

**REPORT ON TITLE**



**PURCHASE- SEPARATE REPRESENTATION**

|  |   |
|--|---|
| <b>TO</b>  | Proplend Security Ltd ("the Lender")  |
| <b>FROM</b>  | enact Conveyancing Limited  |
| <b>BORROWER</b>  | DPJ Property Ltd of Registered Office Address:<br>The Octagon, 27 Middleborough, Colchester, Essex, CO1 1TG   |
| <b>COMPANY NUMBER</b>  | 11061815  |
| <b>PROPERTY</b>  | The Property comprises of two parcels of land:<br>1. Land on the south west side of 547 Chessington Road, Epsom KT19 9HW and<br>2. Land to the rear of 547 Chessington Road, Epsom KT19 9HW |
| <b>IS BORROWER THE SAME AS OWNER?</b>  | No, the Seller and current owners are: Philip George Arthur Sida and Sheila Mary Sida (" <b>Sellers</b> ")  |
| <b>FULL NAME OF OWNER IF DIFFERENT (Where Property is being transferred state intended owner):</b> | DPJ Property Limited  |
| <b>Advance Amount</b>  | £176,250 – NB: Net Loan to enact £157,738.75  |

**1. TITLE**

a. We certify that the Property is:

|                        |                         |
|------------------------|-------------------------|
| <b>Tenure:</b>         | Freehold                |
| <b>Title number:</b>   | SGL361179 and SGL361180 |
| <b>Class of title:</b> | Absolute                |

b. We certify that the Title to the Property is good and marketable and can be accepted by you as security.

c. We annex hereto a copy of the plans to the title for the Property ("the **Title Plan**") (or in the case of a Property that is not registered, a plan) showing the Property **edged red**. **NB: There is a discrepancy between the Title Plan and the plan attached to the Valuation as there is more land included in the Title Plan.**

- d. The Property is registered in the name of the ~~Borrower~~ Sellers to be acquired by the Borrower on completion.
- e. We confirm that the only material **Restrictive Covenants** which affect the Property are set out in the attached Schedule.
- f. We confirm that the only material **Adverse Interests/Rights** affecting the Property are referred to in the Schedule.
- g. No person other than the Borrower has an equitable or overriding interest in the Property.
- h. The Borrower **will** be in sole possession of the Property.
- i. The Lender will obtain a **First Legal Charge** over the Property.
- j. The Property has the benefit of the material **Rights Benefitting** referred to in the Schedule as revealed by the title to the Property.

## 2. SEARCHES:

We confirm we hold:-

- a. Clear Land Registry Priority Search giving the Lender priority beyond the date of completion.
- b. Local Land Charges and Local Authority Search no older than **four months** prior to the date of completion of the Legal Mortgage revealing no entries which might adversely affect the Lender's security. ***NB: The searches are more than 4 months old and the Borrower's conveyancers are therefore placing on risk a Search Validation Insurance Policy on completion as disclosed in this Report.***
- c. Clear Bankruptcy Search(es) giving priority beyond the date of completion against the guarantors and the directors of the Borrower and the Seller.

All other appropriate searches have been carried out and, save as referred to below, reveal no entries adverse to the Lender's security.

## 3. VALUATION:

We have read the Valuation Survey Report dated **03.08.18** prepared by Kemptom Carr Croft ("**Valuation**") a copy of which has been supplied by us to the Borrower's conveyancer and confirm that:-

- a. there are no discrepancies between the Valuation, the title documentation and the results of our searches. ***NB: There is a discrepancy between the Valuation plan and the Title Plan as more land is included within the Title Plan.***
- b. we are satisfied that the Lender will obtain a legal mortgage over the whole of the land shown edged red on the Title Plan and
- c. we are satisfied that the use confirmed in the Valuation as **a vacant development site with planning permission for the erection of a three bed detached dwelling with parking and associated landscaping accords with the planning permission** revealed by such searches.
- d. a copy of this Report has been sent to the valuer for confirmation that the contents do not have an adverse impact on the Valuation.

## 4. PURCHASE CONTRACT:

- a. Purchase Price: **£230,000**
  - ii. Property: £ As above

iii. Fixtures and Fittings: £N/A

## 5. SECURITY DOCUMENTATION:

The following security documentation has been properly executed and witnessed (where required) and **copies** are held by ourselves. The originals are held signed by the Borrower's conveyancer.

- |                     |  |
|---------------------|--|
| a. Legal Mortgage   | The Legal Mortgage will be dated upon completion       |
| b. Debenture        | The Debenture will be dated upon completion            |
| c. Guarantee        | The Guarantee will be dated upon completion - £176,250 |
| d. Board Resolution | The Resolution will be dated before completion         |

## 6. COMPLETION ARRANGEMENTS

We now request you to pay to us the Advance Amount and undertake that if you pay to us the said sum we shall use the same only to forward funds to the Borrower's conveyancer to effect the purchase of the Property by the Borrower.

As agreed with the Borrower's conveyancer, we shall deduct our fees and disbursements from the Advance Amount before forwarding the balance to the Borrower's conveyancer to complete the purchase.

We confirm we hold an irrevocable undertaking from a firm of conveyancers that following completion they will send a completed AP1 in respect of the purchase of the Property and registration of the Lender's Legal Mortgage, any necessary supporting documentation, and any title documents that are received from the Borrower's conveyancer will be sent to you as required following completion of registration. **NB: We await the undertaking and completed AP1 from the Borrower's conveyancer.**

We understand that you require 7 working days notice for release of the Advance Amount to us.

**Our banking details are:**

|                        |                                     |
|------------------------|-------------------------------------|
| <b>Account Name</b>    | enact Conveyancing Limited          |
| <b>Account Number</b>  | 57131910                            |
| <b>Bank</b>            | National Westminster Bank plc       |
| <b>Branch</b>          | Leeds City Centre                   |
| <b>Sorting Code No</b> | 60 60 05                            |
| <b>Completion date</b> | <b>Wednesday 21st November 2018</b> |

## SCHEDULE

### RESTRICTIVE COVENANTS AND ADVERSE INTERESTS/RIGHTS

#### 1. **Contract**

The Property comprises of two titles and is a partially cleared site with the benefit of planning permission for the construction of a 3 bed dwellinghouse.

We understand that the Advance Amount is "bridging finance" and not "development finance" and that the Lender is only concerned with the Property having the benefit of planning permission as confirmed by the Borrower's conveyancer.

The Borrower is under Contract dated 20.07.18 to acquire the Property with vacant possession for £230k ("**Contract**") and a 10% deposit has already been paid. The material matters contained in the Contract are summarised below:

- The Seller agrees to assign the benefit of Planning Documents by way of a Deed of Assignment.  
*NB: We hold a copy of the signed undated Deed. NB: There are manuscript amends to be made by the Borrower's conveyancer in respect of typos highlighted to them*
- Seller to procure that they and Fairmount Trustee Services Ltd enter into a Deed of Grant on completion in respect of rights required over title number SY308825. The Deed of Grant relates to rights of way over the accessway and to construct services. The material terms are summarised in this report in the section headed "Rights Benefitting".
- The Seller will provide the Consent for the Restriction on the titles and the Deeds of Covenant to be entered into to enable release of the consents. (see paragraph 2 (d) below).
- Seller to pay for the indemnity policy £695 restrictive covenant.
- On or before the Completion Date the Seller to pay to the Borrower the sum of £5,125 being a contribution towards the Borrower's costs incurred in dealing with special conditions 2-5 (incl- Deed of Assignment, Deed of Grant, Deed of Covenant and Deed of Rectification costs) to be paid on the completion date as a deduction / allowance from the purchase price.

