

The Manager
 HSBC Bank Malta p.l.c.

**Inspection and Valuation Report for Residential Property Charged or to be Charged to
 HSBC Bank Malta plc.**

Detail of client/s	Name: _____ ID Card _____ Name: _____ ID Card _____		
Address of inspected property (subject property)			
Date of inspection			
<p>This report is based on a visual inspection of the subject property and relates to its general state. It is not intended as, or substituted for, a formal structural survey of the inspected property, but is to be considered solely for valuation purposes. It is prepared for the exclusive use of HSBC Bank Malta p.l.c.,and/or its subsidiary companies. It is used also for regulatory reporting in compilation of Property Price Index.</p>			
Location of Property (provide a general description of property surroundings, road formation, access and amenities)			
Type of property	<input type="checkbox"/> Terraced House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Fully Detached Villa
	<input type="checkbox"/> Semi Detached Villa	<input type="checkbox"/> Maisonette in a block of _____	<input type="checkbox"/> Flat / Apartment in a block of _____
	<input type="checkbox"/> House of Character _____	<input type="checkbox"/> Garage _____	<input type="checkbox"/> Palazzo _____
	<input type="checkbox"/> Farmhouse _____	<input type="checkbox"/> Penthouse in a block of _____ _____	<input type="checkbox"/> Townhouse _____
	<input type="checkbox"/> Other (please Specify)		

<p>Access to residence (eg: common stairwell, lift, front garden etc. State if completed and serviced.)</p>			
<p>Area</p>	<p>Total Land Area _____ Footprint Area _____</p> <p>Total Internal Area _____ Gross Area * _____</p> <p>* The size of the property should be reported in square metres and should be calculated on the footprint of the plot on which the unit is built per floor, including internal yards, shafts, front gardens etc. For example, to calculate the size of a terraced house, the area of the footprint on which this dwelling is built needs to be multiplied by the number of floors of present building. In addition, a garage which is not an integral part of a dwelling but is situated in the vicinity of the property being sold/bought in the same contract of sale should be included in the size of the property.</p>		
<p>Frontage</p>	<p>Frontage:</p>		
<p>Accommodation</p>	<input type="checkbox"/> Reception	<input type="checkbox"/> Living Room	<input type="checkbox"/> Sitting Room
	<input type="checkbox"/> Dining Room	<input type="checkbox"/> Kitchen	<input type="checkbox"/> Bathroom
	<input type="checkbox"/> Bathroom en-Suit	<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Washroom
	<input type="checkbox"/> Store	<input type="checkbox"/> Garage	<input type="checkbox"/> Parking Space
	<input type="checkbox"/> Swimming Pool	<input type="checkbox"/> Garden	<input type="checkbox"/> Lift / space for lift
	<input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
<p>Year Built</p>	<p>*If year built is not available, please mark the year in which the permit was issued</p>		
<p>Views</p>	<p> <input type="checkbox"/> No views <input type="checkbox"/> Seafront <input type="checkbox"/> Sea views not seafront <input type="checkbox"/> Country views </p> <p>*The presence of views should be flagged only if the view is seen from inside the property and/or from the balcony. Views seen from the rooftop should not be included</p>		

