceiling rose, flex, bulb holder and bulb? ☑ Yes ☐ No

(c) reasonable care will be taken when removing any other fittings or contents? ☑ Yes ☐ No

(d) keys to all windows and doors and details of alarm codes will be left at the property or with the estate agent? ☑ Yes ☐ No

25. Additional information

If there is any further information about any of your answers on this form, please provide them below and/or supply additional documents. ☐ Attached ☐ To follow

Please tick to confirm:

☑ **I/We have considered the answers given on this form carefully and understand they will be relied upon by the buyer.**

Each seller should sign this form.

Signed [redacted]

Dated: 17 Sep 2025

UPDATED 12/6/26 RE SECTION 17.

Dated:

Dated:

Signed:

Dated:

Law Society Fittings and Contents Form (3rd edition)

Address of the property	16 Inverness Place Cardiff Postcode CF24 4RZ
Full names of the seller	[redacted]

Seller's solicitor

Name of solicitor's firm	SB Lawyers
Address	3-4 Gelliwastad Road Pontypridd CF37 2AU
Email	[redacted]
Reference number	

About this form

The aim of this form is to make clear to the buyer which items are included in the sale. It must be completed accurately by the seller as the form may become part of the contract between the buyer and seller.

It is important that sellers and buyers check the information in this form carefully.

Definitions

- 'Seller' means all sellers together where the property is owned by more than one person.
- 'Buyer' means all buyers together where the property is being bought by more than one person.

Instructions to the seller and the buyer

In each row, the seller should tick the appropriate box to show whether:

- the item is included in the sale *('Included')*;
- the item is excluded from the sale *('Excluded')*;
- there is no such item at the property *('None')*.

Where an item is excluded from the sale the seller may offer it for sale by inserting a price in the appropriate box. The buyer can then decide whether to accept the seller's offer.

A seller who inserts a price in this form is responsible for negotiating the sale of that item directly with the buyer or through their estate agent. If the seller or buyer instructs their solicitor to negotiate the sale of such an item, there may be an additional charge.

Sellers and buyers should inform their solicitors of any arrangements made about items offered for sale.

If the seller removes any fixtures, fittings or contents, the seller should be reasonably careful to ensure that any damage caused is minimised.

Unless stated otherwise, the seller will be responsible for ensuring that all rubbish is removed from the property (including from the loft, garden, outbuildings, garages and sheds), and that the property is left in a reasonably clean and tidy condition.

1 Basic fittings

	Included	Excluded	None	Price	Comments
Boiler/immersion heater	☑	☐	☐		
Radiators/wall heaters	☑	☐	☐		
Night-storage heaters	☐	☐	☑		
Free-standing heaters	☐	☐	☑		
Gas fires (with surround)	☑	☐	☐		
Electric fires (with surround)	☐	☐	☑		
Light switches	☑	☐	☐		
Roof insulation	☑	☐	☐		
Window fittings	☐	☐	☑		
Window shutters/grilles	☐	☐	☑		
Internal door fittings	☑	☐	☐		
External door fittings	☑	☐	☐		
Doorbell/chime	☐	☐	☑		

1 Basic fittings (continued)

	Included	Excluded	None	Price	Comments
Electric sockets	☑	☐	☐		
Burglar alarm	☐	☐	☑		
Other items (please specify)					
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			

2 Kitchen

Note: In this section please also indicate whether the item is fitted or freestanding.

	Fitted	Free-standing	Included	Excluded	None	Price	Comments
Hob	☐	☐	☐	☐	☑		
Extractor hood	☐	☐	☐	☐	☑		
Oven/grill	☐	☐	☐	☐	☑		
Cooker	☐	☑	☐	☐	☐		
Microwave	☐	☐	☐	☑	☐		
Refrigerator/fridge-freezer	☐	☐	☐	☑	☐		
Freezer	☐	☐	☐	☑	☐		
Dishwasher	☐	☐	☐	☑	☐		
Tumble-dryer	☐	☐	☐	☑	☐		
Washing machine	☐	☐	☐	☑	☐		
Other items (please specify)							
	☐	☐	☐	☐			
	☐	☐	☐	☐			
	☐	☐	☐	☐			
	☐	☐	☐	☐			

3 Bathroom

	Included	Excluded	None	Price	Comments
Bath	✓				
Shower fitting for bath	✓				
Shower curtain			✓		
Bathroom cabinet			✓		
Taps	✓				
Separate shower and fittings			✓		
Towel rail			✓		
Soap/toothbrush holders			✓		
Toilet roll holders			✓		
Bathroom mirror			✓		

4 Carpets

	Included	Excluded	None	Price	Comments
Hall, stairs and landing	✓				
Living room			✓		
Dining room			✓		
Kitchen			✓		
Bedroom 1	✓				
Bedroom 2	✓				
Bedroom 3					
Other rooms (please specify)					

5 Curtains and curtain rails

	Included	Excluded	None	Price	Comments
Curtain rails/poles/pelmets					
Hall, stairs and landing	☐	☐	☑		
Living room	☐	☐	☑		
Dining room	☐	☐	☑		
Kitchen	☐	☐	☑		
Bedroom 1	☐	☐	☑		
Bedroom 2	☐	☐	☑		
Bedroom 3	☐	☐	☑		
Other rooms (please specify)					
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			
Curtains/blinds					
Hall, stairs and landing	☐	☐	☑		
Living room	☐	☐	☑		
Dining room	☐	☐	☑		
Kitchen	☐	☐	☑		
Bedroom 1	☐	☐	☑		
Bedroom 2	☐	☐	☑		
Bedroom 3	☐	☐	☐		
Other rooms (please specify)					
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			

6 Light fittings

Note: If the seller removes a light fitting, it is assumed that the seller will replace the fitting with a ceiling rose, a flex, bulb holder and bulb and that they will be left in a safe condition.

