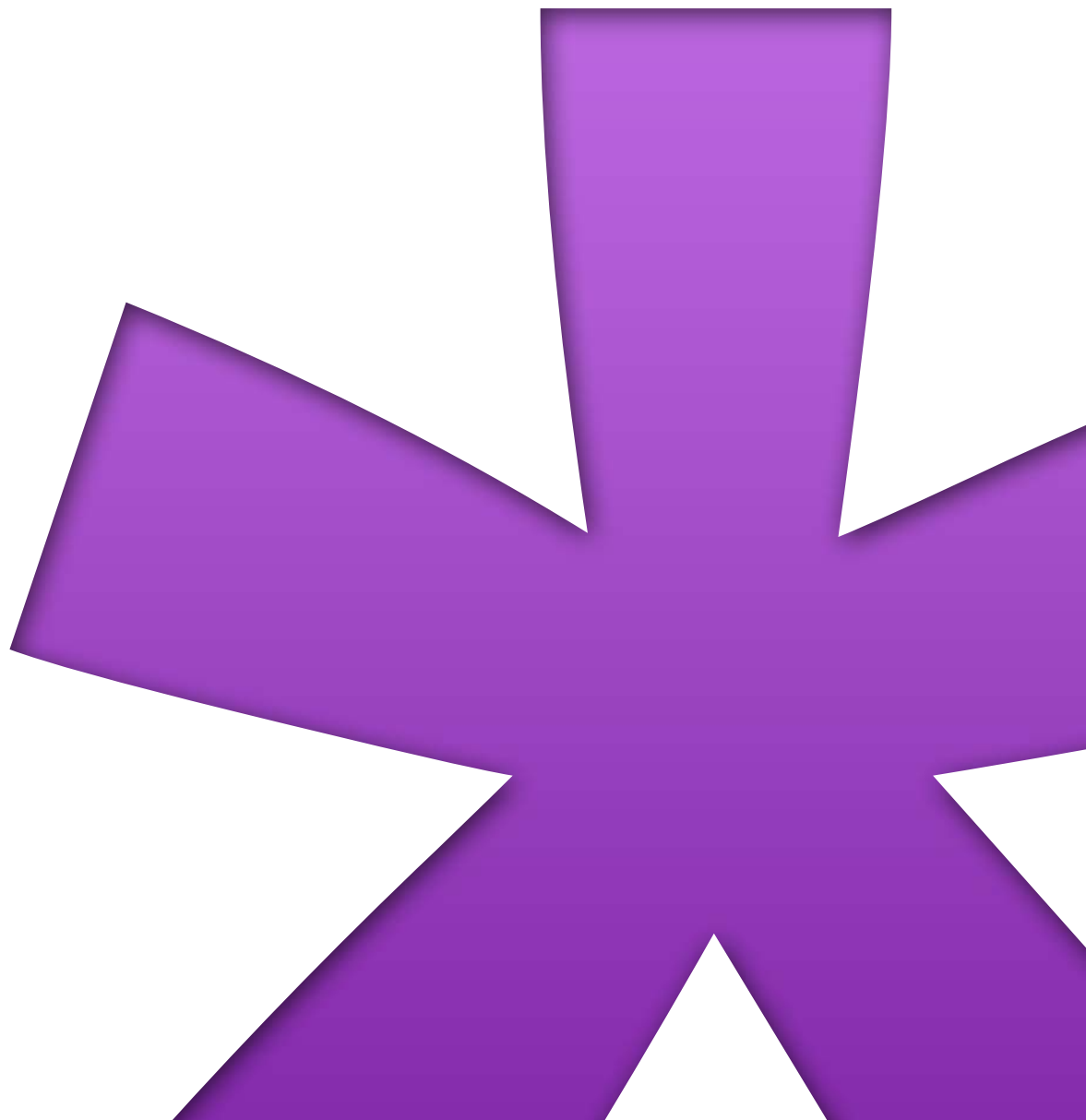


HipsVault

HOME INFORMATION PACK

Index

SECTION 01



Home Information Pack Index

Property Details

20 Laycock Fields
Cowling
KEIGHLEY
North Yorkshire
BD22 0DN

Section1 - Index

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Section 2 – Property Information Questionnaire

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Section 3 – Energy Performance Certificate

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Sales Statement 24/07/2009 17:32:13

