

Property Value Information Pack

Date of Valuation: 10/09/2006



Basic Property Information

Overview of the property details that you initially provided to e-valuations.co.uk



Property Address: 27 Dominion Road
Flat 2
Croydon
CR0 6JN

Property Type: 2 Bedroom
Conversion Flat
Freehold
Built around 1930

Primary Floors: Ground Floor
1st Floor

Building Type: Victorian
Brick Exterior
Recently Refurbished

Property Setting: Communal Entrance
Within town centre



Primary Features

Front Garden
Side Garden
Longest length = 40 feet
Private Garden

View of open space
Storage Shed
Alarm System
Intercom / Entry Phone

Double Glazed Throughout
Central Heat
Radiators
3 Fireplaces

Best Feature: The view out of the bedroom window overlooks the entire London skyline

Worst Feature: The petrol station across the street is open 24 hours a day



Valuation Results

Based on the information that you have provided to e-valuations.co.uk, we are delighted to present you with our valuation of your property. Thank you for choosing e-valuations.co.uk as your resource for property information.

Your Valuation is: £139,292

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Valuation Details Page 3

The result of the valuation performed by e-valuations.co.uk and an outline of the methods used



Data Sources Page 4 to 7

1



Our interpretations of Land Registry information

- Comparable Evidence** A list of similar properties that have recently been sold
- Location Map** A map that shows the location and the sales price of similar properties
- Surrounding Postcodes** A map that presents the average prices for the surrounding postcodes
- Price Trends** A chart that shows the history of prices for similar properties



User Guide Page 8 to 14

Explanation of the data contained within this report and the terms and conditions that apply

Valuation Details



Components

Overview of the three sources used in this report

1) Average Price of similar properties that have recently been sold	£143,292
2) Average price that the local Estate Agents reported	Excluded
3) Average Price of similar houses currently for sale in the area	Excluded
<hr/>	
Average of the three sources used in the valuation	£143,292

Adjustments

A listing of the features of your property that separate it from the "average" property

Kitchen has been recently updated	£1,500
Bathroom has been recently updated	£1,500
No off street parking <small>(reduction)</small>	-£2,000
Commercial premises close to the front door of the house <small>(reduction)</small>	-£5,000
This adjustment has been intentionally left blank	
This adjustment has been intentionally left blank	
<hr/>	
Total Adjustments	-£4,000

Result

Here is the result of the Valuation of your property.

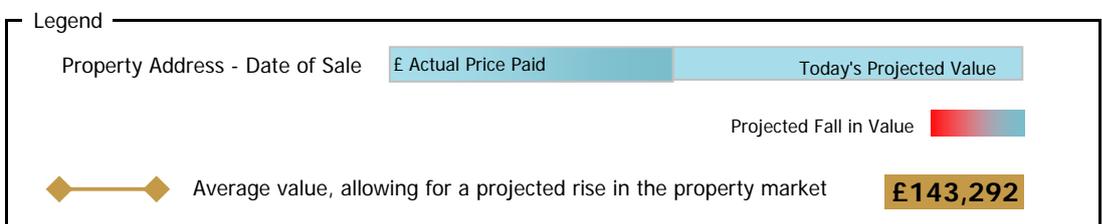
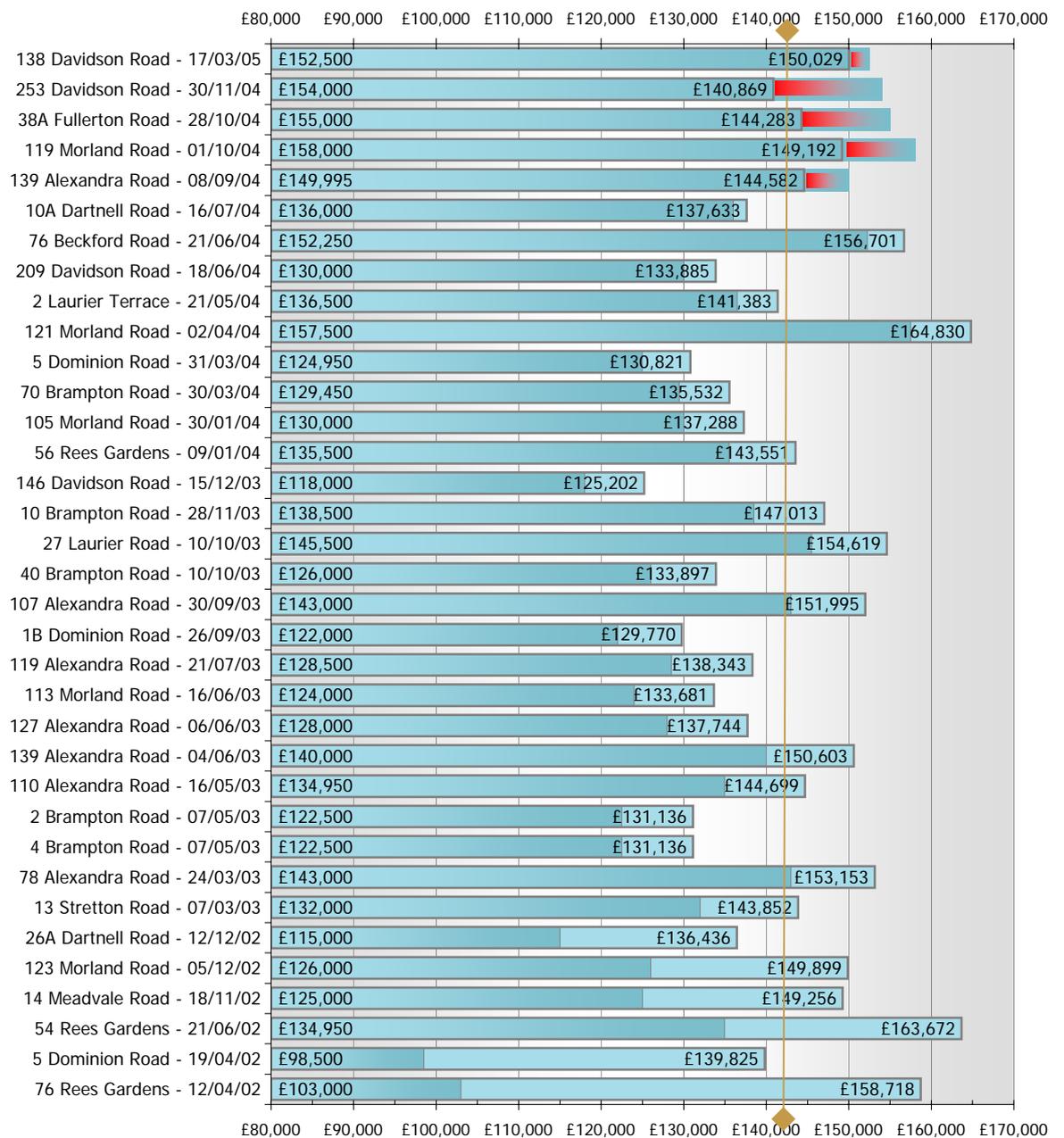
Average Price of the three sources used in this valuation	£143,292
Total Adjustments that separate your property from the average	-£4,000