Floor	*Is the floor number that the property is situated on. This field should only be filled for apartments, penthouses and maisonettes. Ground floor and semi-basement should be flagged as '0'. Higher levels should be flagged accordingly e.g 1 st floor – '1' etc...				
Finishes (provide a short description)					
New Dwelling	<table border="1" data-bbox="528 819 1382 994"> <tr> <td data-bbox="528 819 970 994">YES</td> <td data-bbox="970 819 1382 994">NO</td> </tr> </table> <p data-bbox="528 1025 1294 1055">*This is to specify if the property bought has never been lived in.</p>		YES	NO	
YES	NO				
Condition (Indicate condition of fixtures, fittings and finishes)					
Structural Stability (indicate type of construction and condition of building structure)					
Existing Services and Installations (provide list)					
Is Property Fully Completed and Serviced?	YES	NO			
Tenure	<table border="1" data-bbox="512 1738 1398 2013"> <tr> <td data-bbox="512 1738 1398 1771">Freehold</td> </tr> <tr> <td data-bbox="512 1771 1398 1877"> Perpetual Emphyteusis State ground rent amount _____ Is ground rent revisable? (Yes, No) </td> </tr> <tr> <td data-bbox="512 1877 1398 2013"> Temporary Emphyteusis State ground rent amount _____ Is ground rent revisable? (Yes, No) Remaining Term of Temporary Emphyteusis _____ Years </td> </tr> </table>		Freehold	Perpetual Emphyteusis State ground rent amount _____ Is ground rent revisable? (Yes, No)	Temporary Emphyteusis State ground rent amount _____ Is ground rent revisable? (Yes, No) Remaining Term of Temporary Emphyteusis _____ Years
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Use of Property	<input type="checkbox"/> Main Residence <input type="checkbox"/> Summer Residence <input type="checkbox"/> Other (please state) _____
Planning Permit Post 1992 Buildings	<p>Is a Valid Development Permit held? YES NO</p> <p><i>If Yes state permit number and attach a copy of permit and permitted plans with this report.</i></p> <p>If Yes, is property developed fully conformant with approved permit, conditions and permitted plans? YES NO</p>
Planning Compliance Buildings developed before 1992	<p>is a Valid Development Permit held? YES NO</p> <p><i>If Yes state permit number and attach a copy of permit and permitted plans with this report if available</i></p> <p>If Yes, is property developed fully conformant with approved permit, conditions and permitted plans? YES NO</p> <p>If a valid development permit is not held state whether property is legally built YES NO</p> <p>If Yes, why is it legally built? (eg Pre 1968)</p> <p>.....</p>
Sanitary Regulations	<p>Internal Yards metres xmetres</p> <p>Back Yard metres xmetres</p> <p>Side Curtilage metres xmetres</p> <p>Are there any indications that Building Laws and Sanitary Regulations are not adhered to? YES NO</p> <p>If Yes, please give reasons:</p>
Security Do you recommend the property as a suitable security? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Demand Is the area a desirable one and what is the demand outlook of this type of property in that area?	

<p>Additional Comments Please comment on any other factor which may have a bearing on the value and marketability of the property.</p>	
Property Valuation	<p><u>Current Market Value of Property</u></p> <p>The valuation is carried out in accordance with the Kamra tal-Periti Standards 2004, latest edition published by the Kamra tal-Periti (Chamber of Architects & Civil Engineers, Malta) and is undertaken by an appropriately qualified valuer as defined therein.</p> <p>The adopted Market Value in accordance with the current Practice statement of the Valuation Standards, is defined as:</p> <p><i>“Market Value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion”.</i></p> <p>The valuation is valid at the date of inspection. It takes account of the condition of the property as indicated in this report. Fixtures and fittings are included in the valuation. No inquiries have been made regarding the actual or potential use of other property in the area that may have an effect on the value of the inspected property. The title of the inspected property has not been investigated.</p>
Current Market Value	<p>€</p> <p>_____</p>
Market Value of property After completion	<p>€</p> <p>_____</p>
Replacement Value	<p>€</p> <p>_____</p>

Attachments:

- Copy of Building Permit and Approved Plans. For pre 1992 buildings attach a Detailed Sketch Plan of the Property including overall dimensions.
- Land Registry Site Plans duly marked by Architect.

Architect's Stamp & Signature

Date

Architect's Estimate of Costs

(This form is only to be used when the property is not fully completed and serviced.)

Detail of client/s	Name: _____ ID Card _____		
	Name: _____ ID Card _____		
Address of inspected property (subject property)			
Date of inspection			
Architect's estimate of completion costs:			
	€	For Bank Use	For Bank Use
Cost of plot / shell			
Excavations			
Foundations			
Masonry works			
Electrical and plumbing installation			
Rainwater and drainage disposal installation			
Roofing			
Exterior plastering and decoration			
Flooring			
Internal staircase			
Wall tiling			
Sanitary ware			
Interior plastering and decorations			
Internal apertures			
External apertures			
Other			
Total estimate of works			
Total			

I confirm that the works being carried out require/do not require a MEPA permit (strike out as applicable). Other Remarks:

Architect's Signature & Stamp

Date