#### 2. **Title Matters**

**SGL361180 – Land to the rear of 547 Chessington Road, Epsom**

**SGL361179 – Land on the south west side of 547 Chessington Road, Epsom KT19 9HW**

The title documents reveal the material matters summarised below:

- (a) There are no charges registered against the Titles.
- (b) A 1982 Transfer of the Property and other land:
  - (i) Rights benefiting:

Of passage of services from and to the land which may now exist in over or under that land transferred to the first Transferee for SGL361180 and to the second Transferee for SGL361179.
  - (ii) Rights reserved:

Of passage of services from and to the land which may now exist in over or under that land transferred to the second Transferee and first Transferee.

- (c) The land has the benefit of any legal easements reserved by a 2016 Transfer of 547 Chessington Rd between (1) P.G.A. Sida and (2) Lisa Jane Smith (current owner) ("**Transferee**"). As shown edged and numbered green SGL773569 on the title plan for title number SGL361179

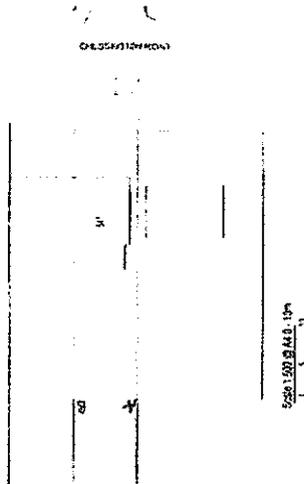


- (i) Rights reserved benefitting the Property:

Connect into and enjoy passage and running of sewerage to and from the Transferor's land through over and along the conduits which now in over or under the Property for the use and enjoyment of the Property.

- (ii) Transferee Covenants:

Following the erection of a fence along the boundary of A-B ("**Fence**") on the plan extracted below the Transferee covenants to keep and maintain the fence in good state of repair.



- (d) A 2017 Deed of Easement for Underground Service Media between ("**Deed of Easement**") grants rights over the land shaded green being the easement strip for services. The adopted highway known as Headley Close appears to abut the boundary of the easement strip. The Deed contains the following material matters:



|  |   |
|--|---|
| <b>Date</b>                                    | 16 August 2017  |
| <b>Parties</b>                                 | (1) C S Whittaker and D.A. Phillips & Co. Ltd (" <b>Grantor</b> ") and (2) the Sellers (" <b>Grantee</b> ")   |
| <b>Easement Strip</b>                          | 1.75 m strip shown coloured green on the plan that forms part of the Grantor's Property.  |
| <b>Grantor's Property</b>                      | The Grantor's Title is SGL719812 and is shown edged blue and is known as land and garages at Headley Close.   |
| <b>Grantee's Property</b>                      | The Property comprising of the two titles <b><u>save a small parcel has been excluded in error as shown shaded blue.</u></b>  |
| <b>Restriction/Deed of Covenant</b>            | <p>On a transfer or assent of the Grantee's Property the Grantee shall procure that the transferee shall by Deed of Covenant with the Grantor to perform the Grantee's covenants contained in this deed. This obligation is protected by a Restriction on the Title:</p> <p><i>"RESTRICTION: No transfer of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the estate registered under title number SGL719812 or their conveyancer."</i></p> <p><b><i>NB: The transfer of the Property to the Borrower is caught by the above restriction. enact have been provided with an undated Deed of Covenant signed by the Borrower together with a draft letter of consent to be supplied by Colin Whittaker. There are various typos in the Deed which the Borrower's conveyancer has confirmed will be amended.</i></b></p> |
| <b>Grantee Rights benefitting the Property</b> | <p>Enter the Grantor's Property with or without vehicles to:</p> <p>(a) Install Underground Service Media within the Easement Strip at a depth of not less than 1.75m of the Grantor's Property and then to retain, maintain etc. the Media.</p> <p>(b) Maintain bushes/trees and vegetation on the Grantor's Property if they obstruct the exercise of the rights.</p> <p>Use the Underground Service Media for conduits and services to and from the Grantee's Property.</p>  |
| <b>Grantee's Covenants</b>                     | Not to cause damage to the Grantor's Property and to make good and not to cause a nuisance.   |
| <b>Grantor's Covenants</b>                     | <ul style="list-style-type: none"> <li>• Not to erect any building/structure on or beneath the Easement Strip.</li> </ul>   |

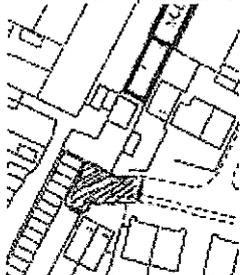
|                                  |   |
|----------------------------------|---|
|                                  | <ul style="list-style-type: none"> <li>The Grantor will enter into any Wayleave Agreement required to be entered into by Utility company instructed by the Grantee for connections to underground service media.</li> </ul>   |
| <b>Underground Service Media</b> | <p>Schedule 4 Description of Underground Service Media and associated equipment</p> <p>All media for the supply or removal of heat, smoke, electricity, gas, water, sewage, energy, telecommunications, television, fibre optic and any other broadband data and all other services and utilities and all structures, machinery and equipment ancillary to those medias.</p>  |
| <b>Grantor's Rights Reserved</b> | <p>1. <b>RIGHT TO CARRY OUT GRANTEE'S OBLIGATIONS</b></p> <p>The right to enter onto the Easement Strip at any time to carry out any obligation of the Grantee contained in this deed provided that in so doing the Grantor will cause as little interference as is reasonably practicable to the exercise of the Rights by the Grantee.</p> <p>2. <b>RIGHT TO REPAIR THE GRANTOR'S PROPERTY</b></p> <p>The right to enter onto the Easement Strip at any time to repair, maintain or replace any services, structures or facilities on any part of the Grantor's Property provided that in so doing the Grantor will cause as little interference as is reasonably practicable to the exercise of the Rights by the Grantee.</p> <p>3. <b>RIGHT TO BUILD ON THE GRANTOR'S PROPERTY</b></p> <p>Subject to the Grantor's covenant in paragraph 2 of Schedule 3, the right to use any part of the Grantor's Property as the Grantor thinks fit, or to build on or develop any part of the Grantor's Property or any neighbouring land, provided that any such use or works do not interfere with, or obstruct, the exercise of the Rights by the Grantee.</p> |

***NB: The "Red" edging detailing the boundaries of the Property with the benefit of this Deed of Easement is incorrect and so are the boundaries of the Grantor's Land edged blue. The Borrower's conveyancer has confirmed that it is noted but they don't intend to do anything about it. The plan is defective as the whole of the Property does not have the benefit of the Deed of Grant of Easement as the area which we have roughly shown shaded blue which does form part of the Property does not benefit from the Deed of Easement.***

***The Borrower's conveyancer has confirmed, that no buildings or services cross the land shown shaded blue that is missing from the definition of the Grantees Property shown edged red in the Deed plan and so although not ideal, we do not consider that this has an adverse impact on the Lender's security.***

- (e) By a 2018 **Deed of Rectification and Grant** between (1) PGA Sida and S Sida ("**Party 1**") and C S Whittaker and D.A. Phillips & Co. Ltd ("**Party 2**") referred to above the Deed of Easement was varied as mentioned in Schedule Two thereof and the Transfer dated 13.10.2010 has also been varied.