	Included	Excluded	None	Price	Comments
Hall, stairs and landing	✓				
Living room	✓				
Dining room	✓				
Kitchen	✓				
Bedroom 1	✓				
Bedroom 2	✓				
Bedroom 3					
Other rooms (please specify)					

7 Fitted units

Note: Fitted units include, for example, fitted cupboards, fitted shelves, and fitted wardrobes.

	Included	Excluded	None	Price	Comments
Hall, stairs and landing			✓		
Living room			✓		
Dining room			✓		
Kitchen			✓		
Bedroom 1	✓				
Bedroom 2	✓				
Bedroom 3					

7 Fitted units (continued)

	Included	Excluded	None	Price	Comments
Other rooms (please specify)					
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			

8 Outdoor area

	Included	Excluded	None	Price	Comments
Garden furniture	☐	☐	☑		
Garden ornaments	☐	☐	☑		
Trees, plants, shrubs	☑	☐	☐		
Barbecue	☐	☐	☑		
Dustbins	☐	☐	☑		
Garden shed	☑	☐	☐		
Greenhouse	☐	☐	☑		
Outdoor heater	☐	☐	☑		
Outside lights	☐	☐	☑		
Water butt	☐	☐	☑		
Clothes line	☐	☐	☑		
Rotary line	☐	☐	☑		
Other items (please specify)					
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			
	☐	☐			

9 Television and telephone

	Included	Excluded	None	Price	Comments
Telephone receivers	☐	☐	☑		
Television aerial	☑	☐	☐		
Radio aerial	☐	☐	☑		
Satellite dish	☐	☐	☑		

10 Stock of fuel

	Included	Excluded	None	Price	Comments
Oil	☐	☐	☑		
Wood	☐	☐	☑		
Liquefied Petroleum Gas (LPG)	☐	☐	☑		

11 Other items

	Included	Excluded	Price	Comments
	☐	☐		
	☐	☐		
	☐	☐		
	☐	☐		

Sign[redacted] .... Dated: 17-SEP 2025

Signed: .... Dated: ....

Each seller should sign this form.

The Law Society is the representative body for solicitors in England and Wales.

There are no solar panels at the property, as this was ticked in error on the TA6.

Storm Dampproofing Co.

23 Preswylfa Street, Canton, Cardiff. CF5 1FS
Tel: 0222 343062
Mobile: 0836 782553

Certificate of Guarantee

FULL DAMPCOURSE

Client [redacted]

Date of Completion Work 01 07 91

Address of Property 16 Inverness Place Roath Cardiff

Invoice

This Guarantee is issued by the Company in respect of the work carried out by its operatives in the property of the client in the report and estimate annexed hereto.

The Company Guarantee that, in the event of the client notifying the Company within a period of 30 years from the date hereof, any recurrence of rising damp from the ground, in any walls in which the installation of the cure of such damp was provided then the Company will upon production of the Guarantee and all Survey Reports, carry out without further charge such further chemical treatment to prevent 'Rising Damp', i.e. damp rising from the ground.

This Guarantee also covers the treatment and renewals of any such woodwork as specified in the estimate against any further recurrence of wood contamination., e.g. - Dry Rot - Wet Rot - Woodworm.

This Guarantee shall not be applicable in the following cases -

a) i. as a result of failure to keep the property in a dry and weatherproof condition and in a good and proper state of maintenance.
   ii. as a result of structural alterations to the property.
b) any reappearance of rising damp if the installation to cure such dampness has been interfered with since its provision.
c) any re-plastering and/or other building works; apart from those recommended in our report.
d) In the event of a disposal of the property, covered by this Guarantee, the Company will, if so requested by the Client in writing within three months of the completion of such a disposal, permit the benefit of the remaining period of this Guarantee to be assigned to the new owner of the property, upon payment of a registration fee of forty pounds and, will recognise such new owner as the person entitled, to the benefit of this Guarantee. The Guarantee should be returned to the above address with the fee and, details of the new owner.
e) This Guarantee shall not be valid unless payment is received in full.
f) In the event of a dispute as a result of faulty workmanship, the Company will undertake further works to rectify if, it is proven the Company is liable. If this is not so and the problems lye elsewhere or with others a consultancy fee of thirty pounds is charged to the client.

Without limiting the generally of the words 'good and proper maintenance' of the Property they are deemed to include good and proper maintenance of rainwater disposal systems, soil and waste disposal, hot and cold water systems, Internal and external ground levels, adequate sub-floor through ventilation and of the general structure of the Property.

Guarantee Number: S/22114/95

Signature..

Steve Bailey
Storm Dampproofing Co.

