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Presentation on 8th February 2011 by



Survey Spain SL

Provision of RICS Chartered Surveyor Services
throughout the Spanish Mainland and the Islands

Most Outstanding Example of Customer Service (Associate)



RICS

The mark of
property professionalism worldwide

SURVEY SPAIN S.L. C.I.F. B92511484

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Survey Spain Background

Where there is property, there is a requirement for expertise to advise prospective and actual owners; their consultants and creditors; builders and developers; and all others having an interest in the property. RICS (Royal Institution of Chartered Surveyors) is the largest group of independently trained and regulated property professionals in Europe. Spain has plenty of property and hundreds of thousands of foreign buyers who all need reliable, ethical, independent advice on their chosen properties. The Survey Spain Network has now eased and made reliable the instruction and reporting to individuals, companies and financiers. This is a 'good thing' for the reputation of property in Spain and all the responsible persons working with it.

The Survey Spain Network arranges valuations and surveys by Spanish based RICS Chartered Surveyors anywhere in Mainland Spain and the Balearic (Mallorca, etc) & Canary (Tenerife, etc) Islands and Gibraltar.

Our work includes Valuations, Building Surveys, Structural Surveys, Building Inspections, Investment and Development Appraisals of residential and commercial buildings, land and businesses. All reports are in English and prepared by valuers with English as their first language.

The principal is Campbell D Ferguson, FRICS who qualified as an RICS chartered surveyor in Scotland in 1973, working in private general practice as a partner and director covering all types of commercial and residential property. He first started working in Madrid as Managing Director of a UK PLC owned commercial property development company in 1989, coming permanently to Costa del Sol in 2001 after also working in England, Benelux and Eastern USA. He was the first vice-president and for 6 years a committee member of RICS España, which represents the Royal Institution of Chartered Surveyors in Spain.

Campbell has carried out many expert valuations and has recently been nominated by the President of RICS as an Expert Witness with regard to Spanish residential valuations relating to UK Court work. He regularly carries out work of this type for Courts throughout UK, complying with CPR 35 and the RICS practice notes and guidance for expert witnesses. He has appeared personally and by video link as an expert valuer witness at the High Court in London, advising on property valuation in Spain.

Survey Spain carries out valuations for all purposes and building surveys throughout southern Andalucía. The Survey Spain Network, initiated in 2009, expands that by a business referral network for an association of 14 independent RICS chartered surveyors living and working in all the coastal areas of Spain, the Balearic and Canary Islands, the Portuguese Algarve and Gibraltar. Survey Spain are the administrative centre of the Network, providing a 'one stop' contact no matter the location or work type, forwarding and 'peer reviewing' work instructions to the members of the Network who act as sub-contractors or independent surveyors as appropriate. We carry out valuations for many international banks and other worldwide finance houses and have directly assisted UK Government departments such as SOCA and SFA.

The method of working for standard instructions is as follows:

- Survey Spain markets the services of the Survey Spain Network.
- Instructions are received and confirmed by HQ Administration.
- They are then distributed to the most appropriate surveyor in terms of skill, experience and location.
- That surveyor inspects the property and a draft report in the required style and with the requested information is returned to HQ.
- The report is reviewed by another RICS surveyor with similar skills and the final Report is agreed.
- After fee payment is received, the Final Report is submitted to the client and follow-up questions answered by HQ with reference to the surveyor who inspected the property.

Extracts from our website

Survey Spain are Independent, Experienced and Professional Chartered Surveyors based in the Marbella area of Costa del Sol, Spain, who speak both English and Spanish.

The owning director is Campbell Ferguson, FRICS, chartered surveyor, who first started working in Spain in 1989 and on the Costa del Sol in 2001.

We comply with the requirements of the Royal Institution of Chartered Surveyors and have appropriate professional indemnity insurance.

We give our unbiased, professional opinions on market value, neighbourhood, condition, construction and permissions.

We are instructed by you and work **only for you**. We have no conflicting loyalty to banks, developers, contractors, owners, estate agents, lawyers or town halls!

What we can do for you

There's strength in numbers and now house buyers, property owners, investors and commercial property seekers have greater assistance available in Costa del Sol and the whole of Spain. Campbell Ferguson, FRICS, working from Estepona since 2001 plus 3 years in Madrid, is at the heart of the **Survey Spain Network**, which links 14 RICS qualified chartered surveyors located all round Spain and the Canary and Balearic Islands. As experienced and ethical professionals they carry out valuations, building surveys and property searches solely for their clients, with no fudged conflicting loyalties.

Campbell has strength of nearly 40 years of experience throughout UK, Europe and Eastern USA in property valuation and inspection, contracts and financial details. The other members of the Network have similarly diverse experience, and all live, work and are 'immersed' in Spain and its property. Together we form a comprehensive team, available to work for our clients' financial interests and, as important, peace of mind. With them as your support, you can be confident that your interests are being protected. Our combined years of previous experience with all levels and types of property, means that most situations have been encountered previously. We take the attitude of a buyer intending to occupy a property and so check the items that will affect the owner's proper enjoyment. Within our reports we also make comment upon any legal or other relevant documentation with which we have been provided or can obtain. This is especially useful as it's just not practical for lawyers who prepare most legal documents, untrained in building detail, to visit each property.

Survey Spain charge fees for their work in the same way as do lawyers or accountants. We are professionals whose work methods and attitude is governed by the UK Royal Institution of Chartered Surveyors. In addition, Professional Indemnity Insurance protects our clients' interests. The benefit of our work is that it's often possible to see that our knowledge and advice has saved the client many times its cost.

As Campbell says, "We have all come here to live the 'dream'. We enjoy what we do and we want others to enjoy life here too. If, by sharing our expertise, we can provide reassurance and remove some of the hassle, then that's a good day's work."

Our services cover all property types, from Land and individual Villas to Apartments and multiple Investment Blocks. We are also very experienced in non-residential Commercial Properties such as Shops, Offices, Warehouses, Hotels, Restaurants and Business and Project Advice.

AIPP Award Requirements

Most Outstanding Example of Customer Service (Associate)

Awards focus on customer service, rewarding excellence and professionalism.

We are looking for:

- Honesty in communications;
- Transparency as to your role and the services provided to clients;
- Integrity in your processes and presentation of facts to clients;
- Professionalism and thoroughness in all you do.

Examples:

- Provide an account of a situation where your company demonstrated outstanding customer service.
- Describe the background to this situation, what position were your clients in and why
- What did you do to help the matter?
- Detail how this help falls outside the client's expectation and your normal service?
- How did you solve the problem and how long did it take?
- What position are your clients now in?

Our judges will be put in the position of the international property buyer, posing the question: "What do I want to see in a company to reassure me that they will deliver?"