**"Additional Land"** The property contained in Title Number SGL361179 and edged red on the plan and shown extracted below:

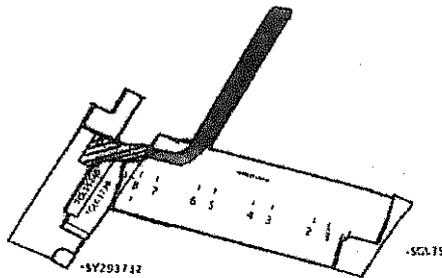


**"Original Document 1"**: TP1 relating to the Property dated 13.10.10 between PGA Sida and SM Sida and Fairmount Trustee Services Ltd and CS Whittaker and DA Phillips & Co Ltd as trustees of The Premier Trust Re C S Whittaker.

**"Original Document 2"**: Deed of Consent for underground Service Media dated 16.07.17

**"Property"**: Land and Garages at Headley Close, West Ewell as described in the Original Document and registered with Title No: SGL719812 (NB: owned by Colin Whittaker).

**"Retained Land"** The land edged blue on the plan attached to Original Document 1



From and including 13.10.10 the Deed of Easement is rectified as per Schedule One

The Deed of Easement referred to an incorrect Title Number for the Grantor as it stated SGL719817 instead of SGL719812.

A definition of **"Wayleave Agreement"** has been inserted into the Deed of Easement: to include.... *all wayleave agreements, rights and deeds of easements required by any statutory undertaker or utility provider to facilitate the installation, maintenance and use of the Underground Service Media.*

The following rights of access are granted for the benefit of the Additional Land which forms part of the Property:

**"Accessway"**: that part of (Party 2's title number) that is shown hatched black on the plan to the Original Document 1.

**"Original Document 1"**: as clause 1.1 of this deed.

**"Rights"**: the rights set out in paragraph 2 of Schedule Three as summarised below:

- For Party 1 and their successors in common with Party 2 and others having like rights to pass and repass with or without vehicles over and along the Accessway to and from the public highway known as Headley Close at all times to gain access to and egress from the Additional Land.
- On reasonable notice to enter the Accessway to enable Party 1 and successors to construct and maintain conduits under the Accessway to enable the Additional Land to connect into foul drains and sewers under the Accessway and Headley Close.
- On reasonable notice to enter the Property to construct and maintain the conduits under the land shown hatched black to enable Party 1 and their successors to connect the Property into the foul drains and sewers situated in Headley Close causing the least disruption and reinstating to Party 2's reasonable satisfaction.
- To construct and maintain all necessary conduits and to connect into foul drains and sewers situated under the land hatched black.
- On reasonable notice to enter the Property to connect conduits to enable Party 1 and successors to connect from the Additional Land into the surface water drains in the Property causing the least disruption and reinstating to Party 2's reasonable satisfaction.

In exercising the above rights Party 1 and its successors shall:

- Not obstruct the Accessway.
- Save in emergency give 14 days notice to Party 2 if the rights may obstruct the Accessway.
- Contribute a fair and reasonable amount according to user towards maintenance and repair of the Accessway.
- Be permitted to do such reasonable works at Party 1's expense to the surface of the Accessway or that part that directly serves the Retained Land to facilitate and improve the surface of the Accessway approach to the Retained Land.
- Reinstate the Accessway following completion of the works at Party 1's expense to the reasonable satisfaction of Party 2 (acting reasonable) within 14 days.

- (f) A **1934** Conveyance of adjoining land to the south-west between (1) J Conroy and (2) E. A Quilter contains restrictive covenants by the vendor but neither the original conveyance nor a certified copy or examined abstract thereof was produced on first registration.

*The Borrower's conveyancer has supplied a copy of an indemnity policy with a policy limit of £695k with Countrywide Legal Indemnities in respect of both titles and the covenants contained in the above conveyance and that dated 09.08.1935 to be placed on risk on completion. The valuation confirms a Gross Development Value of £600k.*

- (g) A **1935** Agreement between (1) The Urban District of Surbiton ("**Council**"), (2) E.A Quilter ("**Owner**") and (3) J Conroy ("**Purchaser**") contains the following covenants which are binding on the owner of the adjoining land who covenants with the Council:

1. To use the adjoining land as garden ground only.
2. No building or erection of any kind or description except a tool shed or coal shed shall be built or erected upon the adjoining land.
3. The Covenantor not to do or permit to be done upon the adjoining land anything which may be or occasion any damage or nuisance to the owners or occupiers of neighbouring land.

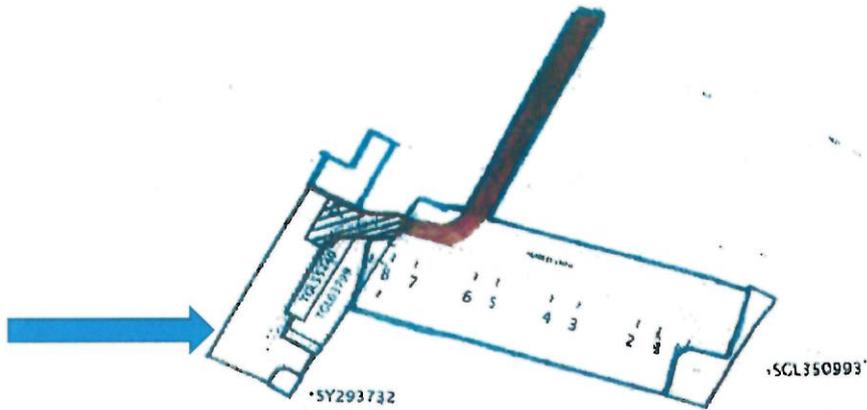
*The Borrower's conveyancer has supplied a copy of an indemnity policy with a policy limit of £695k with Countrywide Legal Indemnities in respect of both titles and the covenants contained in the above conveyance and that dated 30.07.1934 to be placed on risk on completion.*

- (h) SGL361180 Only: The land tinted blue on the filed plan is subject to rights of way.



*The Borrower has confirmed that such rights do not have an adverse impact on the proposed use.*

- (i) A **2010 Transfer** (TP1) of land and garages at Headley Close (shown shaded brown and edged red marked by the blue arrow) between the Sellers and Fairmount Trustee Services Ltd (1) ("**Transferors**") and CS Whittaker and DA Phillips & Co Ltd as trustees of The Premier Trust Re C S Whittaker ("**Transferees**").