POLICY OF TITLE INSURANCE
COVERAGE FOR KNOWN RISK

ENGLAND & WALES (FORM KR E&W 02/21)

SCHEDULE

File Number	7932736
Policy Number	KR (E&W) - Draft
Policy Amount	£211,000.00, as might be increased by the inflation protection provision at paragraph 3 of this policy.
Policy Date	Draft
Premium	£36.08
IPT	£4.33
Total Amount Due	£40.41

Insured	To Be Advised, their Mortgagees and lessees (if any), and the Insured's successors in title, including purchasers, lessees and Mortgagees.
Insured Use	The continued use of the Land as a residential dwelling as it exists at the Policy Date.
Land	16 Inverness Place, Cardiff, CF24 4RZ.
Known Risk(s)	**Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block)** A Claim arising in respect of the Works because the Works were carried out and completed at the Land without or in breach of building regulations approval, receipt of a FENSA Certificate and/or a certificate of compliance from an approved contractor. For the purposes of this Known Risk "Claim" means the local authority taking enforcement action (meaning the service of a Section 36 notice under the Building Act 1984 (as amended) on an Insured and/or the service of a notice of an application for an injunction on an Insured pursuant to Section 36(6) of the Building Act 1984 (as amended) at a court of competent jurisdiction), and the definition of Claim in section 1 (Definitions) is amended accordingly. "*Works*" means: a. The construction of the residential dwelling, the conversion of the existing building into flats or the change of use of the existing building into residential use; and/or b. The construction of an extension to the residential dwelling; and/or c. The construction of a conservatory to the existing residential dwelling; and/or d. The construction of a single storey garage; and/or e. Internal alterations to the existing residential dwelling; and/or

	f. The installation of a boiler or other gas and/or electrical installations; and/or g. The installation of replacement windows and/or doors; and/or h. A loft or garage conversion; and/or i. Roof works; and/or j. The installation of solar panels; and/or k. The creation of a patio or driveway or works to existing patios or driveways; and/or l. The creation of a dropped kerb; and/or m. The installation of a solid fuel/wood burning heating appliance; and/or n. The installation of cavity wall insulation. The coverage for this Known Risk is provided based on the following assumptions: 1. There has been no contact with/from the local authority regarding the Works. 2. The residential dwelling on/comprising the Land is either a house/bungalow or a flat/apartment/maisonette within a building comprising no more than 4 residential units. 3. The residential dwelling on/comprising the Land was constructed at least 4 years ago. 4. In the case of a conversion to flats or change of use, the Works were completed at least 3 years ago and each flat has an individual rateable value for council tax purposes. 5. The Works were carried out and completed at least 3 months ago and there have been no objections. 6. If the Land or any part thereof is or forms part of a listed building, listed buildings consent was obtained for the Works. 7. The residential dwelling is not a house in multiple occupation and/or licensed with the local authority under the Private Rented Property Licensing Scheme pursuant to Part 3 of Housing Act 2004. 8. No enforcement action has been disclosed in a local/personal search undertaken within 6 months prior to Policy Date. 9. Where the Works include/comprise the installation of appliances, the appliances have been used since installation and they work as expected and intended. 10. The Land is located in England or Wales.
Additional Exclusions	**<u>Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block)</u>** This Known Risk excludes any and all claims and Actual Loss directly and/or indirectly arising from, relating to and/or exacerbated by any and/or all of the following:

	a. The Insured being unable to sell the Land or having to reduce the price when selling because the Works were carried out and completed at the Land without or in breach of building regulations approval, receipt of a FENSA Certificate and/or certificate of compliance from an approved contractor; b. Any other defect adversely affecting the state and condition of the Land, the Works and/or the services and service installations on or under the Land, which are not the subject of the Claim; c. The Insured having to remove any boundary wall or fence because it does not comply with building regulations; d. An application to the local authority for a regularisation certificate/retrospective consent or for a certificate of lawful use or following their inspection of the Land or plans submitted in connection with any future applications for local authority consent/approval/permission; e. Matters that would be recoverable under the terms of a valid approved contractor guarantee and/or building insurance policy; f. Contact with the local authority which was initiated, directly or indirectly, by the Insured prior to the Claim. The coverage provided by this Known Risk is not a substitute for the Insured obtaining an appropriate builder's, engineer's or approved contractor's report to verify the adequacy of the Works and/or any work carried out pursuant to paragraph 4.4/5.3 (as applicable) and whether they comply with current building regulation standards and/or whether they will impact on any future alterations or additions that the Insured may decide to make to the Land at a later date. The coverage provided by this Known Risk is not a substitute for a FENSA Certificate or certificate of compliance from an approved contractor or the warranties provided under those certificates.
Additional Conditions	**Lenders Non Invalidation Clause** Notwithstanding anything contained herein to the contrary the interest of any Mortgagee or chargee shall not be prejudiced by any act or default of any party (not being such Mortgagee or chargee) which might otherwise invalidate or reduce the indemnity provided by the policy.
Period of Insurance	**Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block)** In Perpetuity.

Signed on behalf of

First Title Insurance PLC

by ____________________________

DISCLOSURE REQUIREMENT

Before entering into a contract of insurance a person purchasing and/or expecting to benefit from the insurance is obliged to disclose to First Title any matter which they know, or could reasonably be expected to believe, is material to the risk and relevant to First Title's decision to accept the risk to be insured and, if so, on what terms, whether or not First Title has specifically requested such information. First Title will rely for these purposes on all matters disclosed to it by any such person.