Questions facing entrants will include the due diligence processes in advance of selling, the transparency of the marketing and the successful delivery of promised service to clients, as well as the importance of staff training.

The innovative and hard work of Survey Spain in creating the Network, its style and standards should be recognised by the industry as a 'good thing' and awarded appropriately. By doing so, AIPP and its sponsors will support and promote the work of Survey Spain Network and further increase the protection available to international property buyers.

Evidence Submissions

Clients – Geraldine and Nigel Aylen

Instruction: *We would like you to ascertain the cause of the rising damp in our lounge and to recommend remedial action to prevent re-occurrence of the problem. Also hopefully to advise on a reputable local builder to undertake the work.*

Quote: Thank you for your enquiry and we shall be very pleased to assist.

The best date for me to visit is any time on Wednesday 12th May, but as long as we avoid Tuesday and Thursday afternoon, so far the other days are possible too. With regard to the fee, as you will see from below, we work on the basis of 120€ per hour plus IVA. I assume that I can inspect the problem areas for 30 mins and then prepare a brief report during the remaining time. There will be no travel costs as Los Arqueros is not far from our offices. IVA at 16% will be charged in addition to the 200€ euros.

Work: Multiple problems of dampness that had continued uncorrected by the developer, despite or perhaps because they were also occurring in most of the other apartments in the development. We identified the main problem. As there was little hope of action from the developer and the comparative cost and uncertainty of legally forcing appropriate repairs, we organised the carrying out of the necessary works.

We sent our fee quotation and Terms of Business (Appendix C) calculating the time we estimated would be required for the visit and to produce the written report, which they could pass to the developer.

Upon delivery of our written report we effectively had finished our work with them and in this case had earned just a small fee. However, their problem was not resolved as they required a builder to affect the works that were recommended in our report. Mr. and Mrs. Aylen, who did not speak Spanish, were very nervous about the way things worked in Spain and had heard many 'horror stories' about builders taking deposits and work not being completed. We felt confident to recommend a known builder who we took to the client's property and acted as a translator. We asked for no payment from either party, just feeling an obligation to see the matter satisfactorily concluded.

The builder's quote was in Spanish, which we emailed to the client and provided a brief translation. Again, we made no additional charge for this as it would have seemed pointless to send a quote that would not be understood. We reassured the client that some deposit was required and reassured the builder that he would be paid for his work. We arranged for a translator to be there at the start of work.

The clients wrote complimenting the builder on the work done. Also, when the tiles were lifted the builder discovered that there was no waterproofing membrane underneath, which we had indicated could be the source of the problem in our original report. We confirmed this finding in writing as the developer had previously insisted that there was a damp proof membrane. Our client has been able to join with other owners experiencing the same problem to get effective action from the developer.

As a result of their satisfaction with our service, Mr. and Mrs. Aylen have recommended us to other owners in their development and the community president has asked us as an independent expert to oversee a project, ensuring specifications, quotations, repairs process, quality, schedule, etc.

Testimonial: *We contacted Survey Spain in June of last year after re-occurring rising damp in our lounge. We received a quick response and a survey was undertaken to establish the likely cause. Survey Spain were also able to recommend a local builder to undertake the remedial work and as our Spanish is limited were able to provide an interpreter initially when the work commenced to alleviate any translation problems. We have as a result given Survey Spain's name to other owners should they have similar problems.*

Client - Munday

Instruction

I am afraid that our neighbour has reared his head again and the block management have got involved. We have not had funds available to do the necessary works you suggested, but we would be willing to undertake a programme of works, under your direction, to start before Easter next year. We do not accept both what our neighbour is saying or the managing agents and we need you to go into bat with both on our behalf please. Please confirm that you will be prepared to act further on this matter and let us know how much you think it will cost and I will arrange for you to be sent some funds on account. My partner will be spending Christmas in the apartment so I would like to act straight away to neutralise the situation.

Quote

'Having re-read my reports, I cannot see why the action is being directed towards you. The community and your 4th floor neighbour appear to be more at fault and without their action anything you do will be pointless. The initial work in your apartment is merely to clear the front and shared troughs. Especially the latter if the trees are still there as that is likely to be the major source of the problem. Then ensure that the drains and pipework are working effectively and let it all dry out. Either remove the troughs completely or, if plantings are required, reline them to ensure that they are watertight; place pebble or stones at the foot to ensure drainage and place plants in pots or planters within the troughs. That way there will be drainage and evaporation. After everything has dried out, get the steelwork looked at to ensure that all is safe and repair/replace where necessary. Instead of paying lawyers and surveyors, all should be spending the money on the property. Having said all that, I'll be pleased to reinspect and meet with Mr Bishop, your 4th floor neighbour and especially the community to make sure that all understand. They should accept that the tiling work you have done has improved the situation if the original tiling on your terrace was anything like that in the apartment on the 3rd floor beside Bishop's property.

In my exasperation at your plight, I forgot to mention my costs! I send this formal response. I will charge on an hourly rate of 120€ euros per hour and suggest a ceiling of 500€ euros plus IVA after which I will have to seek more authority.'

Work

This is our second assistance to this client. With the client being threatened with legal action by a neighbour, and having pointed out that the lawyers' work can't actually stop the water penetration, we identified that the problem is principally caused by a combined design and use defect that is the responsibility of the building community. In addition, we advised that it was causing previously unnoticed problems that could cause serious defects and are likely to be repeated in the building detail in other parts of the building. As the community wouldn't take responsibility for a joint inspection, we have arranged for the four owners directly involved and the President of the community to meet. The work is not yet concluded.

Testimonial

- 1. Why did you contact Survey Spain? – To inspect and report on purported water leakage from our penthouse apartment to the apartment below.*
- 2. What did you need them to do? – Attend the property for inspection and prepare a report with conclusions and recommendations.*
- 3. What did they do (more than you expected)? – A thoroughly professional approach throughout.*
- 4. How did it help you? – Enabled us to convince our neighbours that the problem was a “block” problem with planters and not particular to our apartment.*
- 5. Were you pleased with the extent of the report provided? – Yes and the ongoing work being provided.*
- 6. Have you reached a satisfactory conclusion as a result of our help? – Currently still in progress but expected.*
- 7. Would you recommend us to a friend? – Yes, definitely.*

Client - Quadrille

Multiple Instructions (See Testimonial).

Work: Mr Gill has been a long suffering owner of a commercial property where the estate agent tenant, over the last 18 years, has ignored obligations in the good times with unauthorised changes to the property and at all times ignored pleas for rent payment. We managed to clear matters where the tenant vacated the property, agreed after a court order to pay back rent and expenses through a (hopefully!) reliable 3rd party and negotiated a new letting and option to sell at a good rent and price – all in these difficult times.