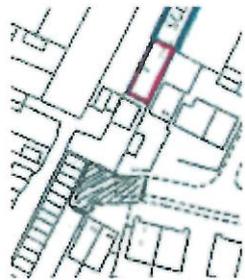
“Retained Land” edged blue owned by The Transferor and this land includes part of the Property being Title SGL361180 which is the top “L” shaped parcel.

**(i) Rights granted for the benefit of the Property:**

Of access and egress from the Property over that part of Headley Close shown by brown colouring on the attached plan by the Transferee and successors at all times of day and night with or without vehicles.

**(ii) Rights reserved for the benefit of the Retained Land:**

*NB: The provisions have been varied by the Deed of Rectification as follows:*



(i) *Of Access to and egress from the Retained Land over the part of the Property shown hatched black by the Transferor and their successors at all times with or without vehicles.*

(ii) *On reasonable notice to enter and maintain the Property as is necessary for constructing and maintaining conduits under the land hatched black to enable the Transferor and their successors to connect the Retained Land into foul drains and sewers in Headley Close causing as little disruption and reinstating to the Transferee’s reasonable satisfaction.*

(iii) *To construct, maintain all necessary pipework and to connect into and use foul drains and sewers in the land hatched black.*

(iv) *On reasonable notice to enter and maintain the Property and to construct and lay all conduits so the Transferor and successors can connect to them from the Retained Land into the surface water drains in the Property causing as little disruption with obligations to reinstate to reasonable satisfaction.*

*In exercising the Rights the Transferor and its successors shall:*

- Not obstruct the Accessway.

- Save in emergency give 14 days notice to the Transferee if the rights may obstruct the Accessway.
- Contribute a fair and reasonable amount according to user towards maintenance and repair of the Accessway.
- Contribute a fair and reasonable amount according to user towards the maintenance and repair of the Accessway.
- Be permitted to do such reasonable works at the Transferor's expense to the surface of the Accessway or that part that directly serves the Retained Land to facilitate and improve the surface of the Accessway approach to the Retained Land.
- Reinstate the Accessway following completion of the works at the Transferor's expense to the reasonable satisfaction of the Transferee (acting reasonable) within 14 days.

### 3. Searches

*NB: Given the dates of the searches the Purchaser's solicitor will be placing on risk a Search Validation Insurance Policy for an amount of £700k in respect of the Property.*

**Insured:** Includes the owners and lending institutions.

**Insured use:** Proposed erection of a residential dwelling pursuant to planning consent obtained before the commencement date.

*The Borrower's conveyancer has confirmed that both title plans will be annexed to the Search Validation Insurance Policy.*

***The Borrower's conveyancer has also confirmed that all searches cover both titles save for water and drainage and environmental which the searches requested are only in respect of title number SGL361180.***

| Date     | Search | Material Matters Revealed   |
|----------|--------|---|
| 21.01.18 | Local  | <p><b>1. CIL Charging Schedule</b></p> <p>Liability Notices Issued x2 dated 19.05.16 in respect of planning application Ref: 15/10413/FUL.</p> <p>We have been supplied with copies of the following documents:</p> <ol style="list-style-type: none"> <li>1. Letter dated 04.10.18 addressed to P Isherwood from Kingston upon Thames BC which confirms that development is deemed to have commenced and under the CIL Regulations they have issued a demand notice on the owner of the land.</li> </ol> <p><b>CIL payable is £4,478.</b></p> <p>Invoice dated 22.10.18 Payment due 21.12.18</p> <ol style="list-style-type: none"> <li>2. Letter dated 04.10.18 addressed to P Isherwood from Kingston upon Thames BC which confirms that development is deemed to have commenced and under the CIL Regulations they have issued a demand notice on the owner of the land.</li> </ol> <p><b>CIL payable is £5,486.78.</b></p> <p>Invoice dated 22.10.18 Payment due 21.12.18</p> <p><i>The Borrower's Conveyancer has confirmed that they hold the monies to make these payments on completion.</i></p> <p><b>2. Adopted Highways</b></p> |

|          |                  |   |
|----------|------------------|---|
|          |                  | <p>Headley Close and Chessington Road.<br/>Area shaded brown part maintained and part not maintained,</p>  <p><i>NB: The Borrower has confirmed that access and services will only be required via Headley Close.</i></p> <p><b>3. Boundary Note</b><br/>The Property is within 200m of the borough boundary and advised to make separate enquiries of Epsom and Ewell DC for proposals they have within 200m.</p> <p><i>NB: The Borrower's conveyancer has confirmed that the above is noted but they have not made the additional enquiries as far as we can ascertain.</i></p> <p><b>4. Planning Permission</b></p> <p>15/10413 FUL dated 12.04.16 Building Plans R/O 547 Chessington Road – Erection of a detached 3 bed house with access from Headley Close permitted with conditions.</p> <p><i>NB: The Borrower has confirmed that discharge of planning and building regulations will be dealt with at the relevant stage, they are currently awaiting discharge for 3 bed planning permission and they can forward the results on receipt.</i></p>  |
| 06.08.18 | Utilities Report | <p>This reveals that Electricity, Gas, Water and Sewerage, Telecoms and Other are “Affected”.</p> <p><i>There is no response from SE Water and London Underground, the Borrower's conveyancer has confirmed that they have no more information and that it is not relevant for the loan purpose. Our view is that if these utility companies have utilities that are impacted then they will need to consent and or the Borrower may be required to enter into wayleave agreements.</i></p> <p><b><u>Affected Utilities:</u></b><br/>Cadent Gas (Above 7 bar and 2 bar ) and National Grid Electricity Transmission<br/>There is a letter dated 16.07.18 from Cadent Gas Network in respect of the Proposed Works Site off Headley Close. The apparatus that has been identified as being in the vicinity of the proposed works is:</p> <ul style="list-style-type: none"> <li>• Electricity Transmission overhead lines</li> <li>• Above ground electricity sites and installations</li> </ul> <p><b><u>Affected Utilities:</u></b><br/>Environment Agency<br/>Email dated 24.07.18 states...an environmental permit may be required if you intend to carry out work in, under, over or near to a main river flood or sea defence.</p> <p><b><u>Affected Utilities:</u></b><br/>Linesearchbeforeudig</p> |

| List of affected LSBUD members   |             |   |                |
|--|-------------|---|----------------|
| Asset Owner  | Phone/Email | Emergency Only                              | Status         |
| National Grid Gas (Above 7 bar), National Grid Gas Distribution Limited (Above 2 bar) and National Grid Electricity Transmission | 0800688588  | Gas 0800111999<br>Electricity<br>0800404090 | Await response |
| SGN  | 08009121722 | 0800111999                                  | Await response |
| UK Power Networks  | 08000565866 | 08000565866                                 | Await response |