Section 5 – Title Information

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To follow in the full pack

Section 7 – Leasehold & Commonhold Documents

To follow in the full pack



Property Information Questionnaire

SECTION 02



Property Information Questionnaire

Postal Address of seller: 20 Laycock Fields,Cowling , KEIGHLEY, North Yorkshire, BD22 0DN

The name of the sellers: Mr Carl Booth, Mrs Wendy Booth

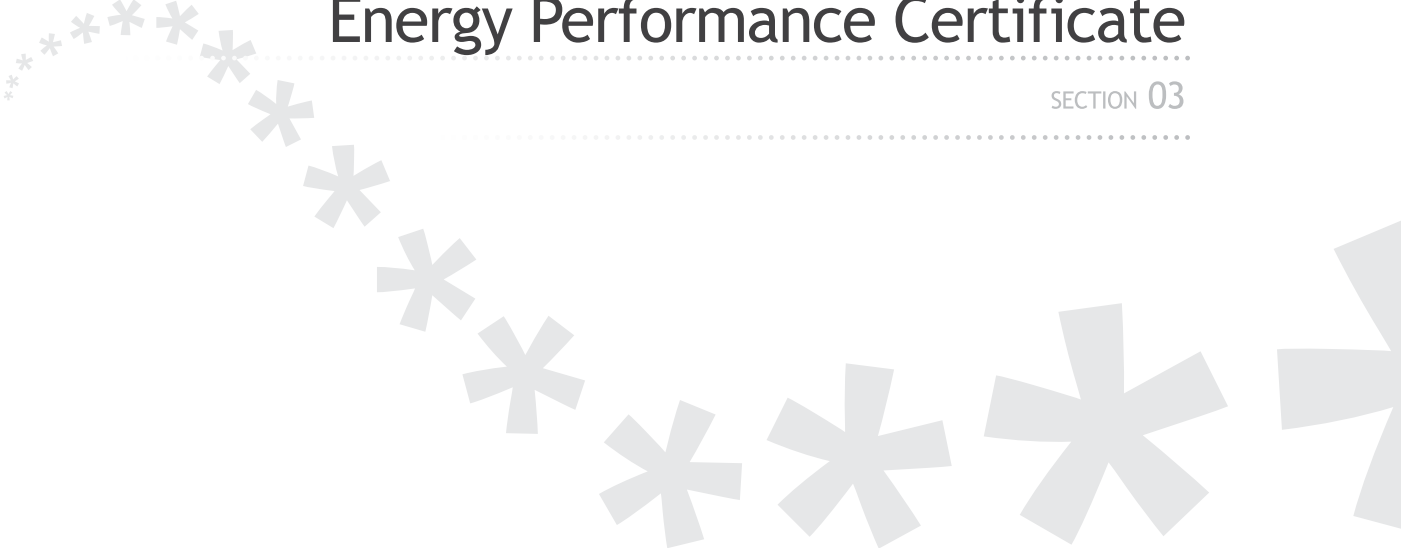
This document was completed on 26/07/2009 10:56:10 and confirmed correct by Carl & Wendy Booth.

All Properties	
1. When was the property purchased?	11/10/2002
2. Is the property a listed building or contained in a listed building?	No
3. What council tax band is the property in?	D
4. What parking arrangements exist or are planned for the property?	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Garage <input checked="" type="checkbox"/> Allocated parking space <input checked="" type="checkbox"/> Driveway <input checked="" type="checkbox"/> On street <input checked="" type="checkbox"/> Resident permit <input checked="" type="checkbox"/> Metered parking <input checked="" type="checkbox"/> Shared parking <p>Specify other</p>
Other issues affecting the property	
5. Has there been any damage to the property as a result of storm or fire since you have owned it?	No
5a. If "yes", please give details.	
6. If you have answered "yes" to question 5, was the damage the subject of an insurance claim?	
6a. If "yes", please state whether any of these claims are outstanding.	
7. Are you aware of any flooding at the property since you have owned it or before?	Yes
7a. If "yes", please give details.	approximately 6 months after purchase/build our neighbours' drain (No 18) to the rear of their property was blocked due to their sweeping sawdust from pet's cage down it, and a surplus of rubble remaining from original building work. The rain flowed down the shared drain from the properties up the row and couldn't pass the drain at No 18. Consequently, the water backed up and filled the gap behind this property, leaking into the downstairs room. Drains have since been cleared by the builder and no further problems have occurred.
8. Have you checked the freely available flood risk data at the Environment Agency's website (www.environment-agency.gov.uk/subjects/flood)?	Yes
8a. If "yes", please give details.	Not known to be in a flood region puts the risk at less than 0.1% for river/sea flooding.
8b. If "no" the buyer is advised to check the Environment Agency website for an indication of flood risk in the area.	
9. Has there been or is there any treatment of or preventative work for dry rot, wet rot or damp in the property since you have owned the property?	No
9a. If "yes", please give details of any guarantees relating to the work and who holds the guarantees.	