1. DEFINITIONS

This policy is not complete without the policy schedule. Words and phrases in this policy (including the policy schedule and endorsement(s) where applicable) have the specific meanings given to them in the policy schedule and in this paragraph 1, wherever they appear with capitalised first letters. Words denoting the singular include the plural and vice versa.

1.1 *"Actual Loss"* means any and all of:

1.1.1 the difference between the Fair Value of the Land immediately before the date of an Order or Settlement and the Market Value of the Land immediately after the date of an Order or Settlement;

1.1.2 all sums that the Insured is legally liable to pay pursuant to or as a result of an Order;

1.1.3 all sums that the Insured is legally liable to pay pursuant to a Settlement;

1.1.4 where applicable, the costs of a builder/contractor and materials in respect of carrying out any required works that are reasonable and necessary in order to resolve a Claim.

1.2 *"Authorised Expenses"* means any costs (including, where applicable, local authority fees, planning costs, architect's fees, surveyor's fees, structural engineer's fees), legal fees and expenses incurred by First Title, or by the Insured with First Title's prior written consent, to defend, minimise, mitigate or defeat a Claim, or to reduce or eradicate a Known Risk or the effect or potential effect of a Known Risk, to comply with an Order and/or to negotiate a Settlement.

1.3 ''*Claim"* means any act by a third party in relation to the Known Risk.

1.4 ''*Fair Value"* means, on the assumption that there is no Known Risk, the estimated amount for which the Insured's estate/interest in the Land should exchange on the date of an Order or Settlement between a willing seller and a willing buyer in an arm's-length transaction after proper marketing and where the parties had each acted knowledgeably prudently and without compulsion.

1.5 *"First Title"* means First Title Insurance PLC.

1.6 "*Insured"* means the insured persons named in the policy schedule, as might be amended by any Additional Condition or endorsement (if applicable).

1.7 "*Known Risk"* means the risk(s) described in the Known Risk(s) section of the policy schedule relating to the Land as they exist at Policy Date.

1.8 *"Land"* means the land described in the Land section of the policy schedule and structures on that land which at law are taken to be part of that land.

1.9 *"Market Value"* means the estimated amount for which the Insured's estate/interest in the Land should exchange between a willing buyer and a willing seller in an arm's-length transaction after proper marketing and where the parties had each acted knowledgeably prudently and without compulsion.

1.10 *"Mortgage"* means the monies advanced by the Mortgagee and secured by a charge on the Land on or after Policy Date.

1.11 "*Mortgagee"* means any mortgage lender conducting loan business that has a Mortgage secured on the Land on and/or after Policy Date.

1.12 *"Order"* means a final order of a court of competent jurisdiction and/or a final injunction, which in all instances affects the Land (or any part of it) and are made in respect of the Known Risk.

1.13 *"Settlement"* means a settlement of a Claim entered into by First Title on behalf of the Insured and/or a settlement of a claim between First Title and the Insured.

2. FIRST TITLE'S INDEMNITY

2.1 First Title will for the Period of Insurance indemnify the Insured against any Actual Loss above the Excess (if applicable) up to a maximum of the Policy Amount.

2.2 First Title will in addition pay Authorised Expenses at its own cost.

2.3 In the event that the Insured notifies First Title of a Claim or a circumstance that may give rise to a Claim, First Title may take any action (including starting legal proceedings in its own or the Insured's name) in order to:

2.3.1 reduce or eradicate the Known Risk; and/or

2.3.2 defend, minimise, mitigate or defeat the Claim; and/or

2.3.3 pay or settle the Claim; and/or

2.3.4 reach a Settlement with the Insured in respect of a Claim.

2.4 First Title's maximum liability under this policy, in respect of Actual Loss, whether to one or any number of Insureds:

2.4.1 will not exceed the Policy Amount (as increased by paragraph 3); and

2.4.2 will be reduced by the aggregate of any previous payments of Actual Loss under the policy.

2.5 Notwithstanding anything contained herein to the contrary the interest of any Mortgagee or chargee shall not be prejudiced by any act or default of any party (not being such Mortgagee or chargee) which might otherwise invalidate or reduce the indemnity provided by the policy.

3. INFLATION PROTECTION

The Policy Amount insured by this policy will increase to reflect an actual increase in the Market Value of the Land by up to a maximum of 200% of the Policy Amount.

4. EXCLUSIONS

First Title will not be liable under the policy in respect of any loss arising from or relating to:

4.1 actual or alleged environmental contaminants, hazardous waste, personal injury or property damage;

4.2 any fraudulent act or omission by the Insured;

4.3 any act or omission carried out by the Insured, in breach of the terms of this policy and/or without First Title's prior written consent, that creates a Claim or exacerbates loss, including loss arising because the Insured communicates the existence or terms of this policy to anyone (other than a potential purchaser, lessee or mortgagee or their advisers) without First Title's prior written permission;

4.4 any circumstances or allegations that are known to the Insured but not to First Title on or prior to the Policy Date;

4.5 any actual or alleged use of the Land that is not within the Insured Use;

4.6 any additional matters listed in the Additional Exclusions section of the policy schedule;

4.7 any form of development and/or change of use that has taken place at the Land after the Policy Date;

4.8 the works, actions and/or omissions of any builder/contractor appointed pursuant to paragraphs 2.3 and/or 5.3.