Your Valuation is: £139,292



Comparable Evidence

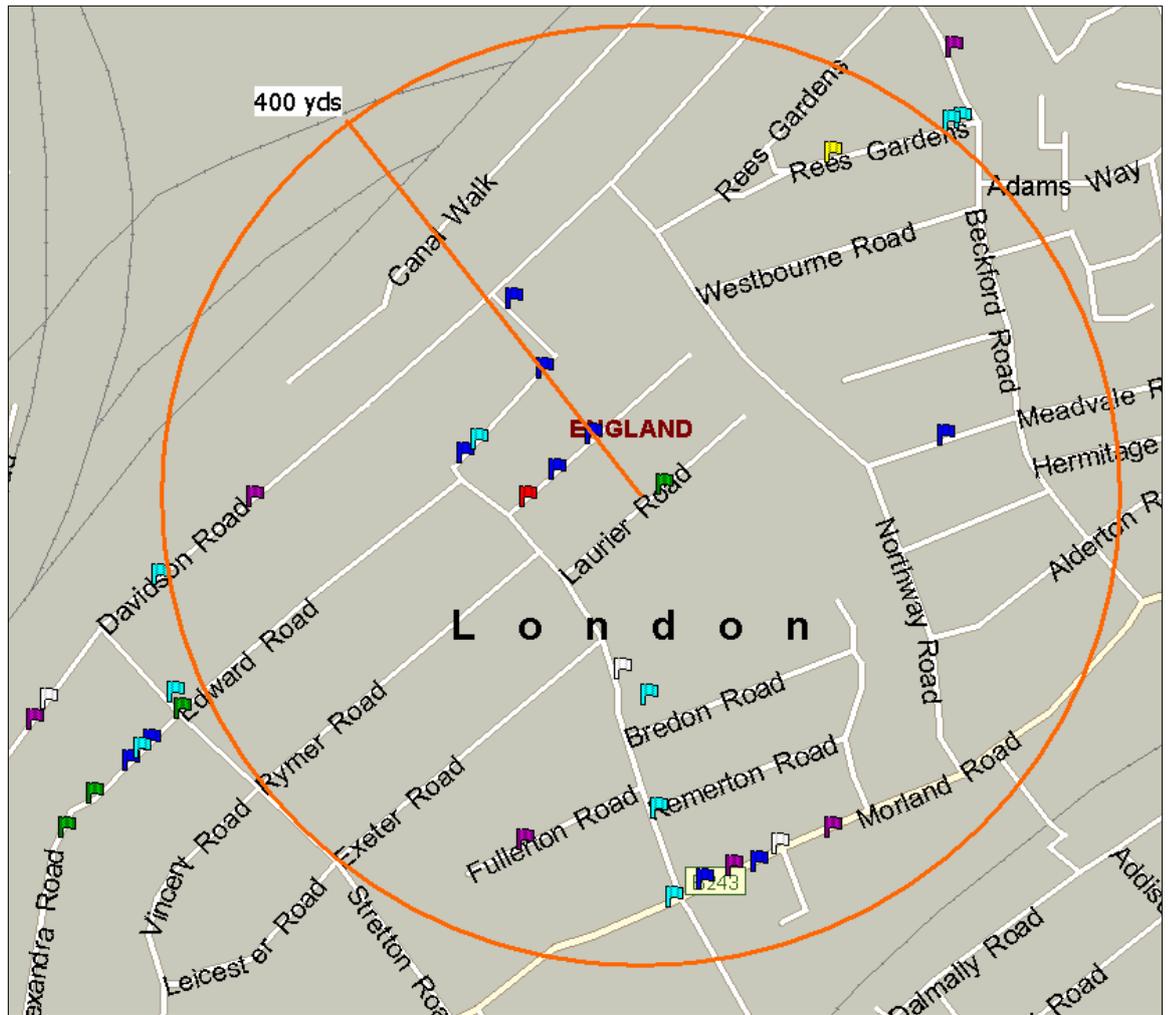
The following graph represents the prices that were paid for similar properties nearby. The projected rise in the property market is based on calculating the amount of appreciation for each individual property. This is done by applying the local area's average increase in value to the number of days since the property was last sold. A chart representing this formula can be found on the bottom of page seven.