Testimonial

Since circa 2003 until the present day I have been represented in the Marbella area of Spain by Campbell Ferguson who is a principal of Survey Spain S.L.

During that time he has been my sole property representative for the commercial properties I currently own in the area. With the exception of my Spanish abogado, who liaises with Campbell on the formal legal documentation, I have had no need to employ any other building professional

I have complete confidence in Campbell's ability to accept varied oral and written instruction briefs from me and to bring these to a conclusion without much further input from me. One very recent instruction

(between July and December 2010) was concerning a property worth several million Euros and involved;

- a) The recovery of an over 100,000€ debt from the existing tenant who had illegally vacated the property prior to the lease termination date of their contract. (This was successful).*
- b) Appearances by Campbell in Marbella Court and in the preparation of the many supporting documents needed for the Court hearings.*
- c) The negotiations on the extensive dilapidations which had to be corrected, both cosmetic and structural.*
- d) Negotiations with all the Community owners on the structural issues Campbell highlighted.*
- e) The 10 year lease of the property to a new tenant who are international restaurateurs and who, to put it mildly, tried to strike a very hard bargain. Even in the current extremely difficult market conditions in Marbella, Campbell contained their aspirations and also negotiated tri-annual, upward only, reviews to the market rent.*
- f) These restaurateurs wanted an option to purchase the building. This resulted in Campbell negotiating an exceptionally high price for the purchase and further terms by which I receive a share of any future development in the event that they do exercise their option.*
- g) While all this was taking place I was either in London or Florida where my homes are. Other than attend for one day at a final Marbella court hearing, I was not present in Spain and delegated everything to Campbell. (I am deeply involved in a large development in southern Georgia, USA and only wish he also practised there).*

These negotiations are only a part of other proposals which Campbell is currently handling for me in the Marbella/Estepona area. I rely on Campbell for advice.

In my extensive experience of working with Campbell he has only worked with professional colleagues who can meet his own very high professional standards and abilities. I cannot recommend Campbell Ferguson and Survey Spain highly enough. If anyone wants confirmation of any aspect of this letter, please do not hesitate to contact me.

Client - Marbella Estates

Instruction

We just spoke on the phone regarding a survey for a 2 bed apartment in Jardines de Aldaba between San Pedro and Puerto Banus.

Please confirm if it is possible to do this on the 6th of September which is a Monday and also an indication of how much this would cost.

Quote 1

Thank you for your enquiry and we shall be very pleased to assist.

I apologise that I do not appear to have sent a formal letter of acceptance of instruction. I understand you/Marbella Estates are to be our client. I confirm that we are to meet at 12:00 today at Jardines de Aldaba.

For your information we provide details of our work description and terms of business. The fee quotation below takes precedence over our standard terms.

Quote 2 (Standard Letter to keyholder)

I refer to our conversations and confirm that I will inspect the property at 12:00 today. It will be of assistance in speeding our report to our client and remove some conditionality if you could carry out/provide the following –

1. Nota Simple – as recent as possible.
2. A copy of the latest IBI receipt - to provide us with the Catastral value and the Catastral reference.
3. A copy of a recent electricity invoice – to provide us with the contracted supply capacity.
4. A copy of a recent water invoice – to check that it is reasonable for a property of this size.
5. Ensure that the electricity and water are switched on.
6. If the property has underfloor heating, please have it switched on at least 12 hours before the survey at a high enough thermostat temperature for it to function.
7. If the property has air-conditioning/central heating, please have it switched on at least one hour before the survey at an appropriate thermostat temperature for it to function.
8. If the property has electric/oil/mains gas hot water heating with a holding tank, please have it switched on at least one hour before the survey.
9. If the property has a pool, ensure that the pool pump and filtration equipment is switched on at least one hour before the survey.

Thank you for your assistance

Work

We carried out our standard building survey with the appropriate utility and title inspections. A copy of the report is provided as Appendix D. The email sending the report to the client mentions the web photo album that we provide to clients when requested containing all the photos we have taken of the property.

"I am pleased to attach the Report. I shall provide access to the web photo album this evening. If your client also wants access, please provide their email address."

Testimonial

(We were instructed by a well known estate agent on behalf of their client for whom they had worked a number of times before. It is good to be trusted by other professionals to work for their clients. This was especially pleasing as the work was for a Norwegian client, a nationality who are renowned for being fastidious.)

Our experience with you as a company has as you know been very satisfactory.

The apartment which you surveyed was being bought by a Norwegian builder and therefore it felt very safe to use a company with your experience. After having seen the comprehensive report the buyer felt confident with his choice of property and also expressed satisfaction with the way the report was laid out and presented. We will certainly use your services again.

Client - Bateman

Instruction

The purpose of this report is we are about to complete on the property. We have been made aware that a tornado went through Alcaucín over a year ago and flooded the underground parking, we believe the water level was up to 15 feet high. We were told that there was a structural report and were sent a copy which was in Spanish and was 2 pages long and brief to say the least. We then visited the site Oct 2009 and noticed the smaller pool had considerably dropped to one side and there was a large crack on the outer SW wall. We now want to make sure that the property is sound before completion.

Quote

From what you say a full building defects report is what you require and we'll be pleased to provide it. We will look at all elements of the property and give you a list of the problems. You'll be able to use that to assist with negotiating reduction in the price of the property. We can look at it this week and will arrange that as soon as you confirm our instruction.

Work

Originally instructed to investigate concerning possible common area structural and waterproofing defects that had occurred, we were also able to reassure the client regarding these. However, we discovered that poor legal representation prior to our involvement meant that Mr Bateman had to accept a different and lesser property than he had thought he was acquiring. We confirmed this to be the case and, whilst unable to change the ownership or obtain compensation, ensured that the property he acquired was completed to specification and not as 'handed over' by the developer.

Testimonial

"From the first contact I made with Survey Spain I felt I could trust what they told me. They carried out the survey as agreed on an apartment in Spain. I would have no hesitation in recommending this company in the future"

Client – Mayfair Estate Management

Instruction

We have a client with a villa in Atalaya Baja (near the Benahavis Road cambio). There is a large outside covered BBQ area. The structure of the roof needs to be inspected and advice given if it is sound or not. Can you possibly supply an estimate for this work please?

Quote

With reference to your enquiry on behalf of your client in Atalaya Baja for an inspection of the roof of their barbecue area, I anticipate that our fee would be a maximum of 300 €. This will allow for travelling each way; surveying the roof and providing a written report.

Upon instruction and once I have visited the property I would be able to confirm the actual fee, but would put a ceiling of 300 €.