First Title shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose First Title to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

5. THE INSURED'S OBLIGATIONS AND POLICY CONDITIONS

5.1 It is a condition precedent to First Title's liability under this policy that the Insured shall pay the premium within 14 days of the Policy Date.

5.2 It is a condition precedent to First Title's liability under this policy in respect of a Claim that the Insured notifies First Title as soon as possible, but always within 30 days, after the Insured becomes aware of such Claim or any circumstance which might give rise to such Claim, by writing to: Claims Department, First Title Insurance PLC, 42 Trinity Square, London, EC3N 4DJ; email claims@firsttitle.co.uk or Phone 0207 160 8212. For further information visit http://www.firsttitle.co.uk/claims.

5.3 It is a condition precedent to First Title's liability under this policy in respect of a Claim that the Insured takes reasonable steps to safeguard its interest, and co-operates with First Title in respect of any action that First Title takes or wishes to take under this policy, including providing information, documents and access to staff. Without prejudice to the foregoing, this includes but is not limited to, if requested by First Title:

5.3.1 The Insured promptly obtaining and providing First Title with quotes and terms and conditions from 3 reputable builders/contractors who are unconnected with the Insured for carrying out works that are reasonable and necessary in order to resolve, reduce, eradicate, defend, minimise, mitigate and/or defeat a Claim;

5.3.2 The Insured promptly appointing the builder/contractor chosen by the Insured with the prior written consent of First Title and arranging for the required works to be carried out. The builder/contractor shall be instructed solely by and act on behalf of and pursuant to the instructions of the Insured. There shall be included in the Insured's instructions to the builder/contractor any reasonable requirements that First Title may have and shall obtain First Title's prior written consent, which shall not be unreasonably withheld, to any changes to the fees/costs, any proposed contact with the neighbour(s), and/or any changes to the works to be carried out or the manner in which they are to be carried out. The Insured shall not disclose the existence of the policy to the builder/contractor without First Title's prior written consent;

5.3.3 The Insured promptly forwarding the builder's/contractor's invoices (which are made out to the Insured) to First Title for payment, First Title being liable for any Actual Loss falling under paragraph 1.1.4 of the policy and Authorised

Expenses incurred. Any such payment(s) by First Title shall be to the Insured and the Insured shall be responsible for the onward payment to the builder/contractor.

5.4 Each Insured consents to First Title using its name in relation to any action it takes under the policy. By taking any action under the terms of this policy, First Title will not be taken to have affirmed, conceded any liability under, or waived any rights in relation to, the policy.

5.5 Each Insured agrees not to settle or offer to settle any Claim, incur any Authorised Expenses, communicate with any person/party (other than the Insured's advisers) involved in a Claim, or otherwise assume any contractual obligation and/or admit any liability in respect to a Claim without First Title's prior written consent. First Title will not be liable for Actual Loss and will not pay Authorised Expenses arising from any settlement of a Claim, or assumed obligation or admission to which it has not consented in writing. Each Insured will not prejudice First Title's interests or its potential or actual rights of recovery, and will give First Title such information and co-operation as it may reasonably require.

5.6 The rights of any Insured under this policy shall not be prejudiced by any act or omission of any other Insured party.

6. DETERMINATION OF VALUE

6.1 In the event of a dispute between the Insured and First Title as to the Fair Value or Market Value of the Land as applicable to a claim under the policy, the issue will be referred to an independent expert to determine. This expert will be appointed jointly by the Insured and First Title, serve at First Title's expense and be required to provide his determination within 30 days of his appointment. Both parties agree to co-operate fully and promptly with any requirements of the expert. Should agreement as to the appointment of an expert not be agreed within 30 days of First Title or the Insured sending notice to the other nominating the appointment of an expert for this purpose, then either party can apply to the President of the Royal Institution of Chartered Surveyors who shall make an appointment. Any appointment under this clause shall be as an expert, not arbitrator. The finding of the expert shall be binding upon each party save for manifest error.

6.2 Where reference to such an expert has been made, neither party shall start or progress any legal proceedings relating to the issue that the expert has been asked to determine until the earlier of: the expert's decision being delivered to the Insured and First Title, and 30 days of the expert's appointment.

7. SUBROGATION

7.1 If First Title agrees to indemnify the Insured or defend a Claim, First Title will immediately be subrogated to any rights of recovery, contractual or otherwise, which the Insured may have. Each Insured must execute all documents required, and do everything necessary to secure and preserve such rights and to enable First Title to bring proceedings in the name of that Insured. Each Insured will not prejudice First Title's interests or its potential or actual rights of recovery, and will give First Title such information and co-operation as it may reasonably require.

8. GENERAL

8.1 This policy, the policy schedule and any endorsements to it given in writing by First Title will be the entire contract between the Insured and First Title.

8.2 In the event that any provision of this policy is held to be invalid or unenforceable, that provision may be severed from and will not be taken to have affected the remaining provisions.

8.3 If First Title grants the Insured any time or indulgence or if First Title does not enforce any provision of this policy or any of its rights under it, First Title will not be taken to have waived its right to enforce the provisions of this policy or its rights under it.

8.4 No variation of or endorsement to this policy will be of any effect unless it is made in writing and is signed by First Title. Any variation of, or endorsement to this policy will be subject to the terms and conditions of this policy and will not, unless specified by First Title in writing, modify the terms and conditions of this policy or alter the Policy Date or increase the Policy Amount.