**Affected Utilities:**  
Openreach BT Aparatus

**KEY TO BT SYMBOLS**

|             |  |                 |  |
|-------------|--|-----------------|--|
| DP          |  | Pole            |  |
| Planned DP  |  | Planned Pole    |  |
| PCP         |  | Joint Box       |  |
| Planned PCP |  | Change Of State |  |
| Built       |  | Split Coupling  |  |
| Planned     |  | Duct Tee        |  |
| Inferred    |  | Planned Box     |  |
| Duct        |  | Manhole         |  |
| Building    |  | Planned Manhole |  |
| Kiosk       |  | Cabinet         |  |
| Handings    |  | Planned Cabinet |  |

Other proposed plant is shown using dashed lines  
BT symbols not listed above maybe disregarded  
Existing BT Plant may not be recorded  
Information valid at time of preparation

**Affected Utilities:**  
Royal Borough of Kingston upon Thames

**Affected Utilities**  
SGN (Southern Gas Networks)

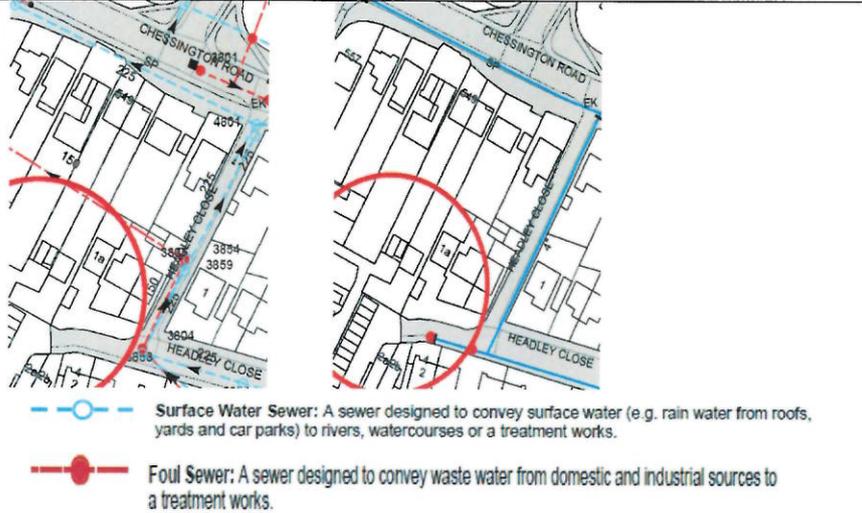
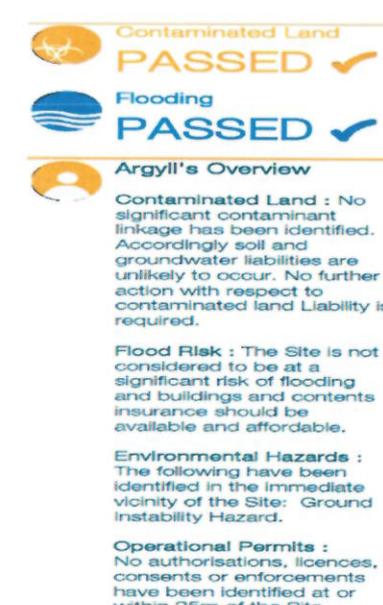
**Legend:**

- Low Pressure Mains
- Medium Pressure Mains
- Intermediate Pressure Mains
- High Pressure Mains
- Some Examples Of Plant Items
- Valve
- Syphon
- Depth of Cover
- Digsite
- Line
- Area
- IAs
- GTs
- SSSIs
- Diameter Change
- Material Change

On the mains record you may see the low/medium/intermediate pressure gas main near your site. There should be no mechanical excavations taking place above or within 0.5m of a low/medium pressure system or above or within 3.0m of an intermediate pressure system. You should, where required confirm the position using hand dug trial holes.

**Affected Utilities**  
Thames Water

|          |       |   |
|----------|-------|---|
|          |       |  <p><b>Affected Utilities</b><br/>UK Power Networks<br/>Should your excavation affect our Extra High Voltage equipment (6.6 KV, 22 KV, 33 KV or 132 KV), please contact us to obtain a copy of the primary route drawings and associated cross sections.</p> <p><b>Affected Utilities</b><br/>Utility Assets</p> <p><i>No response received. The Borrower's conveyancer has confirmed that they have no more information and that it is not relevant for the loan purpose. Our view is that if these utility companies have utilities that are impacted then they will need to consent and or the Borrower may be required to enter into wayleave agreements.</i></p> <p><b>Affected Utilities</b><br/>Virgin Media</p>  |
| 21.05.18 | SIMR  | <p>SGL361179 Freehold<br/>SGL361180 Freehold</p> <p><i>NB: The Borrower's conveyancer has confirmed that the Deed of Easement plan was used which is satisfactory as there are no gaps in the title revealed by the SIMR.</i></p>   |
| 12.01.18 | Water | <p>Foul water: The enquiry appears to relate to a plot of land or a recently built property. It is recommended that drainage proposals are checked with the developer.</p> <p>Mains water: As above</p> <p>Surface water: As above and If the property was constructed after 6th April 2015 the Surface Water drainage may be served by a Sustainable Drainage System (SuDS).</p> <p>Drains within boundaries: No public sewers</p>   |

|          |               |  |
|----------|---------------|--|
|          |               |  <p><b>Surface Water Sewer:</b> A sewer designed to convey surface water (e.g. rain water from roofs, yards and car parks) to rivers, watercourses or a treatment works.</p> <p><b>Foul Sewer:</b> A sewer designed to convey waste water from domestic and industrial sources to a treatment works.</p> <p><i>NB: The Borrower has confirmed that all necessary agreements and consents will be entered into and obtained in particular they have entered into the Deed of Rectification as stated in this Report and they will be entering into a Deed of Easement on completion for underground service media. They have confirmed that Contractual Agreements are in place for utilities.</i></p> <p><i>The Borrower has also confirmed that the agreements identified to be entered into are in respect of the following works:</i></p> <p><i>“Will need to dig up area outside garages and make good on resurface (Between adopted highways road and property -is within the area marked in green in document marked 'Deed of Easement for Underground Service Media') for Utilities connection. Notification will go out to the pensions trust who own the land as soon as purchase has been made.”</i></p> |
| 22.01.18 | Environmental |  <p><b>Contaminated Land PASSED ✓</b></p> <p><b>Flooding PASSED ✓</b></p> <p><b>Argyll's Overview</b></p> <p><b>Contaminated Land :</b> No significant contaminant linkage has been identified. Accordingly soil and groundwater liabilities are unlikely to occur. No further action with respect to contaminated land Liability is required.</p> <p><b>Flood Risk :</b> The Site is not considered to be at a significant risk of flooding and buildings and contents insurance should be available and affordable.</p> <p><b>Environmental Hazards :</b> The following have been identified in the immediate vicinity of the Site: Ground Instability Hazard.</p> <p><b>Operational Permits :</b> No authorisations, licences, consents or enforcements have been identified at or within 25m of the Site.</p>  |