Work

This client contacted us on behalf of their client who wanted a survey on the roof of a large barbecue area they have in their garden. They required a report on the soundness of the roof as there appeared to be some problems with it. In a short time we were able to complete the survey and furnish their client with a detailed written report highlighting specific problems of shoddy workmanship and doubtful materials. We provided suggestions for solutions to the problems, both physical and administrative. Our client was impressed with the speed of our service and depth of the report.

Testimonial

Again it is satisfying to be instructed by another property professional. They have already recommended us to another client who has serious water damage on the ground floor of their villa and we have inspected the property and are in the process of preparing the report.

We have used Survey Spain on two occasions to date (once for a cracked swimming pool and the other for a large BBQ roof structure) and have always found them very thorough and professional on site and afterwards in producing a full written report of the survey with helpful solutions. We would recommend their services and we have in fact recommended them to another client for a house survey.

Client – Dicksons Solicitors

Instruction

We were instructed to act as a joint sole expert on behalf of a Court in valuing an apartment. We did.

Work

During our research of the title we discovered that the mortgage was seriously in arrears and the bank had initiated action to take over the security. We included that information in our report.

After the case was decided we were contacted again by the solicitor on behalf of her client who had been allocated full ownership of the property concerning further action that could be taken by her client. We carried out further research, quantified the debt and possible timing of actions and initiated negotiations with the bank.

Testimonial

I contacted Survey Spain to provide a Court appointed valuation of a property in Spain belonging to a client. I found their details via an internet search and provided formal instructions which were followed to the letter. The report was completed within the timescale originally proposed and was extremely thorough and comprehensive.

Following this Survey Spain acted above and beyond what was asked of them and assisted me in various ways including by liaising with the Spanish mortgagees regarding mortgage problems, translation of documents and advice about the Spanish property market. They were incredibly helpful and their assistance was invaluable in what was a very complex case.

When contacting Survey Spain I found that their responses were swift, whether by email or phone.

Overall my experience of Survey Spain was extremely positive and I have nothing but praise for their professionalism and client care. I would certainly recommend them to a friend / colleague and indeed have added their details onto my firms “approved experts list”.

Matters Arising

When receiving initial enquiries from UK professionals and private clients, we often hear the sigh of relief when we say, “Yes, we do speak English” and “Yes, our surveyors are all trained in UK; the report will be in English as a first language; we are accepted as Spanish property value experts by the RICS and UK courts; and we will turn up on time and do what we promise”.

The examples above are those for which we have been sent testimonials in the last few days. Many are small works, but these are the people who are left behind in the race, the 'cannon fodder' of the large marketing companies, but who can achieve the sympathy of press and television, bringing further bad feeling against the industry as a whole. By helping them, we get the satisfaction of assisting someone who often doesn't know where to turn, but who has to do something. We act on behalf of a substantial number of clients, from private individuals to banking financiers and from Insurance companies to the UK Government

We admire the courage of buyers, coming to a foreign culture to invest what is usually for them a major amount of money, often with no or few contacts, little if any knowledge of buildings and local conveyancing processes and almost always little if any knowledge of Spanish language. Some have been preyed upon by tricksters, often their own countrymen, who disappear at the first sign of trouble. Others are unlucky in their selection of building, and yet more come with a reckless naivety, often ending with problems where they ‘acted in good faith’. “Faith in what?” is a question asked. Often it's in professionals in Spain who, in the ‘good times’ were just too busy to investigate matters in detail for their client whilst dealing with the ‘conveyor belt’ of work. This is where the ‘professional's conscience’ in other cultures can differ from what is the case in their home town.

Many Northern European buyers’ image of Spain is of continuous days of warmth and sunshine and, indeed, that appears to be the attitude of many of the building designers and builders. However, whilst true for perhaps 4 to 5 summer months of the year, for another 2 on each side of that the weather can be glorious, but with increased risk of heavy thundery showers and ‘tormentas’ that can test any roof and land drainage. For the winter 3 months, the temperature can be cold, with driving rain equal to anything seen in a western temperate climate. Houses have to be able to cope with this wide range, but regrettably many do not or are have neglected maintenance so that cold and water can give rise to an unpleasant living environment. Damage due to inadequate provision against rainwater, falling, penetrating or rising, is by far the most common fault we find. Properly located, aligned, designed and built homes can avoid or minimise the need for air conditioning and central heating. However, even in winter the sun is always warm and will always appear again soon!

One part of our work that we feel is exceptional is that we are the only professionals who regularly inspect the property and compare it to the legal description (Nota Simple – being the official Title extract provided by the Spanish Property Registrar) and the tax description (Catastral). The solicitor, whose duty does not include visiting the property, can provide perfectly correct legal title to the ground and building as described in these papers, but often the actual property dimensions or use can vary considerably and therefore be at risk of future penalty to an ‘innocent’ buyer.

We are the ‘good guys’ acting 100% for our client and placing ourselves to protect their position. We can do that whilst lawyers should, but often don't and estate agents, no matter how conscientious and close the connection with the buyer, always have to remember that ‘no deal means no pay’ and that the commission, conventionally, is coming from the seller.

Conclusions and Submission

Traditionally, when UK, Irish and other foreign buyers came to Spain, they were faced with 'marketing machines' in the form of large estate agents often staffed with fast talking sales people who had little experience of Spain and no training in buildings or property law. Many buyers distrusted the advice of Spanish advisers, with their different business, professional and family culture and even food! But who could they turn to for the reliable, experienced advice that they needed (but didn't always seek!)? Agents, when asked about surveyors were heard to say, "There aren't any out here", "You have to fly them out", "Why waste your money when the property is new and perfect" and, in the 'good' times, "Well you go and find one, but the people in the queue behind you don't want one so you'll miss the property bargain". Sometimes, people have to be protected from themselves.

However, there are and have been RICS chartered surveyors working in isolation in many areas around Spain, mostly helping established owners after they have bought their property and experienced banks and financiers who know that a survey is a protection for their investment.

Survey Spain Network has brought many of these trained RICS surveyors to work together, by marketing, informing and standardising the approach and reports. With our self-designed internet based administration, we are able to co-ordinate and monitor the instructions, ensuring a steady workflow from the initial client contact to the sharing of the fee when it's paid. By creating varied report styles for the different types of clients and their requirements, we ensure consistency and are able to guide the individual, self-employed surveyors to carry out the work efficiently and to a required standard. The peer review of all Reports ensures that they are of the highest standard and helps to avoid the occurrence of 'human error' mistakes.

Thus more people now know that there are experienced professionals available and as our reputation spreads, the Survey Spain Network will increasingly assist all buyers; and especially the often naive individual who has been 'trampled' in the rush for profit, but who comes back to bite the industry by lurid and often inaccurate, sensational reporting by international media. Also, rarely do the media focus on the corrupt or irresponsible buyer who tricks agents, developers and all. By bringing in a surveyor, the agent can at least detect whether the 'buying signal' of paying for a report will flush out those who are not really serious and just looking for a 'free ride'.