Location Map

The following map represents the prices that were paid for similar properties nearby



Legend

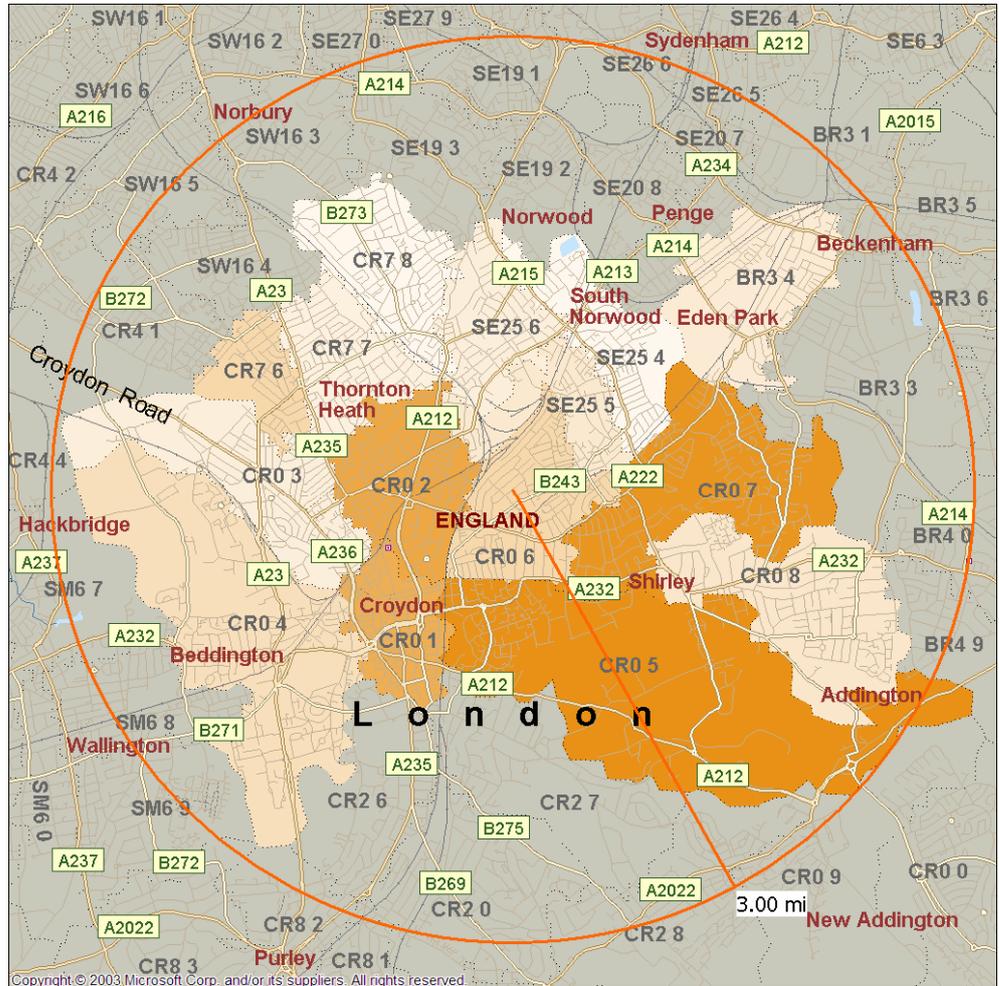
Distribution of actual sales prices

-  £150,000 to £160,000
-  £140,000 to £149,999
-  £130,000 to £139,999
-  £120,000 to £129,999
-  £110,000 to £119,999
-  £100,000 to £109,999
-  £90,000 to £99,999
-  £80,000 to £89,999



