



## Residential Surveys

The majority of purchasers mistakenly rely upon their lender's valuation in the belief that it is being undertaken on their behalf and will find all defects present. This is not the case. The purpose of the mortgage valuation is simply to assess the property's suitability for a mortgage and is based upon a brief inspection that may only last 20 minutes!

So it makes sense to ensure that what you are buying is in sound order and that you will find no nasty surprises when you move in.



**Problems!**

We offer the RICS HomeBuyer report, which uses a simple colour coded traffic light condition rating system to indicate the seriousness of any defects found for each element of the structure. The report concludes with a market valuation which could assist in the renegotiation of the purchase price in light of items requiring repair.



**Minor defects**



**No repairs**

By instructing Scanlans Consultant Surveyors, you will be in a position to proceed with your purchase in their full knowledge that your property has been surveyed by an experienced Chartered Surveyor.

**Call us now for a quotation**

[www.scanlansconsultantsurveyors.com](http://www.scanlansconsultantsurveyors.com)

North West  
 0161 236 8781

London & South East  
 020 7799 5380

West Midlands  
 0121 705 7000

Wales & South West  
 029 2048 7582

Yorkshire  
 0113 281 8585





**Q: I am a cash purchaser, do I still need my own survey?**

**A: Yes.** Some purchasers attempt to save costs in the belief that a survey is not required even when buying a modern property for cash but this is a risky strategy. As a practice, we are aware of a number of modern properties that have needed to be demolished or have had significant snagging items which could be addressed..

**Q: I am purchasing with the aid of a mortgage. Do I still need a private survey?**

**A: Yes.** Whilst your lender will, in most cases, instruct a valuer to inspect and report accordingly, the report is for your lender's benefit. Whilst you will pay for it, the surveyor's responsibility is towards his/her lender client. You should also be aware that the inspection is limited in extent and may only take 20 minutes. Clearly, the valuer cannot investigate matters in any detail in this time scale.

**Q: I always believed that private surveys were only recommended for older property types.**

**A:** Whilst it is true that older properties are more likely to be affected by defects, it does not follow that a more modern property is free of problems. Even newer properties can suffer from problems that could have a significant cost bearing to rectify if not drawn to your attention.

By instructing Scanlans to inspect and provide you with professional advice, you can proceed with your purchase with confidence in the knowledge that your property is either free of defects or, if any exist, then you will be advised upon how to proceed. Our market valuation will confirm whether the price you are paying is correct.

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**Residential Surveys - the next step:**

**Birmingham**

Neil Inman  
 0121 703 2840  
[neil.inman@scanlanscs.com](mailto:neil.inman@scanlanscs.com)

**Cardiff**

Huw Williams  
 02920 487 582  
[huw.williamsn@scanlanscs.com](mailto:huw.williamsn@scanlanscs.com)

**Leeds**

Simon Andrew  
 0161 212 8308  
[simon.andrew@scanlanscs.com](mailto:simon.andrew@scanlanscs.com)

Paul Long

0113 393 3335  
[paul.long@scanlanscs.com](mailto:paul.long@scanlanscs.com)

**Manchester**

Derek Beech  
 0161 212 8319  
[derek.beech@scanlanscs.com](mailto:derek.beech@scanlanscs.com)

Simon Andrew

0161 212 8308  
[simon.andrew@scanlanscs.com](mailto:simon.andrew@scanlanscs.com)

**London**

Andrew Holmes  
 0207 3400 235  
[andrew.holmes@scanlanscs.com](mailto:andrew.holmes@scanlanscs.com)

or contact your local office