The innovative and hard work of Survey Spain in creating the Network, its style and standards should be recognised by the industry as a 'good thing' and awarded appropriately. By doing so, AIPP and its sponsors will support and promote the work of Survey Spain Network and further increase the protection available to international property buyers.

Appendices

A - Testimonials

A.1 Jon Sutton, DeCotta, McKenna & Santa Fe Abogados (Solicitors)

We have been pleased to have had work referred to us by DeCotta as many Spanish lawyers tend to favour referrals to Spanish architects and Bank of Spain tasadores (valuers). The work is often complex as their Coín office is inland in an area where there are a great many unauthorised homes, built without full or indeed any planning permissions or building licences. In addition, they are often 'campo' (country) dwellings that have grown by enlargement, sometimes from a simple shed so that as well as the permission doubts, the standards of construction are often suspect.

"I first met Campbell Ferguson of Survey Spain at a Costa del Sol networking organisation of which we were both members, about five years ago.

As lawyers with a large number of UK based clients, we often need valuations for matters such as divorces or inheritances, which are to be used in the UK jurisdiction and for that reason we need the reports to be in English and in a format and terminology which is easily understood by UK institutions, this is what distinguishes Survey Spain from other surveyors firms in Spain.

We always receive a prompt response to communications (not always the case in Spain) and the reports are of a high standard.

As a result of our satisfaction with Survey Spain, we have recently recommended them to a very important client of ours who will be purchasing a large number of properties in Spain.

A.2 Richard J Foy, La Quinta

'Obvious' defects in the property being ignored or decorated over by the developer/builder, but predictably recurring as the fault is defective or non-existent damp-proofing in the walls and adjacent terraces. We were able to provide credibility to the client's complaints and show the developer/builder that they couldn't just wait for them to 'go away'.

After years of frustration trying to deal with the developer to resolve dampness in our property we were recommended to Survey Spain.

We requested them to carry a thorough investigation of our property to identify the causes.

Within a week we received a comprehensive report together with photographs.

It was of great assistance to us as when we presented it to the developer things began to happen. The report was conducted in January 2011 and we are presently dealing with the developer to carry out all repairs which they have agreed to do. We feel this was a direct result of the report.

We would have no hesitation in recommending Survey Spain.

A.3 An International Tax Mitigation Company specialists in Capital Allowances

Name and Contact details can be supplied if requested.

This is a new client, working to a very close UK tax timetable on multiple properties throughout Spain and unable to meet that themselves. Through four individual RICS surveyors instructed through the Survey Spain Network we were able to complete the eight property inspections and report in a few days, thus saving the client's reputation and their clients many 10's of thousands of tax.

We have recently engaged the services of Survey Spain to complete Capital Allowance property surveys on our behalf and have found them to be outstandingly professional in their dealings with us.

The standard of work was far higher than we expected with surveyors regularly going the extra mile to assist when a tight deadline was necessary – working over the last weekend in January in particular to help us meet the HM Revenue and Customs 31st January deadline.

Reports were always comprehensive providing much more detail than the basic information required which has helped our clients achieve greater returns as a result.

In all because of the close working relationship that has now developed we have met all our client expectations and would have no hesitation in recommending Survey Spain's services to our own contacts.

A.4 Pat and Marilyn Buckley, Velez-Málaga

A traditional townhouse can look beautiful in the warmth and dry of the summer, but be a depressing health hazard in the damp of winter. In this instance we were able to point out a number of previously unnoticed defects and the reasons for others. As a result the Buckleys could proceed to offer with the confidence of knowledge of the property and were able to counter bland reassurance by the sellers.

We contacted Survey Spain in Oct 2010 because we were planning to buy a town house property in Velez-Malaga as a rental property and part time holiday home. We asked Survey Spain to survey the property and send us a report of the state of construction and any corrective action required. Survey Spain sent us a thorough report of their inspection. This enabled us to make an offer to buy the property with confidence we would get the value we expected. We were satisfied with the results. We made the offer on the town house and the Sellers accepted. We would recommend Survey Spain to others who are looking for property to buy in the area of Spain that is covered by Survey Spain.

A.5 Emma Hartgen, Hamptons International

Especially pleasing to be able to assist fellow professionals, we were asked to provide local market background to a property appraisal. Our local Network surveyor travelled and worked overtime to provide the up-to-date accurate details required.

1. Why did you contact Survey Spain?

In relation to a property valuation in Southern Spain.

2. What did you need them to do?

Provision of micro market commentary for the local residential market and provide additional opinions as to property prices in the area.

3. What did they do?

Survey Spain put us in touch with (the Network's local surveyor in Costa Blanca) who not only offered her services in terms of discussing the local residential market but also met with us when we were inspecting the property in Spain. She invested a lot of time in answering all of our questions and also provided us with a full, local market commentary as well as acting as a soundboard for our enquiries as to local regulations. She also made herself available to us via email upon our return to London and, despite time constraints, turned around a market commentary in a matter of days.

4. How did it help you?

Due to the specific location of the property and the unreliability of information provided by local Spanish agents, we needed someone who could provide sound local market knowledge in order to complete our investigations. Since she had been living in the area, she was able to keep an eye on local property prices and transactions and advise us accordingly. Using this information in conjunction with reliably-sourced transactional data, we were able to complete our valuation.

Furthermore, whilst we were largely already aware of the local regulations and necessary investigations, her help proved invaluable in confirming our research.

5. Were you please with the extent of the report provided?

While we did not request a full report, the commentary (as well as the additional help), that she provided to us was invaluable, concise, well-researched and timely.

6. Have you reached a satisfactory conclusion as a result of our help?

Yes

7. Would you recommend us to a friend?

Yes. Since returning from Spain, I have already recommended the services that Survey Spain can offer since it is essential in a market as volatile as that of Spain that local expert knowledge is sought in all matters.

A.6 An International Bank Loan Default Recovery Team

Name and Contact details can be supplied if requested.

1. *Why did you contact Survey Spain?*

We were looking for a reputable accredited survey firm that could complete valuations in a timely manner.

2. *What did you need them to do?*

Valuations

3. *What did they do (more than you expected)?*

Valuations are always provided to us in a timely manner, the information in the valuation report is very detailed and gives us a good current picture of the property. Issues that may be of added concern are highlighted to us which allows us to assess the risks that might be connected to the property.

4. *How did it help you?*

We are able to assess risks and issues that may not be immediately apparent to us, there is always information which adds colour to the situation and in some instances the information gives us visibility on home owner issues.