Utilities and Services																						
10. Is there central heating in the property?	Yes																					
10a. If "yes", please give details of the type of central heating (e.g. gas-fired, oil fired, solid fuel, liquid gas petroleum).	Gas-fired Combi Boiler																					
11. When was your central heating or other primary heating system last serviced?	Last serviced: 2009, Is a report available?, Yes																					
12. When was the electrical wiring in your property last checked?	Last serviced: 2002, Is a report available?, No																					
13. Please indicate which services are or will be connected to the property:	<table> <tbody> <tr> <td>Electricity</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Gas</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Water mains or private water supply</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Drainage to public sewer</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Telephone</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Cable TV or satellite</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> <tr> <td>Broadband</td> <td>✓ Connected</td> <td>✗ To be connected</td> </tr> </tbody> </table>	Electricity	✓ Connected	✗ To be connected	Gas	✓ Connected	✗ To be connected	Water mains or private water supply	✓ Connected	✗ To be connected	Drainage to public sewer	✓ Connected	✗ To be connected	Telephone	✓ Connected	✗ To be connected	Cable TV or satellite	✓ Connected	✗ To be connected	Broadband	✓ Connected	✗ To be connected
Electricity	✓ Connected	✗ To be connected																				
Gas	✓ Connected	✗ To be connected																				
Water mains or private water supply	✓ Connected	✗ To be connected																				
Drainage to public sewer	✓ Connected	✗ To be connected																				
Telephone	✓ Connected	✗ To be connected																				
Cable TV or satellite	✓ Connected	✗ To be connected																				
Broadband	✓ Connected	✗ To be connected																				
Changes to the property																						
14. Have you carried out any structural alterations, additions or extensions (e.g. provision of an extra bedroom or bathroom) to the property?	No																					
14a. If "yes", please give details of the nature of the work																						
14b. Was building regulation approval obtained?	NONE																					
14c. Was planning permission obtained?	NONE																					
14d. Was listed building consent obtained?	NONE																					
If the response was "no" for any of (b) to (d), please state why not (e.g. "not required" or "work completed under approved person scheme").																						
15. Have you had replacement windows, doors, patio doors or double glazing installed in your property?	No																					
15a. If "yes", please give detail of changes and guarantees, if held.																						
Access																						
16. Do you have right of access through any neighbouring homes, buildings or land?	No																					
16a. If "yes", please give details.																						
17. Does any other person have a right of access through the property?	No																					
17a. If "yes", please give details.																						

Energy Performance Certificate

SECTION 03

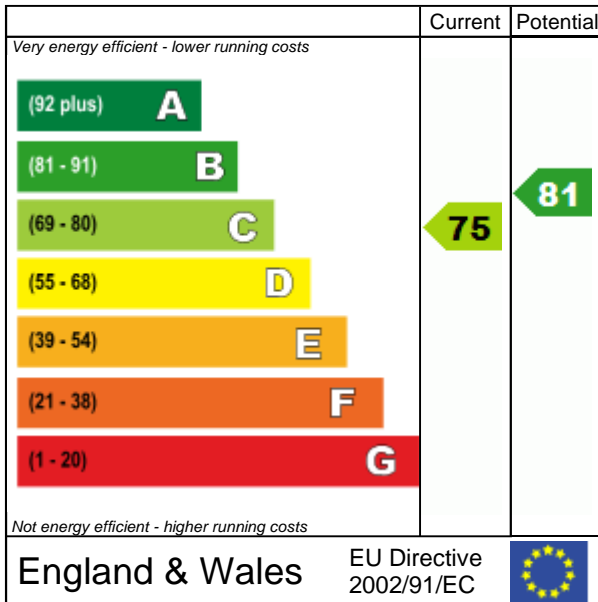


20, Laycock Fields
Cowling
KEIGHLEY
BD22 0DN

Dwelling type: Mid-terrace house
Date of assessment: 28 July 2009
Date of certificate: 28 July 2009
Reference number: 2388-4021-6253-6051-4004
Total floor area: 111 m²