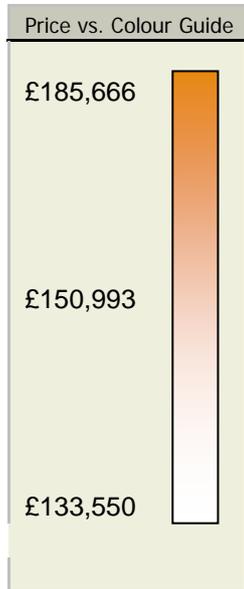
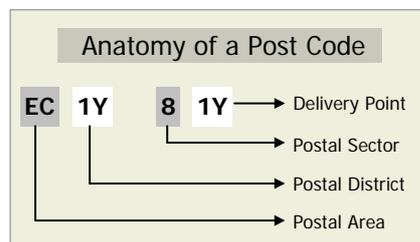
Surrounding Postcodes

The following map presents the average prices that were paid for similar properties nearby



Legend

This map shows the surrounding postal sectors and the average prices that were paid for similar types of properties. If your property is semi-detached, then all of these prices would reflect the average price paid for semi-detached properties in each postal sector within the most recent 3 month reporting period. On average a Postal Sector contains 2,500 households or about 165 individual postcodes. A typical postcode is only shared by 15 houses.

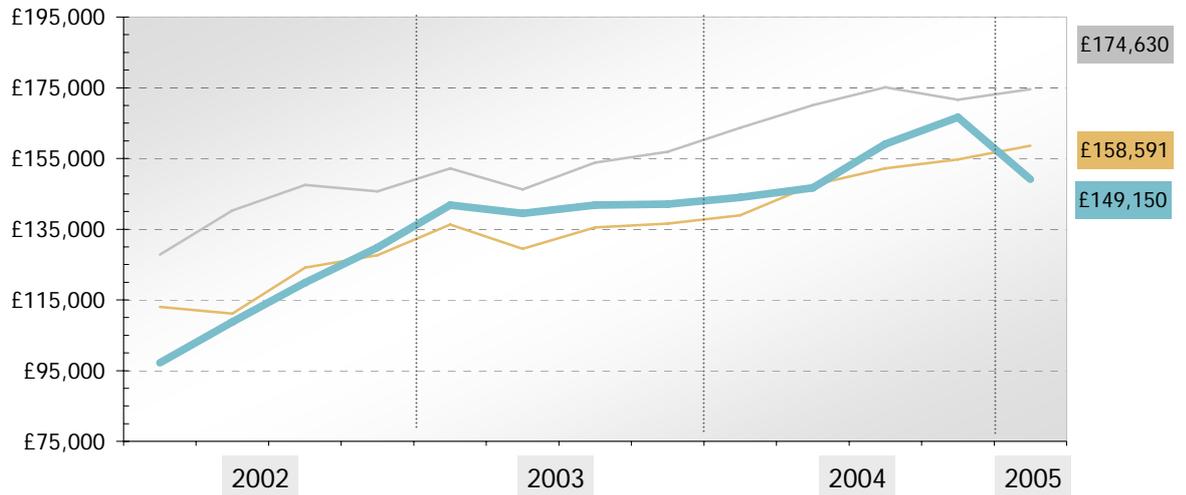


Postcode	Average Price
CR0 1	£170,157
CR0 2	£174,523
CR0 3	£138,750
CR0 4	£146,362
CR0 5	£185,666
CR0 6	£149,150
CR0 7	£182,825
CR0 8	£142,707
CR7 6	£149,500
CR7 7	£137,496
CR7 8	£133,764
SE25 4	£133,550
SE25 5	£141,343
SE25 6	£139,136
BR3 4	£139,960
-	-



Price History and Trends

The chart below represents the average prices that were paid for similar properties nearby. Each line shows the last three years of data that has been reported by the Land Registry.



Legend

Average price history for this type of property in the following:

Postal Sector

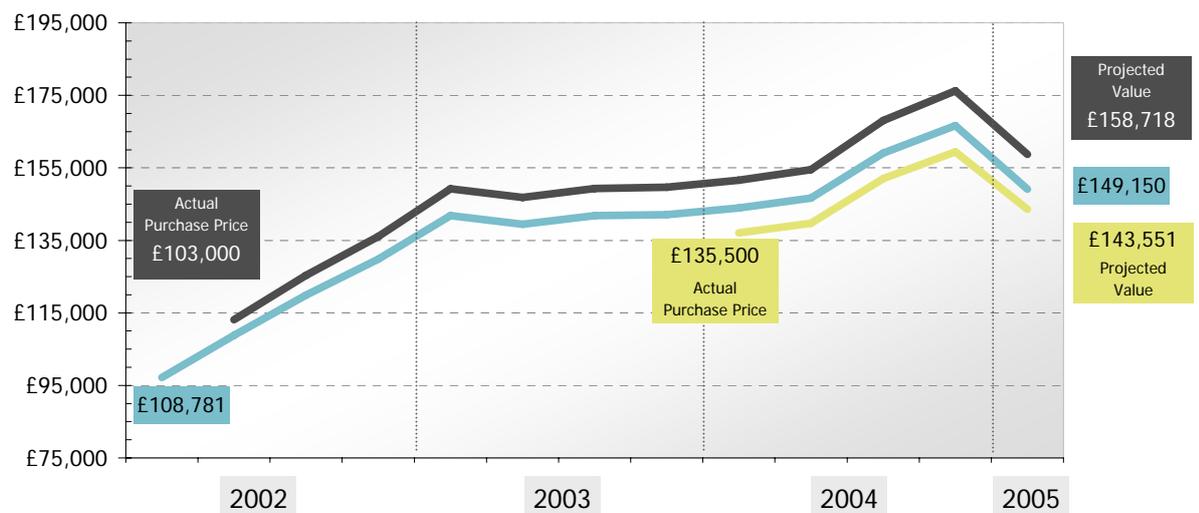
Postal District

All of England



Projected Rise in the Market

The chart below represents the rise and fall of each of the individual properties that are listed on page four by mirroring the fluctuations of the local property market.



Legend

Projected increase in price for :

76 Rees Gardens (example from page four)

56 Rees Gardens (example from page four)

Land Registry Data :

Average Price History in the Postal Sector

*The starting point of each line corresponds to the date that the property was purchased.



Introduction

The following User's Guide is separated into sections which correspond to the pages contained within the report. Each section of this User's Guide contains a general description of the data that is presented and also the reasons for presenting the data each particular format.



Valuation Components Page 3

This is a summary of the methods used during the valuation process. *e-valuations.co.uk* subscribes to the "Comparative Sales Method" for all of the valuations that are produced. This method estimates a value of a house by comparing the value similar properties that are for sale or have recently been sold in the same general area. There are 3 different sources from which *e-valuations.co.uk* obtains and compares information about your property value. These 3 sources are:

- 1) The value of actual property transaction as reported by the Land Registry
- 2) ~~The value of the opinions of all of the local Estate Agents that were surveyed~~
- 3) ~~The value of similar houses currently for sale in the area~~

Each of these independent sources of information will, alone, provide an estimate of value. By combining all three sources, *e-valuations.co.uk* is able to provide a significantly more accurate indication of the value of your property. This figure is determined by averaging the three separate sources to reach a balanced and more informed value.

Source 1: Actual Property Prices

-Advantages: This source can be thought of as the most dependable. The Land Registry records the date and the sales price for every property transaction in England and Wales.

-Disadvantages: The prices that are recorded only represent a snapshot in history of the property market. The property market is prone to fluctuations in value and a price that was recorded, say, 6 months ago, does not necessarily represent the price that someone would pay for it today.

-The *e-valuations.co.uk* solution: The fluctuations of the property market are reported by the Land Registry every 3 months. These localised fluctuations are tracked by *e-valuations.co.uk* and the data is inserted into mathematical formulas that produce a projected estimate of "today's value" for any individual property that has been sold in the last 5 years.

Source 2: Local Estate agents opinions

-Advantages: Each community has its collection of local Estate Agents. They have first hand experience in dealing with all types of properties within the catchment of their high street office. They are aware of recent market trends and also the current state of the market. They know the hot spots as well as the "not-so-hot" spots.

-Disadvantages: In some situations, the interests of an Estate Agent may conflict with the interests of someone who is trying to sell their property. For example, when an Estate Agent is invited to value a property, the agent may inflate their own valuation in an attempt to impress the person selling the house, and hopefully gain a new customer.

-The *e-valuations.co.uk* solution: As a professional valuations company, *e-valuations.co.uk* is able to approach the local Estate Agents and discuss property values objectively and without any undue sales pressure. By speaking with a range of selected agents, *e-valuations.co.uk* is able to form a "consensus of value"

Source 3: Similar houses for sale

-Advantages: This is the most up to date reflection of the current market conditions. If asking prices are higher than recently sold properties, then the market is rising and the value of your property should reflect this trend. If the asking prices are lower than recently sold properties, then the market is falling and the value of your property should reflect this trend.

-Disadvantages: Anyone may set the asking price of their property to any value that they want. There is no limit and there are no rules. This creates a situation where many sellers, first, "test the market" by asking a higher price than what they expect to achieve. "Testing the market" distorts the actual strength, or weakness, of the current market.

-The *e-valuations.co.uk* solution: The ratio of asking price to the amount of the accepted offer is a good indicator of the current state of the market. When *e-valuations.co.uk* presents the data for properties that are currently for sale in the report, an adjusted figure is also presented to compensate for the tendency to over value properties. This adjustment varies from region to region, but it is consistently between 5% to 10% below the asking price



Valuation Adjustments Page 3

Every property is unique. Location, number of bedrooms, type of property and condition are only a few of the many variables utilised to classify property. A two bedroom flat in London cannot be compared to a four bedroom bungalow in Lincolnshire. e-valuations.co.uk seeks to compare properties using an "apples to apples" approach. When e-valuations.co.uk is unable to find a comparative property, or when there is a feature in your property that is completely unique, an adjustment to your property will be utilised. These adjustments, positive or negative, will be based on the special feature.