5. *Were you pleased with the extent of the report provided?*

We are very pleased with content, presentation style and detail.

6. *Have you reached a satisfactory conclusion as a result of our help?*

We have been able to complete individual risk assessments on the properties valued.

7. *Would you recommend us to a friend?*

We would recommend SurveySpain if required

B - Supporting email correspondence

Confidential and so deleted from this web page.

C - Terms of Business and Fee Quotation - Standard Sections

Clarity and Honesty – what we see is what you get!

Thank you for your enquiry and we shall be very pleased to assist.

Paragraph(s) specific to the instructions

For your information we provide details of our work description and terms of business. The fee quotation below takes precedence over our standard terms.

Fee Estimate Exc Iva: **xxx€**

Expenses Estimate Exc Iva: **xxx€**

Nota Simple Expense: **xx€**

Whether you are in the first stages of looking or already have an existing property, we can help you.

Briefly - www.surveyspain.com

- Building Surveys, Structural Surveys, Valuations and Investment and Development Appraisals.
- On all types of property for many different clients
- Individual buyers, mortgaging banks, investors, developers and businesses
- We assist Buyers to acquire property safely in Spain

We can start helping you immediately

Survey Spain's

- Director is a fully qualified member of RICS (**The Royal Institution of Chartered Surveyors**).
- With many years of experience advising about property and its values and defects in Spain.
- Is completely independent of developers, banks, lawyers, property owners, etc
- Work only for you with responsibility to act in your interests.
- Reports to you in English.
- Is based in Costa del Sol, Andalucia.
- Covers all of Spain and its Islands through the Survey Spain Network.

Our 'General Background' document on www.surveyspain.com gives 'inside' advice

INFORMATION

- We enjoy applying our knowledge and experience on your behalf.
- Our work will be carried out as far as practical according to the RICS Valuation Standards 6th Edition 2008. Clients should note that the valuation may be investigated by RICS in the future for the purpose of the administration of the Institution's conduct and disciplinary regulations.
- A copy of our complaints handling procedure is available on our website.
- Through the Survey Spain Network we can arrange for All Property Matters to be dealt with by an RICS Chartered Surveyor anywhere in Mainland Spain, the Balearics and the Canary Islands.
- We take the attitude of a buyer intending to occupy the property and so check and report on the items that will affect proper enjoyment of the property in addition to the building and valuation elements.

WHAT WE DO

- **All property types**
 - Residential - including villas, apartments, townhouses, country property, fincas, whole urbanisations, sites, etc
 - Business - Retail, Office, Workshops, Warehouses, Restaurants, Bars and other Leisure properties.
 - Also - Investments, Developments and Land.
- **Building Surveys/Structural Surveys**
 - A full inspection of all visible areas of the property, including structure, floors, roof, decoration, finish, etc;
 - Tests of services and machinery where practical - i.e. assuming electricity and water is connected!
 - Comment upon any legal and other relevant documents with which we are provided or can easily obtain.
 - Photographs, aerial photos, floor areas, Catastral records, Nota Simple, etc. where available.
 - Internet search for items especially relevant to the building or area.
 - Comparing the legal documents to the actual property is especially useful as the professionals who have prepared most legal documents are unlikely to have visited the property.
 - Where particular problems are identified, we can instruct specialist reports, e.g. structural engineers, CCTV surveys of drain, electricians, etc.
- **Accompanied 'Walk-Round' - as a knowledgeable friend**
 - This is the best way to really get to know the property.
 - We carry out a Building Survey and then walk round the property with our client, pointing out any defects, possible causes, solutions and other relevant matters and answering any questions that may arise.
 - Subsequent discussion and opinions away from the property immediately thereafter.
 - If more than this verbal report is required, we can provide a List of Defects Found.
 - In addition to the List of Defects, we can provide comment on how the actual property relates to Title Deeds and Catastral Plans, Private Contracts, Specifications and any other documents provided.
 - If, as a result of the 'Walk-Round' our client decides not to proceed, the cost is reduced as no Report is provided.
- **Valuation reports**
 - A true opinion of market value in Euros at the date of our inspection and not just the application of an average rate per sq m.
 - Compare the property with known sale and asking prices of similar properties in the locality.
 - Take into account
 - The strength of the market
 - Any special features
 - Condition of the property and of the comparables
 - Unless stated otherwise, all our market values will be calculated subject to the following RICS mandatory definition - 'The estimated amount for which a property 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.'
- **Snagging/First Occupation Inspections**
 - For purchasers of a new property wanting to confirm that it has been correctly finished prior to paying their money and signing for completion.
 - We carry out a full inspection, room by room, detailing all the defects.
 - We compare the property to the Builder's Specification if available and check the floor areas.
 - We provide a full List of Defects and, after approval by you, our client, forward it to the Developer/Builder, in Spanish if required.
 - We can also reinspect after the builder has stated that the defects have been dealt with, to make sure that all work has in fact been completed.
 - Fees depend upon the type of property and its accommodation. We'll be pleased to provide a quote.
- **Timing**
 - Depending upon work levels, we will inspect a property within a maximum of 3 days from instruction.
 - The written report will be available within a maximum of a further 48 hours, to be sent as soon as fee payment is cleared in our bank.

WHAT IT COSTS - We'll be pleased to provide a specific quote meeting your requirements for a particular property.

- **Fee Payment**

- We carry out the survey upon instruction and then submit our invoice and photograph to confirm that we have been there.
- As soon as that is paid, we email copies of our report and receipt. Copies will be posted upon request.

- **Fees -**

- Our standard fee for a building survey OR a valuation is approximately 1,000th of the asking price.
- The Fee is a lesser percentage of the asking price where that is more than 1M euros.
- Minimum Fee of 600 euros. For property north and east of Málaga or Ronda or west of Algeciras or where for any reason the travel time is more than 1 hour, the minimum fee is 700 euros
- The 'Walk Round' has a minimum fee of 450 euros paid before the Walk Round commences.
- Where it is agreed that we will charge on time our basic rate is 140 euros per hour.
- We can estimate the fee and are prepared to fix that as a 'ceiling', above which we have to obtain further authority from you. However, if, when we visit the property, we find that the circumstances of the property and/or the amount of work required is substantially different from that anticipated, we reserve the right to modify our fee, down as well as up!
- Where both a building survey and valuation is required, the fee is increased by 20%.
- Where no written report is required and a verbal opinion is sufficient, the fee is reduced by 30%.
- Travel after the first 30 kms is charged at 0.45 euros per km. Postage and obtaining official information are charged at cost.
- IVA at 18% will apply to all invoices, but may be able to be recovered on invoices submitted to IVA/VAT registered businesses.