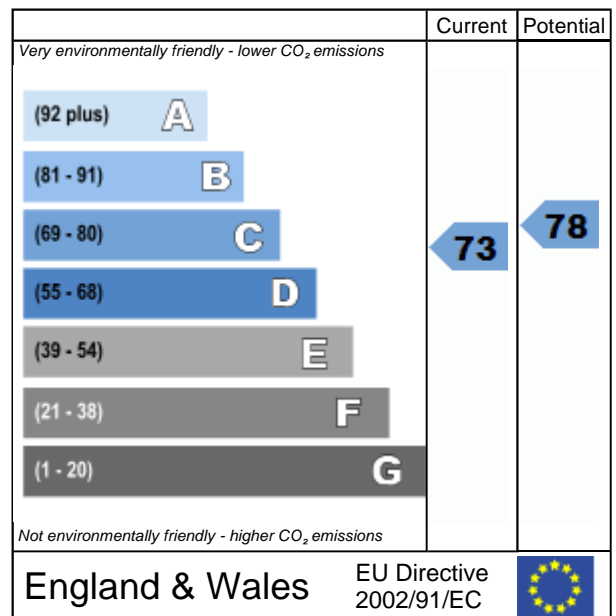
This home's performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO₂) emissions.

Energy Efficiency Rating



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating, the more energy efficient the home is and the lower the fuel bills are likely to be.

Environmental Impact (CO₂) Rating



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Estimated energy use, carbon dioxide (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	171 kWh/m ² per year	137 kWh/m ² per year
Carbon dioxide emissions	3.2 tonnes per year	2.5 tonnes per year
Lighting	£102 per year	£59 per year
Heating	£411 per year	£364 per year
Hot water	£133 per year	£108 per year

Based on standardised assumptions about occupancy, heating patterns and geographical location, the above table provides an indication of how much it will cost to provide lighting, heating and hot water to this home. The fuel costs only take into account the cost of fuel and not any associated service, maintenance or safety inspection. This certificate has been provided for comparative purposes only and enables one home to be compared with another. Always check the date the certificate was issued, because fuel prices can increase over time and energy saving recommendations will evolve.

To see how this home can achieve its potential rating please see the recommended measures.



This EPC and recommendations report may be given to the Energy Saving Trust to provide you with information on improving your dwelling's energy performance.

For advice on how to take action and to find out about offers available to help make your home more energy efficient call **0800 512 012** or visit www.energysavingtrust.org.uk/myhome

About this document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by the NHER Accreditation Scheme, to a scheme authorised by the Government. This certificate was produced using the RdSAP 2005 assessment methodology and has been produced under the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007 as amended. A copy of the certificate has been lodged on a national register.

Assessor's accreditation number: NHER004753
Assessor's name: Mr Thomas Corton
Company name/trading name: Home Energy Performance Services
Address: 8 Farnaby Drive, High Green, Sheffield, S35 4NY
Phone number: 01142 844411
Fax number:
E-mail address: ADMIN@HEPSLTD.COM

If you have a complaint or wish to confirm that the certificate is genuine

Details of the assessor and the relevant accreditation scheme are as above. You can get contact details of the accreditation scheme from their website at www.nher.co.uk together with details of their procedures for confirming authenticity of a certificate and for making a complaint.

About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used. The average Energy Efficiency Rating for a dwelling in England and Wales is band E (rating 46).

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home. Different methods of calculation are used for homes and for other buildings. Details can be found at www.communities.gov.uk/epbd

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings on the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Visit the Government's website at www.communities.gov.uk/epbd to:

- Find how to confirm the authenticity of an energy performance certificate
- Find how to make a complaint about a certificate or the assessor who produced it
- Learn more about the national register where this certificate has been lodged - the Government is the controller of the data on the register
- Learn more about energy efficiency and reducing energy consumption.

Recommended measures to improve this home's energy performance

20, Laycock Fields
Cowling
KEIGHLEY
BD22 0DN

Date of certificate: 28 July 2009
Reference number: 2388-4021-6253-6051-4004

Summary of this home's energy performance related features

The following is an assessment of the key individual elements that have an impact on this home's performance rating. Each element is assessed against the following scale: Very poor / Poor / Average / Good / Very good.