8.5 If at the time any claim is made under this policy the Insured has the benefit of another valid contract of insurance covering the same loss, the Insured must submit a claim under that insurance policy before claiming from First Title and First Title will not pay more than its rateable proportion of Actual Loss. In all other respects First Title's rights and obligations under this policy will remain unaltered.

8.6 The Insured must obtain the prior written consent of First Title before discussing the existence or terms of this policy other than with a potential purchaser, lessee or mortgagee or their respective advisers.

8.7 All notices required to be served on or given to First Title under this policy must include a reference to the policy number and the property address and be delivered to: Claims Department, First Title Insurance PLC, 42 Trinity Square, London, EC3N 4DJ, or to any other address notified by First Title to the Insured from time to time. Such notice shall be effective on the date received by First Title.

8.8 This policy will be governed by laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.

8.9 A person who is not an Insured has no right to rely upon or enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. No Insured may assign to any other person any right or cause of action in connection with the policy, without First Title's prior written consent.

8.10 The Insured should contact First Title Insurance PLC at 42 Trinity Square, London, EC3N 4DJ should it require any further information or wish to complain about any aspect of the service it has received. For further information visit: http://www.firsttitle.co.uk/about/customer-complaints. If the Insured's complaint is not dealt with to the Insured's satisfaction, the Insured can complain to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123. There are some instances where the Financial Ombudsman Service cannot consider an Insured's complaint. Making a complaint will not prejudice the Insured's right to take legal proceedings.

8.11 Should First Title Insurance PLC become unable at any time to meet claims against it, the Financial Services Compensation Scheme may protect the Insured's interests. There are maximum levels of compensation the Insured can receive under the Scheme. The Insured will normally be covered for at least 90% of the payment due under the Insured's policy. For further information the Insured can contact the Scheme helpline on 0800 678 1100 or 020 7741 4100 or visit their website at www.fscs.org.uk.

9. CANCELLATION

9.1 The Insured has the right to cancel this policy provided they are a "Consumer" within the definition of the Insurance New Conduct of Business Sourcebook (ICOBS) but only within the time limits set out in this clause. A "Consumer" is any natural person who is acting for purposes which are outside his trade or profession.

9.2 If the Insured wishes to cancel the Policy the Insured must inform First Title in any one of the following formats:

9.2.1 by post to First Title Insurance PLC, 42 Trinity Square, London, EC3N 4DJ;

9.2.2 by email to residentialteam@firsttitle.co.uk.

9.3 The Insured must notify First Title of the Insured's decision to cancel the policy within 14 days from the date the Insured receives this policy document.

9.4 Within 30 days of receiving notice of cancellation from the Insured, First Title will refund to the person who paid the premium (who may not be the insured named in the policy schedule) the premium paid on issue of the policy less any reasonable costs incurred by First Title in providing cover under the policy such costs being 80% plus Insurance Premium Tax of the policy premium.

9.5 If the Insured chooses not to cancel this policy under this notice within the time limits set out above, the Insured will be legally bound to the terms and conditions of the policy.

9.6 If the Insured has a Mortgage, the Insured must have the Mortgagee's consent before the Insured exercises the right to cancel.

10. PRIVACY POLICY

10.1 First Title's privacy notice has been updated to reflect how we use the policy holder's personal data in accordance with the General Data Protection Regulation from 25th May 2018. The details of the privacy notice can be found here or if you wish to view the privacy notice on our website at www.firsttitle.co.uk/privacy.

Demands & Needs Statement and Suitability

Defective Title Insurance from First Title Insurance plc

Property Address: 16 Inverness Place, Cardiff, CF24 4RZ

In connection with your transaction, the title to the property has been investigated and a title defect has been discovered.

This defect relates to **Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block):** Works were completed at the property without or in breach of building regulations approval/receipt of FENSA Certificate/receipt of a certificate of compliance from an approved contractor (as applicable). For the definition of Works, please refer to the Sample Policy..

There are a number of options available to deal with the title defect:

- To withdraw from the transaction. This may not be your desired outcome;
- To continue with the transaction irrespective of the defect. This may not be feasible if a lender is involved. This could also affect future saleability and/or mortgageability of the property;
- To attempt to remedy the defect. This may not always be possible and will involve time and money;
- To obtain title insurance. We recommend this option as a quick and relatively inexpensive way of overcoming the title problem. In this instance, the cost of the title insurance policy will be £36.08 + Insurance Premium Tax at 12%.

Under the Solicitors' Financial Services Rules 2001 regulations, we are required to advise details of the contract of insurance recommended.

We only select products from a limited number of insurers for defective title insurance but we are not contractually obliged to conduct business in this way. Our recommendation is based upon the following:

Our recommended insurer, First Title Insurance plc, is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. First Title Insurance plc is a subsidiary of the First American Financial Corporation. First American Financial Corporation, through its operating subsidiaries, is a leading global provider of title insurance, settlement services and risk solutions for real estate transactions.

Insurers have ratings and First Title Insurance plc current details can be found at www.firsttitle.co.uk.

The policy that we have recommended includes particular features within the insurance cover. The policy includes unlimited legal expenses in the event of a claim.

The Policy from First Title Insurance plc covers a known defect. This cover will pass to future owners and mortgagees of your property unless otherwise stated.