For example, if your property has a driveway with off street parking and every other house on your street has to park on the street there will be an adjustment made to the value of your property to reflect the added benefit that your property has to offer. Conversely, if your property has a feature that is undesirable and the rest of the nearby properties do not have that particular feature, an adjustment will be made to the value to reflect the undesirable feature.

Valuation Result Page 3

A property's value is almost entirely determined by the values of the properties that surround it. That is why e-valuations.co.uk is able to provide a valuation for your property without ever seeing it. By using multiple sources of available property data, e-valuations.co.uk has created the most comprehensive and informative residential property report available on the market.

The result of the valuation has been arrived at using the three components of the valuation. Each of these components is described and presented in abundant detail throughout the report. e-valuations.co.uk averages the three sources of data and then applies the adjustment to determine the valuation for your property. e-valuations.co.uk is confident that this report will provide you with an accurate valuation for your property. The report will also serve you as a dependable guide to navigate, with confidence, through the myriad of pitfalls of the property marketplace.



Land Registry Comparable Evidence - Page 4

This graph represents the prices that were paid for similar properties nearby. The actual price paid for each of the properties is listed in the graph bar directly to the right of the address. The projected rise in the market since those dates were sold is displayed further along the graph bar to the far right of the property address. The values are calculated using mathematical formulas that simulate the fluctuation of the local property market. This historical rise and fall can be seen on page seven and will be discussed in that section of the user's guide. Finally, by adding the rise (or fall) in the market to the actual price paid, a current value can be determined.



Land Registry Location Map - Page 5

This map represents the prices that were paid for similar properties nearby. The values that are used to populate this map are based on the projected current value. There are eight different price ranges that are plotted. Each price range is represented by a different colour circle. Each property listed on page four is mapped on this page. The large orange perimeter circle shows the extent of the properties that have been considered.



Land Registry Surrounding Postcodes - Page 6

This map represents the average prices that were paid for similar properties in the surrounding postcodes. The data is listed in the column labelled "nearby postal sectors". The map shows the outlines each postal sector with a black dotted line and the data is then presented as a colour that fills the area of the postal sector. The colour is determined by the value of the average sale price. The lowest priced postcode is shown as white and the highest priced postcode is filled with solid orange. All of postcodes in between are shown as individual hues of orange from lightest to darkest.

This page includes a description of the anatomy of a postcode. Postcode Areas, Districts and Sectors are used throughout this report to quantify and evaluate property prices. This postcode diagram should be used as a reference for the terminology used throughout the report.



Land Registry Price Trends - Page 7

There are two graphs on this page. The first graph shows the history of prices that were paid for the same type of property over the last three years. The second graph illustrates the mathematical model that has been used to project the current property values by mirroring the historical fluctuations of the local property market.

On the top graph, the highlighted number shows the value last reported by the Land Registry. Every quarter (3 months) the land registry updates these figures. The Land Registry reports the average price paid for each of these three geographic tiers. The data is based on four property types: detached, semi-detached, terraced, and flats. If your property is a semi-detached house then these graphs will represent the data showing the average price paid for semi-detached houses at each geographic tier.

From the bottom graph, you will be able to see that all of the lines are parallel. The blue line serves as the benchmark reference point for all of the properties on that are listed on page four. The model has been set up to project the current property values by mirroring the historical fluctuations in the property market. On the far right hand side of the graph the projected current values are displayed for two selected properties. These two properties have been chosen to act as an example properties. Every property listed on page four has been processed by this same mathematical formula. On the left side of the graph, the actual purchase price of the property is displayed. The starting point of the line corresponds to the date that the property was purchased



Estate Agent Opinions

The graph at the top of the page is a representation of the opinions of a selected group of local estate agents. e-valuations.co.uk has spoken with each of the Estate Agents that are listed and each agent has provided their opinion about the value of your property. During the conversation, the property is first described to the agents and then they are asked to provide a price range that they are comfortable with for a valuation. They are also asked to list any evidence that they used to support their opinions. The evidence is described in the grey box to the right of the Estate Agent's name.



Current Asking Prices Comparable Evidence

This is a list of properties that are currently for sale in the local area. Each property needs to meet specific criteria to be included in this list. e-valuations.co.uk scours each of the local Estate Agent's property databases in search of appropriate comparable properties to include in this section. Each comparable property is listed with the following information: A picture of the house, the street, the postcode, number of bedrooms, type of property, the asking price, the Estate Agent involved in marketing the property, and a brief description of the attributes of the property.



Current Asking Prices Location Map

This map represents the asking prices similar properties that are for sale nearby. The values that are used to populate this map are taken from the graph on page 9. There are eight different price ranges that are plotted. Each price range is represented by a different colour circle. The large orange perimeter circle shows the extent of the properties that have been considered.