Element	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	Good	Good
Roofs	Pitched, 200mm loft insulation	Good	Good
Floor	Solid, limited insulation (assumed)	-	-
Windows	Fully double glazed	Good	Good
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, room thermostat and TRVs	Average	Average
Secondary heating	None	-	-
Hot water	From main system	Good	Good
Lighting	Low energy lighting in 28% of fixed outlets	Average	Average
Current energy efficiency rating		C 75	
Current environmental impact (CO₂) rating		C 73	

Low and zero carbon energy sources

None

Recommendations

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table.

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvements	
		Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£34	C 77	C 74
Sub-total	£34		
Higher cost measures			
2 Replace boiler with Band A condensing boiler	£80	B 81	C 78
Total	£114		
Potential energy efficiency rating		B 81	
Potential environmental impact (CO₂) rating		C 78	

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. However you should check the conditions in any covenants, planning conditions, warranties or sale contracts.

Higher cost measures			
3 Solar water heating	£23	B 82	C 80
4 Solar photovoltaic panels, 2.5kWp	£167	B 90	B 88
Enhanced energy efficiency rating		B 90	
Enhanced environmental impact (CO₂) rating		B 88	

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO₂) emissions.

About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

Higher cost measures (typically over £500 each)

2 Band A condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is registered with a competent persons scheme¹, and can therefore self-certify the work for Building Regulation compliance. Ask a qualified heating engineer to explain the options.

About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. The Solar Trade Association has up-to-date information on local installers and any grant that may be available.

4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. The British Photovoltaic Association has up-to-date information on local installers who are qualified electricians and on any grant that may be available. Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is appropriately qualified and registered as such with a competent persons scheme¹, and can therefore self-certify the work for Building Regulation compliance.

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO₂ emissions.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure that you only heat the building when necessary.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme.

¹ For information on approved competent persons schemes enter "existing competent person schemes" into an internet search engine or contact your local Energy Saving Trust advice centre on 0800 512 012.

Sales Statement

SECTION 04



Sales Statement

Property details:

20 Laycock Fields
Cowling
KEIGHLEY
North Yorkshire
BD22 0DN

Important

Please ensure all the following details are truthful and accurate.

- | | |
|---|----------------------------------|
| 1. Is the property a flat or house? | House |
| 2. If it is a flat, what type of building is in? | NONE |
| 3. The property is (or will be): | Freehold |
| 4. The title to the interest in the property being sold is: | Registered Land |
| 5. Name(s) of seller | Mr Carl Booth
Mrs Wendy Booth |
| 6. The capacity of the seller: | The owner |
| 7. The property is being sold: | N/A |

HIP sellers details:

Hips Vault
Studio K7
Snowdon Road
FY83DP

Telephone: 01253712915

Title Information

SECTION 05



The electronic official copy of the register follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.





Official copy of register of title

Title number NYK272401

Edition date 03.12.2008

- This official copy shows the entries on the register of title on 27 Jul 2009 at 09:41:02.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 27 Jul 2009.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website www.landregistry.gov.uk or Land Registry Public Guide *1-A guide to the information we keep and how you can obtain it*.
- This title is dealt with by Land Registry Durham Office.

A: Property Register

This register describes the land and estate comprised in the title.

NORTH YORKSHIRE : CRAVEN

- 1 (24.04.2002) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being 20 Laycock Fields, Cowling, Keighley (BD22 0DN).
- 2 (24.04.2002) A Conveyance of the land in this title and other land dated 28 June 1974 made between (1) Minnie Bailey (Vendor) and (2) John Herbert Bailey (Purchaser) contains the following provision:-

"IT IS HEREBY AGREED AND DECLARED that the said boundary walls and fences separating the property hereby conveyed from the said adjoining property of the Vendor shall belong to the Vendor and her successors in title to the said adjoining property."
- 3 (29.10.2002) The land has the benefit of the rights granted by but is subject to the rights reserved by the Transfer dated 11 October 2002 referred to in the Charges Register.
- 4 (29.10.2002) The Transfer dated 11 October 2002 referred to above contains a provision as to light or air, boundary structures and other matters.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (29.10.2002) PROPRIETOR: WENDY JANEEN BOOTH and CARL DARREN BOOTH of 20 Laycock Fields, Cowling, North Yorkshire BD22 0DN.
- 2 (29.10.2002) The price stated to have been paid on 11 October 2002 was £131,500.