Please also refer to the attached policy summary and retain the document, along with this letter, for future reference.

Legal Indemnity Insurance

Insurance Product Information Document

FirstTitle

Insurer: First Title Insurance PLC **Product:** Known Risk

First Title Insurance PLC is the Insurer for your Policy and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with reference number 202103. First Title Insurance PLC is registered in England under company number 01112603. Registered office: 42 Trinity Square, London, EC3N 4DJ.

This Insurance Product Information Document outlines some important features of the insurance Policy the Insured has been offered. It does not contain the whole terms and conditions, it is not part of the Policy and it does not commit us to provide insurance on these or any other terms. It is important that this is read in conjunction with the pre-contractual documentation and the Policy itself. All terms with capitalised first letters refer to terms defined within the Policy.

What is this type of insurance? Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block)

What is insured?

- ✓ The insured named/described in the policy schedule, as might be amended by any additional conditions or endorsement to the policy
- ✓ The Insured is covered for Actual Loss, up to £211,000.00
- ✓ In addition the Policy provides inflation cover (up to 200% of the Policy Amount)
- ✓ Authorised Expenses are also covered in addition to the Policy Amount.
- ✓ The risk insured is:

<u>Building Regulations/Certificate of Compliance (House/Bungalow/Maisonette/Flat in a Small Block):</u>
A Claim arising in respect of the Works because the Works were carried out and completed at the Land without or in breach of building regulations approval, receipt of a FENSA Certificate and/or a certificate of compliance from an approved contractor.

For the purposes of this Known Risk "Claim" means the local authority taking enforcement action (meaning the service of a Section 36 notice under the Building Act 1984 (as amended) on an Insured and/or the service of a notice of an application for an injunction on an Insured pursuant to Section 36(6) of the Building Act 1984 (as amended) at a court of competent jurisdiction), and the definition of Claim in section 1 (Definitions) is amended accordingly.

"*Works*" means:

a. The construction of the residential dwelling, the conversion of the existing building into flats or the change of use of the existing building into residential use; and/or
b. The construction of an extension to the residential dwelling; and/or
c. The construction of a conservatory to the existing residential dwelling; and/or
d. The construction of a single storey garage; and/or
e. Internal alterations to the existing residential dwelling; and/or
f. The installation of a boiler or other gas and/or electrical installations; and/or

What is not insured?

- ✘ Environmental contaminants, hazardous waste, personal injury or property damage;
- ✘ Fraudulent acts or omissions by the Insured;
- ✘ Any breach of the Policy terms;
- ✘ Circumstances or allegations known to the Insured but not to First Title;
- ✘ Use of the Land not within the Insured Use;
- ✘ Any matter not listed as a Known Risk in the Policy Schedule;
- ✘ Any form of development and/or change of use that has taken place at the Land after the Policy Date;
- ✘ The works, actions and/or omissions of any builder/contractor appointed pursuant to paragraph 2.3 and/or 5.3.
- ✘ <u>Additional Exclusions:</u>
  There may be additional exclusions relevant to individual risks, as set out within the Policy schedule.

g. The installation of replacement windows and/or doors; and/or
h. A loft or garage conversion; and/or
i. Roof works; and/or
j. The installation of solar panels; and/or
k. The creation of a patio or driveway or works to existing patios or driveways; and/or
l. The creation of a dropped kerb; and/or
m. The installation of a solid fuel/wood burning heating appliance; and/or
n. The installation of cavity wall insulation.

✓ The Policy also provides additional comfort for mortgagees under the Lenders Non Invalidation Clause.

Are there any restrictions on cover?

! First Title Insurance PLC will not be liable or its liability may be reduced in the event that:
  ! there is a failure to meet one or more of the Assumptions, at the date the Policy is issued;
  ! the Premium is not paid within 14 days of the Policy Date;
  ! the use of the Land is not within the defined Insured Use.
! First Title's maximum liability under the Policy will be:
  ! £211,000.00 as may have been increased under the inflation protection provisions; and,
  ! Authorised Expenses.
! There may be additional conditions relevant to individual risks, as set out within the Policy schedule.

Where am I covered?

The coverage is for 16 Inverness Place, Cardiff, CF24 4RZ.

What are my obligations?

- The Insured must :
  - meet any assumptions relevant to the Policy;
  - disclose any matter which it knows or could reasonably be expected to believe, to be relevant to First Title's decision to accept the risk to be insured, or on what terms such risk is insured, whether or not First Title has specifically requested such information;
  - continue to use the Land as a residential dwelling as it exists at the Policy Date;
  - notify First Title in writing, as soon as possible (but always within 30 days) of becoming aware of a claim or a circumstance which might give rise to a claim;
  - take reasonable steps to safeguard its interest and co-operate with First Title in respect of any action which First Title takes or wishes to take under the Policy;
  - consent to First Title using the Insured's name in relation to any action taken under the Policy;
  - provide all information and co-operation as First Title may reasonably require;
  - execute all documents required and do everything necessary to secure and preserve any rights of recovery;
  - not communicate the existence or terms of the Policy to anyone (other than a potential purchaser, lessee or mortgagee or their advisers) without First Title's prior written consent;
  - not settle or offer to settle any Claim or expense in respect of a Claim, assume any contractual obligation, or admit any liability in respect of a Claim without First Title's prior written consent;
  - not to prejudice First Title's interest or potential or actual rights of recovery;
  - pay any excess as set out within the Policy;
  - observe and fulfil the terms, conditions and provisions of the Policy at all times.

