BUYERS / FREE DOWNLOAD

Surveys, Searches and Legal Checks Explained

What each check actually does—and what it cannot guarantee.

Mortgage valuation is for the lender

A lender’s valuation is primarily to protect the lender’s security. It may involve limited or no detailed inspection and should not be confused with an independent building survey.

Choose a suitable survey

Discuss available survey levels with a qualified surveyor, particularly for older, extended, altered or visibly defective properties. Ask how defects, access limitations and estimated repair priorities will be reported.

Understand conveyancing searches

Your conveyancer may order local authority, water and drainage, environmental and location-specific searches. Results can identify planning, road, contamination or flood matters that may not be obvious at a viewing.

Understand title checks

A solicitor investigates ownership, rights of way, restrictions, boundaries and lease terms where applicable. A title plan shows general boundaries and usually does not determine the precise boundary on the ground.

Use results wisely

If something is unclear, ask what further evidence is needed, who can obtain it and whether it affects lending, price or your willingness to proceed. Avoid treating any single report as a blanket guarantee.

FIVE QUESTIONS TO ASK

☐ What does this survey level include?

☐ Which checks are missing or unavailable?

☐ Are there title restrictions or access rights?

☐ Do I need specialist advice?

☐ What is the effect of unresolved enquiries?

COMMON MISTAKES TO AVOID

- Skipping a survey because the property looks modern
- Assuming searches cover physical defects
- Assuming a title plan is an exact measured boundary

TRUSTED SOURCES

https://www.gov.uk/buying-a-home

https://www.gov.uk/government/publications/buying-or-owning-a-leasehold-property/buying-or-owning-a-leasehold-home

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