B: Proprietorship Register continued

- 3 (03.12.2008) RESTRICTION: No disposition 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 Charge dated 1 December 2008 in favour of Barclays Bank PLC referred to in the Charges Register.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (29.10.2002) A Transfer of the land in this title dated 11 October 2002 made between (1) Sterry Developments Limited and (2) Wendy Janeen Booth and Carl Darren Booth contains restrictive covenants.
NOTE: Original filed.
- 2 (03.12.2008) REGISTERED CHARGE dated 1 December 2008.
- 3 (03.12.2008) Proprietor: BARCLAYS BANK PLC (Co. Regn. No. 1026167) of P.O. Box 187, Leeds LS11 1AN.
- 4 (03.12.2008) The proprietor of the Charge dated 1 December 2008 referred to above is under an obligation to make further advances. These advances will have priority to the extent afforded by section 49(3) Land Registration Act 2002.

End of register



These are the notes referred to on the following official copy

The electronic official copy of the title plan follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.

This official copy was delivered electronically and when printed will not be to scale. You can obtain a paper official copy by ordering one from Land Registry.

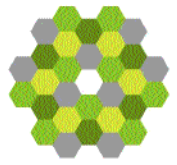
This official copy is issued on 27 July 2009 shows the state of this title plan on 27 July 2009 at 09:41:51. It is admissible in evidence to the same extent as the original (s.67 Land Registration Act 2002). This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground. See Land Registry Public Guide 19 - *Title Plans and Boundaries*.

This title is dealt with by the Land Registry, Durham Office .