- **Fees as an Investment**

- Clients can use the items found in our reports as assistance in negotiating the acquisition price for the property and may recover the fee paid many times over through savings and full knowledge of the property.

WHO WE ARE

- Campbell Ferguson FRICS, Chairman, who first started working in Spain in 1989 and on the Costa del Sol in 2001.
- The Survey Spain Network instructs 14 RICS surveyors and valuers around Spain and the islands, all with many years experience of inspecting property throughout Spain plus UK, mainland Europe and many other parts of the World.
- In addition, we have administration and non-technical assistants plus working relationships with Spanish architects, engineers and other property professionals and trades.
- We work within the ethics and regulations of the RICS and have a recognised complaint procedure. In the first instance the details of the complaint should be sent to info@surveyspain.com.
- We have appropriate RICS compliant professional indemnity insurance.
- All legal matters will be dealt with under Spanish Law.

We are about to start our work on your behalf. It would help greatly if you could provide the following information.

What we need from you.

- Your home address and/or business address;
- A daytime telephone number and a mobile if available;
- NIE/NIF/CIF or Passport number or VAT Number;
- Address and type of the property to be surveyed;
- Contact details for arranging access;
- Copy of a current Nota Simple (Title Deed Extract) and/or IBI (Local Rates equivalent) receipt for the property if available.
- Details of the purpose of the inspection and any special items you want us to consider in particular.
- Name and contact details of your lawyer in Spain.
- How you first heard of Survey Spain. If by web search, what phrase did you use on the search engine?
- **Don't delay if you don't have all of these. We can often get them for you, but they will help us to work for you immediately.**

We shall be pleased to assist you with the property and to provide answers to any further questions you may have without obligation by you.

Yours sincerely,

Campbell D Ferguson, F.R.I.C.S. Chartered Surveyor campbell@surveyspain.com

C - Sample Report

REPORT OF BUILDING DEFECTS

Client:

Property :

Owner: Occupied: Furnished:



"I certify that the property described in this Report has been inspected by me and the Report has been reviewed by Mr Christian S Eley MRICS. I certify that neither he nor I have any financial or other interest of whatever nature in this property."

Signature Report Date:

Name : Qualification:

Instruction:

SSN Ref: Date of Inspection:

Weather:

1 Tenure Assumed: Approximate year of construction:

2 Property Type:

Flats and Maisonettes only: Floor on which located Number of floors in block Lift:

3 Structure:

(a) External Walls:

(b) Roof:

4 Accommodation:

Bedrooms	Bath/Shwr	Public	Kitchen	Sep. Apartment	Other	Undeveloped
3	2	1	1	-	-	-

5 Garages, Outbuildings, Swimming Pool: (included in Valuation for Market Value Purposes and Insurance Recommendation)

6 Services Installed: (Water pressure and Electricity full use tested. AC/Heat Fans and function tested. See 14 for comments)

Hot water supply: Gas: Drainage:

Central Heating:

Air Conditioning: Electricity: Water:

7 Infrastructure (i.e. roads and street lighting)

Estimated costs if expenditure is likely to be incurred on the infrastructure in the foreseeable future.

8 Approximate Dimensions: Source. Nota Simple/Catastral

Gross external floor area, incl covered terrace at 50%:	<input type="text" value="148"/>	m ²	+ Roof terraces, patios (uncovered)	<input type="text" value="Nil"/>	m ²
Plot size:	<input type="text" value="NA"/>	m ²	Garage and other Outbuildings	<input type="text" value="15+10"/>	m ²

9 Amenities and Environment: General Comment on Situation, Locality and Facilities.

10 General Observations on State of Buildings..

11 New Property under Construction – Stage Reached.

Not applicable

Is reinspection necessary No

12 Comment on Nota Simple (Title Deed Extract – See attached)

Source: Obtained by Survey Spain from Marbella – Estepona Estates. Marbella 3, Finca xxxxx
Plot Area: not applicable

Gross Floor Area: apartment - 141.67sq m; storeroom 1 – 10.21 sq m; parking 1 – 14.82 sq m

Owner: xxxxxx and xxxxxxxxxxxxxx

Mortgage: xxxxxxxxx – 300,000 euros.

General Comments: It states that the property has a terrace of 38.73 sq m. This is presumed to be the covered Terrace areas.

13 Comment on Catastral Record (Tax Description – See attached)

Source: Obtained by Survey Spain direct from Dirección General del Catastro.

Ref xxxxxxxxxxxxxxxxx

Plot Area: not applicable

Gross Floor Area: apartment 148 sq m; parking 15 sq m; store 10 sq m; allocation of common areas 56 sq m

Construction date: 2003

Use: Residential

General Comments: The allocation of common areas is large in comparison with the area of the apartment, which may affect the percentage of common charges.

14 Other Documents, Licences, etc

- We have not seen any other documents. In particular we stress that you should ensure that your lawyer confirms that he has seen all the appropriate building, completion and occupation licences required to be issued by the local town hall and confirmed by higher authorities or organisations. We also draw your attention to relevant items in our 'General Background' document.
- We also draw your attention to the guarantee obligations of builders and developers. In the first year, commencing on the date of the architect's completion certificate, NOT the licence of first occupation, the builder is responsible for all defects excluding those created by the occupants use. In the next 2 years they are responsible for major defects such as water penetration, wiring failure, major drainage problems, etc. The developer is also obliged to have in place a 10 year 'deceñal' insurance policy to cover failures to the structure of the building. However, houses constructed for occupation by the builder do not require to have this insurance policy. Lack of such a policy means that there is no protection in the event of failure of the structure and thus buyers are strongly recommended to insist on such a policy being in place. Obtaining one after construction is completed can be difficult. We strongly recommend that owners should have their property inspected shortly before the end of these periods so that the appropriate parties can be notified of any defects found. Also note the relevant items in our 'General Background' document relating to '*Vicios Ocultos*'.

15 As routine, we consider the following matters during our inspection, but they may not be specifically commented upon.

Location:

- Access/immediate road access/convenience for local and wider services and facilities/view/'tone' of the immediate area.

Description:

- Shape, gradient and orientation of plot and buildings/association to surrounding land, buildings and roads/special features/access features

Construction:

- Age/structure/floors/walls/roof/windows/doors/int. and ext. decoration

Accommodation:

- Entrance – orientation facing - approached off
- List of rooms with orientation. Bathroom list fittings e.g. bath, shower, washbasin, w.c. and bidet.
- Exterior garage, stores, pool, etc

Particular Items

- Road access and Parking – Boundaries – Structure – Climate and Building – Roof Covering – Water penetration from above – Water rising from below – Water elsewhere – Insect Infestation – Decoration – Water Supply – Hot Water – Sewerage – Electricity – Gas - Telephone – Television – Air Conditioning - Heating – Fireplace – Security System – Bathrooms – Kitchen – Any other relevant Items.