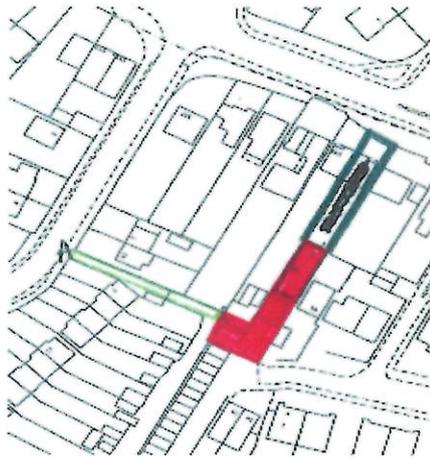
|                                    |  | <p><b>Environmental Damage Regulations 2009 (EDR)</b></p> <p>Potential for owner/operation to incur a Liability under the EDR</p> <p><b>Argyll's Comment</b>  The Site has not been identified as being likely to incur liability under the EDR within the scope of this assessment.<br/>Please refer to the risk analysis methodology section for further guidance and definition of terms.</p> <p><b>Additional Considerations</b></p> <table border="1"> <thead> <tr> <th>Item</th> <th>Summary</th> <th>Suggested Action</th> </tr> </thead> <tbody> <tr> <td><b>Sensitive Land Uses</b></td> <td>If areas subject to statutory designations are located either on or in proximity to the Site, there may be land management implications or restrictions to planned developments. You are located inside/within 500m of a Local Nature Reserve.</td> <td>Contact local planning authority or speak with planning consultant</td> </tr> <tr> <td><b>Change of Use Redevelopment</b></td> <td>Proposed changes in land use require permission from the Local Authority and are subject to conditions as part of the statutory planning process.</td> <td>Contact local planning authority or speak with planning consultant</td> </tr> </tbody> </table> <p><b>Development Control</b> Is there a water feature located within 250m of the Site? <b>Yes</b></p> <p><b>Argyll's Comment</b>  Sites which lie close to (but do not adjoin) a watercourse, may be subject to planning controls should redevelopment be considered. The Environment Agency are normally consulted regarding any development within 20m of a Main River and Internal Drainage Boards should be similarly contacted regarding developments close to drainage channels. Navigation authorities are normally consulted regarding any development within 250m of a canal, although this varies on a site by site basis. Please see The Environment Agency website to check if there is a Main River within 20m of your property.<br/>The Environment Agency should also be contacted with regards to development (other than minor development) in Flood Zones 2 and 3.</p> <p><i>NB: The Borrower has confirmed:<br/>The EPA's report will be shared with contractors as part of engagement:<br/>Flooding (from water feature) shows low to moderate and that no detailed flood risk is required, this is listed as a risk on risk log. Radon risk listed as a risk on risk log Instability of ground is also listed as a risk on risk log - This will be formally assessed when test hole is dug and assessed by building control.</i></p> <p><i>Enact have not been provided with nor reviewed a copy of the build contract with the Contractor.</i></p> <p><b>Ground Instability Hazard</b> As a potential ground instability hazard was identified, you may wish to consult a local RICS accredited surveyor and/or review any available geotechnical surveys.</p> | Item | Summary | Suggested Action | <b>Sensitive Land Uses</b> | If areas subject to statutory designations are located either on or in proximity to the Site, there may be land management implications or restrictions to planned developments. You are located inside/within 500m of a Local Nature Reserve. | Contact local planning authority or speak with planning consultant | <b>Change of Use Redevelopment</b> | Proposed changes in land use require permission from the Local Authority and are subject to conditions as part of the statutory planning process. | Contact local planning authority or speak with planning consultant |
|------------------------------------|--|---|------|---------|------------------|----------------------------|--|--|------------------------------------|---|--|
| Item                               | Summary  | Suggested Action  |      |         |                  |                            |  |  |                                    |   |  |
| <b>Sensitive Land Uses</b>         | If areas subject to statutory designations are located either on or in proximity to the Site, there may be land management implications or restrictions to planned developments. You are located inside/within 500m of a Local Nature Reserve. | Contact local planning authority or speak with planning consultant  |      |         |                  |                            |  |  |                                    |   |  |
| <b>Change of Use Redevelopment</b> | Proposed changes in land use require permission from the Local Authority and are subject to conditions as part of the statutory planning process.  | Contact local planning authority or speak with planning consultant  |      |         |                  |                            |  |  |                                    |   |  |

|                        |                        |  |
|------------------------|------------------------|--|
| <p><b>17.01.18</b></p> | <p><b>Highways</b></p> |  <p>© Crown Copyright and Database Rights Ordnance Survey 100042827</p> <p><b>Site Boundary</b> (Red outline): The site boundary.</p> <p><b>Road</b> (Green outline): Road has not been adopted as a highway and is under the control of the local authority. Members of the public may still have the right to use the road in their vehicles or on foot but the responsibility for road safety and maintenance is with the local authority.</p> <p><b>Planning Designation</b> (Yellow outline): Planning Designation. Highway Agency should not normally be consulted as a highway maintenance or safety expense. For the avoidance of doubt, this includes through proposals, benefits, financial matters or other issues that may be subject to road works or maintenance at a future date.</p> <p><b>Highways Agency</b> (Blue outline): This road is managed and maintained by the Highways Agency. Where relevant please refer to the Highways Agency website for the most up to date information.</p> <p><b>Other Information</b> (Blue outline): Where relevant please refer to the Highways Agency website for the most up to date information.</p> <p><small>Roads shown on this map are shown on the plan and listed by status in the table. Discovered roads have not been identified.</small></p> |
|------------------------|------------------------|--|

|   |                                       | <p><b>Section 1a: Roads, Footpaths and Verges</b></p> <table border="1"> <thead> <tr> <th>Road Name</th> <th>Road Maintenance Status</th> <th>Footway Maintenance Status</th> <th>Verge Maintenance Status</th> </tr> </thead> <tbody> <tr> <td>Access to garages from Headley Close, 1 point</td> <td>Private</td> <td>Private</td> <td>None</td> </tr> <tr> <td>Cheriton Road, 1 point</td> <td>Public</td> <td>Public</td> <td>Public/Private</td> </tr> <tr> <td>Headley Close, 1 point</td> <td>Public</td> <td>Public</td> <td>None</td> </tr> </tbody> </table> | Road Name                | Road Maintenance Status | Footway Maintenance Status | Verge Maintenance Status | Access to garages from Headley Close, 1 point | Private | Private | None | Cheriton Road, 1 point | Public | Public | Public/Private | Headley Close, 1 point | Public | Public | None |
|---|---------------------------------------|--|--------------------------|-------------------------|----------------------------|--------------------------|---|---------|---------|------|------------------------|--------|--------|----------------|------------------------|--------|--------|------|
| Road Name                                     | Road Maintenance Status               | Footway Maintenance Status   | Verge Maintenance Status |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| Access to garages from Headley Close, 1 point | Private                               | Private  | None                     |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| Cheriton Road, 1 point                        | Public                                | Public   | Public/Private           |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| Headley Close, 1 point                        | Public                                | Public   | None                     |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>12.01.18</b>                               | <b>Chancel</b>                        | No record of chancel liability.  |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
|   | <b>Company</b>                        | <i>DPJ Property Limited</i><br><i>75% Lawrence Ernest Isherwood and 25% Philippa Isherwood (daughter)</i>  |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>12.01.18</b>                               | <b>BT Search</b>                      |    |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>Protection Ends: 04.12.18</b>              | <b>Bankruptcy</b>                     | Larry Isherwood<br>Philippa Nicole Isherwood<br>Lawrence Ernest Isherwood  |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>Protection Ends: 30.11.18</b>              |                                       | Philip George Arthur Sida and Sheila Mary Sida   |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>Protection Ends 21.12.18</b>               | <b>Priority</b>                       | SGL361180 Proplend Security Limited - from 12.11.18<br>SGL361179 – Proplend Security Limited from 12.11.18   |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>13.11.18</b>                               | <b>Lender Exchange</b>                | Completed against bank details for the Borrower's conveyancer.   |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |
| <b>14.11.18</b>                               | <b>SRA Check and Scam Alert Check</b> | Against Purchaser's solicitors.  |                          |                         |                            |                          |   |         |         |      |                        |        |        |                |                        |        |        |      |