Current Asking Prices Property Details

This graph shows all of the similar properties for sale that are listed on the previous pages (9 & 10). The address of each property is shown on the left side of the graph and the asking price is shown directly to the right in the yellow bar. The value of a property is determined by the price that someone will pay for the property, not by the price that someone wants to achieve by selling the property. In order to correct this, e-valuations.co.uk has determined that most houses do not achieve the full asking price, and many homeowners wind up selling for around 5% to 10% below their set asking prices. The blue line takes this into consideration and represents a 7% reduction to the average asking price. The brown line is represents the un-adjusted average value of the asking prices for the selected properties. The un-adjusted asking price does not necessarily represent the value of the average property.



Terms and Conditions

Please read these terms and conditions carefully, they contain important information about your rights and obligations. You can print out these terms and conditions by clicking on the print icon on your browser.

1. Introduction

1.1 Please read these terms and conditions carefully before using *e-valuations.co.uk*, operated by Liquid Property Limited, Company Number: 5387233. By using *e-valuations.co.uk* you agree to be legally bound by these terms and conditions, as they may be modified and posted on our website from time to time. You must be over 18 years of age to use our website and order from us.

1.2 If you do not wish to be bound by these terms and conditions then you may not use our website.

2. Nature of our website

2.1 *e-valuations.co.uk* is a place for you to order online valuations for residential property throughout England and Wales ('the Report'). Once we receive your order we will then provide you with a bespoke report based on the information you provide to us.

2.2 Please note that *e-valuations.co.uk* is available only to individuals that can form legally binding contracts under applicable law. You agree to become a 'customer' once you proceed to Step 2 in the information gathering section of the website. You are not obliged to purchase from us at this stage, however we will retain your e-mail address for marketing purposes.

3. Buying a Report on our website

3.1 To order a Report you will need to follow the ordering procedures set out on our order page. Details of our prices for the Report, and the procedures for payment and delivery are displayed on our website.

3.2 Any times or dates stated on our website for delivery are estimates only. *e-valuations.co.uk* will make all reasonable efforts to deliver goods within the time specified, but does not accept liability for any failure to deliver within that time.

3.3 You must pay by credit card at the time of order. The price of any Report is the price in force at the date and time of your order. We try to ensure that our prices displayed on our website are accurate but the price on your order will need to be validated by us as part of the acceptance procedure (see clause 3.4 below). We will inform you if a Report's correct price is higher than that stated in your order and you may cancel the order and decide whether or not to order the Report at the correct price. The prices are inclusive/exclusive of delivery and VAT.

3.4 *e-valuations.co.uk* is entitled to refuse any order placed by you. If your order is accepted, we will confirm acceptance to you by online electronic means ('Confirmation') to the e-mail address you have given us in Stage 1 [on registration/on ordering].

3.5 You undertake that all details you provide to us for the purpose of purchasing a Report will be correct, that the credit card which you use is your own and that there are sufficient funds or credit facilities to cover the cost of any goods or services. We reserve the right to obtain validation of your credit card details before providing you with any goods or services.

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e-valuations.co.uk does not offer refunds. If you have purchased a Report, you cannot cancel the order. If you wish to upgrade your report before it is delivered, please send an e-mail to customercare@e-valuations.co.uk explaining your intentions and we will work with you to provide you with an upgraded report. This does not affect your statutory rights.

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The Reports that are ordered through *e-valuations.co.uk* will be delivered through electronic mail as Adobe PDF documents. You have the option to order a hard copy that will be delivered 1st class by Royal Mail. If a PDF report is corrupt and unable to be opened using the appropriate software program, *e-valuations.co.uk* will send a duplicate PDF copy by contacting customercare@e-valuations.co.uk.

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6.1 We reserve the right to make changes or corrections, alter, suspend or discontinue any aspect of our website or the content or services available through it, including your access to it. Unless explicitly stated to the contrary, any new features shall be subject to these terms and conditions.

6.2 Please note that although we try to ensure that the content of our website is accurate, our website may contain typographical errors or other inaccuracies.

7. Security

You are solely responsible in all respects for all use of and for protecting the confidentiality of any username, e-mail verification and password that may be given to you or selected by you for use on our website. You may not share these with or transfer them to any third parties. You must notify us immediately of any unauthorised use of them or any other breach of security regarding our website that comes to your attention.



Terms and Conditions Continued

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8.1 Unless otherwise specified, all content and materials published on our website are presented solely for your private, personal and non-commercial use.

8.2 Our website is controlled and operated by us from our office in England. Where content published on the website is supplied by third parties, you understand that we do not control or endorse such content in any way. All content which is offered by third parties that are not affiliated with or otherwise connected with us, is published in good faith but we do not (to the extent permitted by applicable law) accept responsibility for the accuracy or otherwise of such content (whether published on or offline) and the use of such content, except for content which relates directly to Products you purchase. You assume total responsibility and risk for your use of our website and use of all information contained within it.