16 Walk Round Inspection and List of Defects

1. Entrance:

- 1.1. Perspex panels have been fitted externally and internally across the open brick wall of the utility area, presumably to prevent ingress of rain, rubbish and vermin.
- 1.2. The security to the windows of bathroom 1 and bedroom 1 must be suspect due to the easy ground floor access.
- 1.3. The principal door to the house has a single lock.

2. Internal Hall:

- 2.1. Decor needs refreshed.
- 2.2. Principal electricity circuits located here.
- 2.3. Poor doorstep on the main door leading to damage on the wall behind.
- 2.4. Ceiling down-lighter missing.
- 2.5. No threshold under the main door, which will permit drafts and possible driven rain.
- 2.6. Rising damp was noted on both sides of the main door - exterior open to driven rain from the East.

3. Kitchen:

- 3.1. Electricity circuits 'tripped' off when the oven, 4 ring hob, kettle, hot water, air conditioning and random lighting was on.

4. Utility:

- 4.1. Open brick covered by Perspex panels as mentioned above. Cover not complete.

5. Guest toilet:

6. Lounge/dining room:

- 6.1. Air conditioning functioned.

7. Bedroom corridor:

- 7.1. Damp noted along the West wall between the corridor and the bathroom, especially close to the entrance of Bedroom 1.

8. Bathroom 1:

- 8.1. Damp and corrosion around the window, probably from poor initial design/specification. Single glazed.
- 8.2. Mould and obvious damp around the shower end of the Bath.
- 8.3. The lowered ceiling above the bath is cracked and this could be associated with adjacent dampness.
- 8.4. The shower/bath water inlet separator did not appear to work properly.

- 8.5. We were unable to test the walls for dampness due to their being tiled.
- 9. Bedroom 1: adjacent to the bathroom
- 9.1. Dampness at the door associated with the bathroom.
- 9.2. Again doubtful security and ventilation at the window to the exterior.
- 10. Bedroom 2: corner with small patio outlook.
- 10.1. Similar doubtful security and ventilation at the windows.
- 11. Bedroom 3: en suite with bathroom 2 on West side.
- 11.1. Air conditioning unit above the bathroom entrance is noisy.
- 11.2. Again security and ventilation concerns at the window.
- 12. Bathroom 2: en suite with bedroom 3.
- 12.1. Damp in the bathroom access wall adjacent to the wardrobe.
- 12.2. Bathroom door will not close due to floor swelling as a result of water damage.
- 12.3. Mould and water damage around the Bath, indicating poor ventilation and sealing.
- 12.4. Mechanical ventilation above toilet is not sufficient to serve the adjacent bathroom area.
- 12.5. The shower/bath water inlet separator did not appear to work properly.
- 13. General:
- 13.1. The adjacent site to the south is undeveloped, though some preparation work appears to have been carried out. It is probable that there will be dust and noise disturbance during the construction. However, that is likely to be a number of years away depending upon the state of the property market.

17 Essential Repairs

- 1) Improve the security of window of bathroom 1 and bedroom 1.
- 2) Consider installing another lock on the front door.
- 3) We recommend that the electricity installation be inspected to check whether it has sufficient capacity for full use of the appliances installed.
- 4) Consider the installation of new window to the bathroom 1, ensuring that it complies with community requirements. It should be combined with increased mechanical ventilation and security. We consider that the dampness evident in the corridor and Bedroom 1 adjacent to the bathroom is most likely to be coming from this source and should be relatively simply cleared by making this window watertight. We also recommend ensuring that the insulation around the bath is adequate to prevent water getting down behind and below it.
- 5) Consider installation of new windows in bedrooms 1 and 2 to permit greater security and better permanent ventilation.
- 6) In Bathroom 2 there is an obvious problem with dampness. We recommend that the bath and the floor tiling adjacent to it be removed to permit the area to dry out. Thereafter, they can be reinstalled having ensured that the piping does not leak and that there are proper seals around the bath. It is also essential to install mechanical ventilation above the shower/bath area to prevent build up of damp.
- 7) Shower/bath water inlet separators required to be replaced in both bathrooms.

18 Is the property readily saleable for owner occupation?

Yes



19 Marketability: Briefly describe significant factors that adversely affect the marketability of the property.

Generally, the property looks attractive. However, we refer to sections 16 and 17 for defects that we found and works that we recommend be carried out to bring the property up to acceptable standards.

20 Other important factors

- This is not a structural survey. It is an inspection of the building with particular reference to construction and decoration defects.
- As part of this report, we recommend that you view 'General Background' documents on <http://www.surveyspain.com/articles.htm> that explains in more detail the extent of the survey, limitations and other general comments and advice.
- We have carried out limited tests in use of the services, installations or equipment where practical. We cannot guarantee that they are functioning, will function the next time they are switched on and/or are free from defect. However, all defects found have been noted above.
- We have only seen the documents listed above relating to the property and therefore this report must not be taken as confirmation that the property described is within the legal title or owners/occupiers are or are not responsible for any particular matter. In particular, unless otherwise indicated, we have assumed that all extensions, etc., have all the appropriate permissions and licences and are recorded on the escritura along with an accurate description and floor area, as it existed at the date of our inspection.
- We are unaware of any government planning or other such matters that might affect the property other than any already mentioned. However, as no specific enquiries have been made we cannot confirm that the property is unaffected.
- We have carried out a visual inspection only and cannot comment on internal, inaccessible or hidden construction details or defects in the property or its surroundings. Any absence of comment on a particular part of the property must not be assumed to mean that part of the property is without defect. Surveys cannot be a guarantee that a property is sound or that all defects have been found.
- We cannot advise on the existence of contamination, asbestos or other deleterious material within the buildings or on the site. Similarly, we have not checked for any environmental matter within the building or its surrounds that may have an unacceptable effect upon the property or its occupiers. This includes the possibility of future problems as a result of Climate Change, although we will comment where there is an exceptional history or likelihood of flooding.
- This report has been prepared specifically for the party to whom it is addressed and no liability can be accepted to any third party.
- May not be reproduced in any form without written approval of Survey Spain SL.
- The copyright of this report remains the property of Survey Spain SL.
- As all the work is carried out in Spain and Survey Spain SL is based here, all legal matters will be judged according to Spanish Law except those relating to the professional governance of the Royal Institution of Chartered Surveyors.

- 21 **Location Maps, Aerial and Additional Photos**
(We will provide access to a web album where all photographs taken are available for viewing)

Location map





SW corner with covered terrace



Parking space and store

END OF SUBMISSION

Signature