### **RIGHTS BENEFITTING**

1. The Borrower's conveyancer has supplied a copy of a Deed of Easement which is to be dated on completion. The Deed contains the following material terms:



|                                     |  |
|-------------------------------------|--|
| <b>Parties</b>                      | <p>P G A Sida and S M Sida and Fairmount Trustee Services Ltd (1) ("<b>Grantor</b>") and DPJ Property Ltd ("<b>Grantee</b>")</p> <p><i>NB: Typos:</i></p> <ul style="list-style-type: none"> <li>- on page 1 states Fairmount Trustees should be Fairmount Trustee.</li> <li>- Address for Borrower to be amended from Middlesburgh to Middleborough</li> <li>- VAT Clause refers to an incorrect clause.</li> </ul> <p><i>The Borrower's conveyancer has confirmed that these will be amended.</i></p>  |
| <b>Property</b>                     | Development site plot at Headley Close Chessington Road Ewell  |
| <b>Grantor's Title and Property</b> | <p>SY308825 edged green</p> <p><i>NB: The Grantor's title contains a restriction which states:</i></p> <p><small>(08.03.1989) RESTRICTION: Except under an order of the registrar no disposition by the proprietor of the land is to be registered unless a certificate signed by the Secretary, Solicitor or Director thereof has been furnished that such disposition has been made in accordance with the provisions of a Trust Deed dated 20 September 1985 of The Sida Pension Fund and all existing and future Deeds amending or extending the same.</small></p> <p>The grant of the Deed of Easement will be caught by the restriction.</p> <p><i>The Borrower's conveyancer has confirmed that they have complied with the terms of the restriction and that a certificate of compliance will be issued on completion to enable the grant of the Deed and noting against that title.</i></p> |
| <b>Grantee's Title and Property</b> | SGL361180 and SGL361179 coloured red   |
| <b>Accessway</b>                    | The Grantor's Property which passes between points A and B on the plan between the highway known as Ashby Avenue and the Grantee's Property.   |
| <b>Grantee's Covenants</b>          | Comply with laws governing the exercise of the Rights.   |
| <b>Grantor's Covenants</b>          | Not to obstruct, interrupt or interfere with the exercise of the Rights by the Grantee.  |
| <b>Grantor Rights</b>               | To enter the Accessway to repair, maintain or replace any services, structures or facilities on any part of the Grantor's Property provided the Grantor will cause as little interference as reasonably practicable.   |
| <b>Grantee Rights</b>               | <p>To pass with or without vehicles over and along the Accessway to and from the public highway known as Ashby Avenue at all times to gain access to and egress from the Grantee's Property for all purposes connected with the use of the Grantee's Property.</p> <p>To enter the Accessway;</p> <p>2.1 to install, construct, lay, maintain, connect into, repair and augment pipes, cables or other conduits for the passage of electricity, water, foul, sewerage, and such other services, structures, facilities or utilities as may be required to connect the Property to the same provided that firstly in exercising such rights the Grantee and its successors will take all reasonable measures to ensure</p>  |

|  |   |
|--|---|
|  | <p>that as far as is possible the right of access continues to be available to the Grantor and all others with a right to exercise access thereover and secondly further provided that as soon as reasonably possible after the completion of any works carried out in under or over the Accessway by the Grantee and its Successors in Title the Accessway is made good to the reasonable satisfaction of the Grantor's surveyor and at the Grantee's sole expense.</p> <p>2.2 to use all pipes, cables or other Conduits for the passage of electricity, water, foul, sewerage and such other services, structures, facilities or utilities as granted under the terms of this deed.</p> <p><i>NB: There is no obligation to enter into wayleave agreements, however the Borrower's conveyancer has reassured us that this is not required as all services will run via the existing Deed of Easement not this new Deed, this Deed and the Easements contained are just a "nice to have".</i></p> |
|--|---|

## OTHER

### 1. Public Liability Insurance

| Insurer          | Property   | Sum Insured   | Reinstatement Figure confirmed in Valuation | Insured              | Policy Number | Expiry   |
|------------------|--|---|---|----------------------|---------------|----------|
| Lloyds Insurance | 1D H, Epsom KT19 9JA Headley Close – The Borrower's Conveyancer has confirmed that this has been amended to reflect the official copies. | Public Liability: £2m any one occurrence excl pollution | £250k                                       | DPJ Property Limited | RL0589 618    | 30.09.19 |

Excess £500 each and every claim.

*NB: The interest of Proplend Security Ltd is noted on the Policy.*

***We have requested a copy of the Contractor's all risk policy but the Borrower's conveyancer has confirmed that this is not relevant to the proposed loan repayment.***

### 2. Energy Performance Certificate

The Borrower has confirmed that this will be organised at the relevant stage and a copy sent to the Lender if monies have not been repaid by that point.

### 3. ID

We have been supplied with copies of the documents listed below. The Borrower's conveyancer has confirmed that they hold original certified copies.

- Philippa Nicole Isherwood
  - List A – Driving Licence – copy held– expires 01.06.2028.
  - List B – Lloyds Credit Card Statement dated 06.11.18

- Lawrence Isherwood
  - List A - Copy of a certified copy of a Driving Licence for Lawrence Isherwood, he also appears to be known as Larry Isherwood and Lawrence Ernest Isherwood
  - List B – HSBC Bank statement L Isherwood – Sept 2018

*NB: Companies House confirms: Lawrence Ernest Isherwood and Philippa Isherwood.*

*NB: Balance purchase monies are being provided by a company known as Just Clear Consultancy Limited ("JC") and not by the Borrower. A search at Companies House reveals that the nature of the business is development of building projects. The directors are Valerie Volz and Lawrence Isherwood. There is one shareholder being Lawrence. The accounts are overdue. We have received a bank statement for the company showing monies in that company account. We have advised the Borrower's conveyancer that the accounts for JC are overdue.*

