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## Common Problems

- Lack of expertise
- Valuing over EV / PP + undue influence
- Unique properties / product suitability
- Explain / justify methodologies
- Boundary / planning issues
- Following a trail
- Reliance on Third Party information
- Unsafe assumptions / lack of warnings



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## Good Practice / What To Look Out For

- Terms & Conditions / clear retainer
- Stick to areas of expertise / local markets
- Establish correct facts / attention to detail
- Explain methodology and assumptions
- Electronic notes / photographs
- Contemporaneous records / what seen
- Vet advice / peer review / TP audit
- Being helpful / follow-up advice



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## Detectible Trends

- Defects & RICS level 3 surveys
- JKW
- The new sub-prime sector
- BTL / HMO (university towns)
- Ground rent
- Dreamvar
- Life mortgages / equity release
- Interest only mortgage term ends



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Any questions?

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