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10. Crown Copyright

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e-valuations.co.uk makes no representations whatsoever about any other websites which you may access through our website or which may link to our website. When you access any other website you understand that it is independent from e-valuations.co.uk and that we have no control over the content or availability of that website. In addition, a link to any other website does not mean that e-valuations.co.uk endorses or accepts any responsibility for the content, or the use of, such a website and e-valuations.co.uk shall not be liable for any loss or damage caused or alleged to be caused by or in connection with use of or reliance on any content, goods or services available on or through any other website or resource. Any concerns regarding any external link should be directed to its website administrator or web master.

12. Availability of our website

We will try to make our website available but cannot guarantee that our website will operate continuously or without interruptions or be error free and can accept no liability for its unavailability. You must not attempt to interfere with the proper working of our website and, in particular, you must not attempt to circumvent security, tamper with, hack into, or otherwise disrupt any computer system, server, website, router or any other Internet connected device.

13. Liability

13.1 We promise that for any Report you purchase from our website:

- we have the right to sell the Report to you;
- the Report will correspond with the description we have given to you;

We hold that any service we provide to you will be provided with reasonable skill and care.

We will do our best to ensure that all materials and information published on our website are accurate, but please note that all content, material and information on our website are provided on an 'as is' basis and you assume total responsibility and risk for your use of our website and use of all information contained within it. Please read and understand our Disclaimer.



Terms and Conditions Continued

13.2 We accept no liability for any indirect or consequential loss or damage, or for any loss of data, profit, revenue or business (whether direct or indirect) in each case, however caused, even if foreseeable. In circumstances where you suffer loss or damage arising out of or in connection with the viewing, use or performance of our website or its contents other than as a direct result of purchasing Report (which shall be subject to the exclusions and limitation of liability set out in these terms and conditions), we accept no liability for this loss or damage (except where we have been negligent) whether due to inaccuracy, error, omission or any other cause and whether on the part of *e-valuations.co.uk* or our servants, agents or any other person or entity.

13.3 If we are liable to you for any reason, our liability will be limited to the amount paid by you for the Report concerned.

13.4 You are responsible for ensuring that your computer system meets all relevant technical specifications necessary to use our website and is compatible with our website. You also understand that we cannot and do not guarantee or warrant that any material available for downloading from our website will be free from infection, viruses and/or other code that has contaminating or destructive properties. You are responsible for implementing sufficient procedures and virus checks (including anti-virus and other security checks) to satisfy your particular requirements for the accuracy of data input and output.

13.5 The limitations and exclusions in this clause do not affect your non-excludable statutory rights and only apply to the extent permitted by applicable law.

14. General

14.1 We may assign, transfer, novate or subcontract any or all of our rights and obligations under these terms and conditions at any time.

14.2 We may alter these terms and conditions from time to time and post the new version on our website, following which all use of our website will be governed by that version. You must check the terms and conditions on the website regularly.

14.3 These terms and conditions together with the privacy policy, any order form and payment method instructions are the whole agreement between you and *e-valuations.co.uk*. You acknowledge that you have not entered into this agreement in reliance upon any statement, warranty or representation made by *e-valuations.co.uk* or any other person and you irrevocably and unconditionally waive any rights to claim damages and/or to rescind these terms and conditions by reason of any misrepresentation (other than a fraudulent misrepresentation) that is not contained in the terms and conditions, privacy policy, order form and payment method instructions.

14.4 If any provision or term of these terms and conditions shall become or be declared illegal, invalid or unenforceable for any reason whatsoever, such term or provision shall be divisible from the other terms and conditions and shall be deemed to be deleted from them.

14.5 These terms and conditions and your use of our website are governed by English law and you submit to the non-exclusive jurisdiction of the English court.

14.6 Except in respect of a payment obligation, neither you nor *e-valuations.co.uk* will be held liable for any failure to perform any obligation to the other due to causes beyond your or *e-valuations.co.uk* respective reasonable control.

14.7 Failure or delay by either party enforcing an obligation or exercising a right under these terms and conditions does not constitute a waiver of that obligation or right.

14.8 These terms and conditions do not confer any rights on any person or party (other than you and/or us) pursuant to the Contracts (Rights of Third Parties) Act 1999.

15. Notices

All notices shall be given:
via e-mail customercare@e-valuations.co.uk or by post to Liquid Property Limited
Monomark House, 27 Old Gloucester Street London WC1N 3XX Company No. 05387233

Notice will be deemed received when an e-mail is received in full (or else on the next business day if it is received on a weekend or a public holiday in the place of receipt) or 3 days after the date of posting.

16. Replacement

These terms and conditions replace all other terms and conditions previously applicable to the use of *e-valuations.co.uk* and/or sale of the Report.

Liquid Property Limited
Monomark House
27 Old Gloucester Street
London
WC1N 3XX
Company No. 05387233

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General Disclaimer

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For copyright and trade mark enquiries contact:

Liquid Property Limited 2005

Monomark House

27 Old Gloucester Street

London

WC1N 3XX

Company No. 05387233

Or email customer-care@e-valuations.co.uk