#### 4. Valuation - Material Matters to be confirmed

*Title Number SGL361179 confirms price paid of £390k on 31.12.14 .*

*The Borrower's conveyancer has confirmed that there are no discrepancies between the Valuation and the title, searches and enquiries so far as they are aware, but no warranty is given.*

| Tenure   | Freehold  | Enact comments   |
|--|---|--|
| Use  | Vacant development site with permission for erection of a 3 bed detached dwelling with parking and associated landscaping.  |  |
| Gross Development Value                                      | £600k   |  |
| Estimated Build Costs  | £217k   |  |
| Estimated Construction costs and Fees                        | £228k   |  |
| MV   | £235k   |  |
| Reinstatement  | £250k   |  |
| MS or QS appointed to verify costs and refer back to valuer? |   | <i>Details referred to the valuer.</i>   |
| Access   | The site lies behind 547 Chessington Road and is accessed off Headley Close and a side shared driveway off Ashby Avenue.<br><br>Legal enquiries should confirm that uninterrupted rights of vehicular and pedestrian access are available at all times in perpetuity. | <i>NB: Headley Close is adopted and rights of way are set out in this Report as contained within the two Deeds of Easement.<br/><br/>NB: The Borrower has confirmed that access will only be required via Headley Close.</i> |
| Warranties in place  | PP/BRegs and NHBC or similar product in place.<br><br>Dated 07.04.16 Application Ref: 15/10413 for the erection of one new dwelling. The material conditions are:   | <i>The Borrower's conveyancer has confirmed that the Property is being built pursuant to an architect's certificate.</i>   |

|                 |  |  |
|-----------------|--|--|
|                 | <p>17.2 The principal conditions contained in the consent are summarised as follows:</p> <p>17.2.1 A summary of the facing materials to be utilised in the development shall be provided and approved.</p> <p>17.2.2 No development to commence until a suitable landscaping scheme has been included and approved' referencing the retention of existing trees.</p> <p>17.2.3 Pedestrian/vehicular intervisibility screens of 2.8m x 3.3m to be provided.</p> <p>17.3 None of the remaining conditions are considered by us to be unusual or onerous and will not affect our valuation.</p> <p>17.4 We have been advised that there is a section 106/CIL contribution totalling £8,818.75. This contribution comprises the following:</p> <p>17.5 Legal enquiries must confirm our assumptions and statements made above are correct and refer back to us if incorrect so that we may amend our valuation accordingly.</p>  | <p><i>NB: Details of the CIL are confirmed in this Report totals £9964.78.</i></p>   |
| <b>Services</b> | Gas fired central heating system.  |  |
| <b>EPC</b>      |  | <i>NB: None supplied as bare land</i>  |
| <b>Timings</b>  | 6-8 mths   |  |
|                 | <p>44 Legal enquiries</p> <p>44.1 Prior to the exchange of contracts, we strongly advise that Legal Enquiries must confirm the suitability of the following points and refer back to us if any are incorrect so we may amend our valuation accordingly.</p> <p>44.1.1 Furthermore, as part of pre-contract enquiries, solicitors should confirm that there are no underground pipes, cables or unseen easements which would preclude the development from taking place.</p> <p>44.1.2 Confirmation that the site will enjoy free and uninterrupted rights of vehicular and pedestrian access from the shared service road leading onto Headley Close and that these rights are maintained at all times in perpetuity.</p> <p>44.1.3 Details regarding the scope, magnitude and terms of any all-risks insurance policy for a proposed scheme should be verified.</p> <p>44.1.4 Confirmation that the applicant will comply with the Construction (Design and Management) Regulations 2015.</p> <p>44.1.5 That upon completion each property will be sold freehold or long leasehold and with an NHBC and/or suitable warranty.</p> <p>44.1.6 Local Searches should assess and verify the risk of flooding, radon and environmental concerns relating to the site.</p> <p>44.1.7 Rights and obligations in respect of the boundary ownership and liabilities.</p> <p>44.1.8 Confirmation regarding our statements on the Section 106/CIL Contributions.</p> <p>44.1.9 Solicitor's enquiries should confirm that the proposed development can be undertaken as illustrated on the plans provided and that detailed searches of all the statutory undertakes have been made to ensure that there are no pipes cables or other obstructions, passing beneath the site which would prevent the proposed development or incur costs to divert.</p> | <p><i>44.1.1 The Borrower's conveyancer has confirmed that not so far as they are aware not no warranty is given and it is not relevant for the Lender's loan purposes.</i></p> <p><i>44.1.2 See Deeds of Easement x2 as disclosed in this Report for rights of access</i></p> <p><i>44.1.3 Contractor's All Risk Policy has not been supplied.</i></p> <p><i>44.1.4: The Borrower has confirmed that this is included within the specification for the build.</i></p> <p><i>44.1.5: The Borrower has confirmed that the newbuild guarantee will be organised at the relevant stage and this will be dealt with by way of an Architect's Certificate.</i></p> <p><i>44.1.6 Environmental and Local Search results are disclosed in this report</i></p> <p><i>44.1.9 The Borrower believes so but no warranty is given.</i></p> |

***NB: The Borrower's conveyancer has confirmed: "the survey/ valuation completed for your client is identical to that produced previously for D & B/Propfin, who were to provide the full development finance loan based on the GDV. This is not relevant for your client. The Property has been valued at more than the loan amount, with the benefit of planning and nothing to do with the construction elements. " enact are proceeding on this basis.***

## 5. Replies to Enquiries

### (i) Boundaries

West side belong to the plot and boundaries of 547 Chessington Road. Other boundaries belong to neighbouring owners. No need to maintain any boundary features.

**(ii) Rights**

The Property enjoys a right of way over Title Number SY308825 which is a means of access to and from the Property from Ashbury Avenue.

There are rights to connect into the drainage system of 547 Chessington Road.

**(iii) Use**

As far as the Seller is aware the Property has been used as builder's yard since 1970 (part) and the other part of the title comprising the plot that is being sold has been used as garden land in connection with 547 Chessington Road.

**TITLE PLAN**

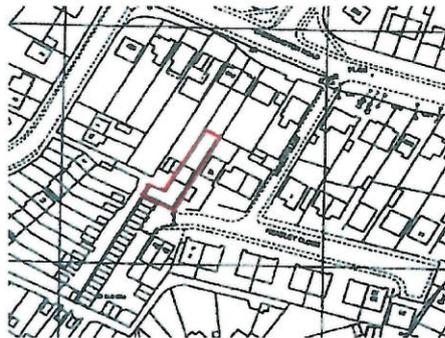
**SGL361180**

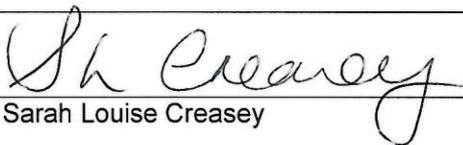


**SGL361179**



**VALUATION PLAN**



|                        |  |
|------------------------|--|
| <b>Signed by</b>       |  |
| <b>Signature Name:</b> | Sarah Louise Creasey   |
| <b>Position:</b>       | Solicitor  |

|   |                            |
|---|----------------------------|
|   |                            |
| <b>authorised to sign for and on behalf of:</b> | enact Conveyancing Limited |
| <b>Date</b>                                     | 20.11.18                   |