When and how do I pay?

A one off premium must be paid by the Insured or on the Insured's behalf to First Title Insurance PLC within 14 days of issuance of the Policy.

When does the cover start and end?

The coverage starts on the Policy Date as set out in the Policy Schedule and its term is as set out in the Policy Schedule.

How do I cancel the contract?

If you are a consumer you may cancel this Policy within 14 days of the Policy Date by contacting First Title Insurance PLC either by post to First Title Insurance PLC, 42 Trinity Square, London, EC3N 4DJ or by email to residentialteam@firsttitle.co.uk. If the Insured has a mortgage, the Insured must have the lender's consent before the Insured exercises the right to cancel.

Energy performance certificate (EPC)

16 Inverness Place
CARDIFF
CF24 4RZ

Energy rating
D

Valid until:	**21 April 2035**
Certificate number:	**2420-3049-5204-8755-5204**

Property type	Mid-terrace house
Total floor area	64 square metres

Rules on letting this property

Properties can be let if they have an energy rating from A to E.

You can read guidance for landlords on the regulations and exemptions (https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance).

Energy rating and score

This property's energy rating is D. It has the potential to be B.

See how to improve this property's energy efficiency.

Score	Energy rating	Current	Potential
92+	A		
81-91	B		85 B
69-80	C		
55-68	D	67 D	
39-54	E		
21-38	F		
1-20	G		

The graph shows this property's current and potential energy rating.

Properties get a rating from A (best) to G (worst) and a score. The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

the average energy rating is D
the average energy score is 60

Breakdown of property's energy performance

Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property's age and type. They are used for features the assessor could not inspect.

Feature	Description	Rating
Wall	Sandstone or limestone, as built, no insulation (assumed)	Very poor
Wall	Cavity wall, as built, insulated (assumed)	Good
Roof	Pitched, 200 mm loft insulation	Good
Roof	Flat, insulated (assumed)	Average
Window	Fully double glazed	Average
Main heating	Boiler and radiators, mains gas	Good
Main heating control	Programmer, room thermostat and TRVs	Good
Hot water	From main system	Good
Lighting	Low energy lighting in all fixed outlets	Very good
Floor	Suspended, no insulation (assumed)	N/A
Floor	Solid, no insulation (assumed)	N/A
Secondary heating	None	N/A

Primary energy use

The primary energy use for this property per year is 228 kilowatt hours per square metre (kWh/m2).

Additional information

Additional information about this property:

- Stone walls present, not insulated

How this affects your energy bills

An average household would need to spend **£846 per year on heating, hot water and lighting** in this property. These costs usually make up the majority of your energy bills.

You could **save £145 per year** if you complete the suggested steps for improving this property’s energy rating.

This is **based on average costs in 2025** when this EPC was created. People living at the property may use different amounts of energy for heating, hot water and lighting.

Heating this property

Estimated energy needed in this property is:

- 7,815 kWh per year for heating
- 1,921 kWh per year for hot water

Impact on the environment

This property's environmental impact rating is D. It has the potential to be B.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO_2) they produce each year.

Carbon emissions

An average household produces	6 tonnes of CO2
This property produces	2.6 tonnes of CO2
This property's potential production	1.0 tonnes of CO2

You could improve this property's CO2 emissions by making the suggested changes. This will help to protect the environment.

These ratings are based on assumptions about average occupancy and energy use. People living at the property may use different amounts of energy.

Steps you could take to save energy

Step	Typical installation cost	Typical yearly saving
1. Internal wall insulation	£4,000 - £14,000	£104
2. Solar water heating	£4,000 - £6,000	£41
3. Solar photovoltaic panels	£3,500 - £5,500	£472

Advice on making energy saving improvements

Get detailed recommendations and cost estimates (www.gov.uk/improve-energy-efficiency)

Speak to an advisor from Nest (www.gov.wales/get-help-energy-efficiency-your-home-nest)

Help paying for energy saving improvements

You may be eligible for help with the cost of improvements:

- Free energy saving improvements: Nest (www.gov.wales/get-free-home-energy-efficiency-improvements-nest)
- Insulation: Great British Insulation Scheme (www.gov.uk/apply-great-british-insulation-scheme)
- Heat pumps and biomass boilers: Boiler Upgrade Scheme (www.gov.uk/apply-boiler-upgrade-scheme)
- Help from your energy supplier: Energy Company Obligation (www.gov.uk/energy-company-obligation)

Who to contact about this certificate

Contacting the assessor

If you’re unhappy about your property’s energy assessment or certificate, you can complain to the assessor who created it.

Assessor’s name	Anthony Gee
Telephone	01495 234 300
Email	epcquery@vibrantenergymatters.co.uk

Contacting the accreditation scheme

If you’re still unhappy after contacting the assessor, you should contact the assessor’s accreditation scheme.

Accreditation scheme	Elmhurst Energy Systems Ltd
Assessor’s ID	EES/010671
Telephone	01455 883 250
Email	enquiries@elmhurstenergy.co.uk

About this assessment

Assessor’s declaration	No related party
Date of assessment	22 April 2025
Date of certificate	22 April 2025
Type of assessment	RdSAP