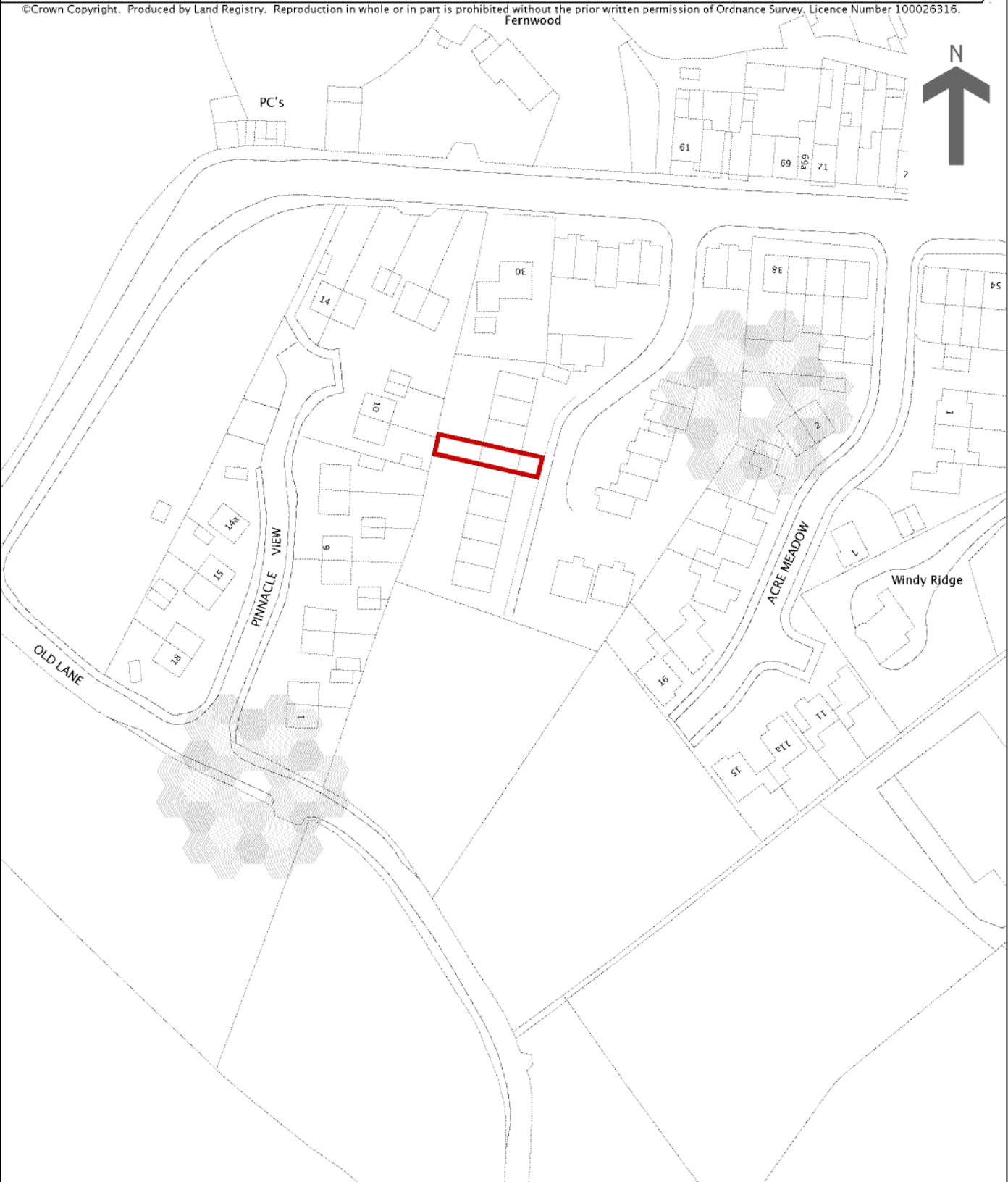


Land Registry Official copy of title plan

Title number NYK272401
Ordnance Survey map reference SD9743SW
Scale 1:1250
Administrative area NORTH YORKSHIRE:
CRAVEN



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Searches

SECTION 06



These documents are to follow in the full pack.

*** * Leasehold and Commonhold Documents

SECTION 07



These documents are to follow in the full pack.

HIP Code



HIPcode

Important Protection

The Home Information Pack (HIP) Code provides protection for homebuyers, sellers, conveyancers and mortgage lenders, who rely on information included within a Home Information Pack provided on residential property within England and Wales. It sets out minimum standards which organisations providing HIPs have to meet. This information is designed to introduce the HIP Code to you.

By giving you this information, your HIP provider is confirming that they keep to the principles of the HIP Code. This provides important protection for you.

The Code's main commitments

The HIP Code's key commitments say that HIP organisations will:

- Provide HIPs promptly and include the most up-to-date available information when compiled.
- Handle complaints speedily and fairly.
- Respond promptly to queries raised on a HIP, to ensure improved understanding.
- At all times maintain adequate and appropriate insurance cover to protect you.
- Act with integrity and ensure that all HIP services comply with relevant laws, regulations and industry standards

Keeping to the HIP Code

How HIP providers keep to the HIP Code is monitored independently by the Property Codes Compliance Board. And, complaints under the Code may be referred to the Independent Property Codes Adjudication Scheme. This gives you an extra level of protection as the service can award compensation of up to £5,000 to you if you suffer as a result of your HIP provider failing to keep to the Code.

Contact Details

The Property Codes Compliance Board - please contact:

Email: info@propertycodes.org.uk

You can also get more information about the Property Codes Compliance Board from our website at: www.propertycodes.org.uk

PLEASE ASK YOUR HIP PROVIDER IF YOU WOULD LIKE A COPY OF THE FULL HIP CODE.

Complaints Procedure - Information for customers

If you want to make a complaint, we will deal with it speedily and fairly. We will:

- Acknowledge your complaint within 5 working days of receipt
- Try and resolve your complaint fully within 4 weeks of receipt. If there are valid reasons for consideration of the complaint taking longer, we will keep you fully informed in writing or via telephone or email as you prefer and you will receive a response at the very latest within 8 weeks.
- Liaise with counselling organisations acting on your behalf, if you ask us to.
- Send you a final decision on the complaint in writing.

If you are not satisfied with the final decision, you may refer the complaint to the Independent Property Codes Adjudication Scheme (IPCAS) and we will give you contact details. We will co-operate fully with the independent adjudicator during the consideration of a complaint by the IPCAS and comply with any decision.

Complaints should be sent to:

Hipsco Ltd
Unit K7, Snowdon Road
St Annes
Lancs
Phone: 0800 011 2110
Email: j.wilson@hipsco.co.uk

IPCAS can be contacted at:

IDRS Ltd, 24 Angel Gate, City Road, London EC1V 2PT
Phone: 020 7520 3810
Fax: 020 7520 3829
E-mail: info@idrs.ltd.uk



HipsVault

**This Home Information Pack has been prepared by Hipsco Ltd.
for Hips Vault which is a trading style of Hipsco Ltd.**



ASSOCIATION OF
HOME INFORMATION
PACK PROVIDERS