

Peter Alan Ltd (Auctioneers)
Peter Alan Ltd
Valegate Retail Park
Cardiff
South Glamorgan
CF5 6EH

Our ref

LRW/LSS/YOR.741-
244/Meaker

Your ref

Diane Fairchild

18 January 2012

Dear Sirs

Our Client:

Yorkshire Building Society

Property:

Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS

We act on behalf of Yorkshire Building Society, who repossessed this property and are selling the property under their powers contained in the mortgage over this property. We understand that the the Society have instructed you to offer this property for auction.

We enclose:-

1. Draft Agreement in duplicate
2. Draft Transfer
3. Property Information Details
4. Official Copy of Register and Title Plan of Title Number WA623007

Please note that the enclosed documents cannot be amended without our approval.

If the property is sold at auction, please return all the above documents to us within four days of the auction, or alternatively confirm within four days of the auction that you have handed the documents to the buyers or their solicitors.

When you send us the contract particulars you must ensure that the full names and addresses of the buyers are printed on them together with full details of their solicitors, i.e. name, address and reference.

You will appreciate that as the Society is selling as mortgagees you must point out to prospective buyers that the Society has no personal knowledge of the property whatsoever.

The Society is unable to sell this property to any person who is a director, staff member, partner or principal of the Society or any of its subsidiaries, the auctioneers or selling agents selling the property or this firm. You must therefore confirm that any successful buyer does not fall in those categories.

Please acknowledge safe receipt of this letter with enclosures.

Yours faithfully



Walker Morris
Encs

CONTRACT dated the
BETWEEN

day of

, 2012

SELLER	YORKSHIRE BUILDING SOCIETY of Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ ("the Society")	
BUYER	Of	
PROPERTY	The freehold property known as Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS and registered at the Land Registry under Title Number WA623007	
Purchase Price	£	SIGNED
Deposit	-----	
Balance Payable	£	
Allowance	£	
TOTAL	£	
COMPLETION DATE		

Seller/Buyer

It is agreed as follows:-

1. The Society shall sell and the Buyer will buy the Property for the purchase price.
2. This Contract incorporates the Standard Conditions of Sale (Fifth Edition) ("the Conditions"). Where there is a conflict between those Conditions and this Contract, this Contract prevails.
3. Where appropriate terms used in this Contract have the same meaning as in the Conditions and where the expression "Seller" is used in the Conditions it means The Society.
4. The following amendments are to be made to the Conditions:
 - (a) Conditions 1.1.1(c) and 1.1.1(e) shall be varied by inserting the words and brackets "(except where otherwise stated in the Contract)" after the words "completion date" and "contract rate" respectively.
 - (b) Conditions 1.3.5(b) and 1.3.7 shall be varied by substituting the time "5.00 p.m." for "4.00 p.m."
 - (c) Conditions 2.2.5, 2.2.6, 3.1.3, 4.2.2, 4.2.3, 4.3, 4.6.2, 4.6.5, 4.7, 8.2.5, 8.3.3 and 9 shall not apply.
 - (d) In Condition 4.1.1 the words "and of his ability to transfer it, or to procure its transfer" shall be deleted.

- (e) In conditions 7.1.2(a) and 7.5.2(a) the words “with accrued interest” shall be deleted.
 - (f) Condition 4.1.2 shall be deleted and replaced with the following:
“The proof of registered title is an official copy of the register entries, any filed plan and any document noted on the register and kept by the Chief Land Registrar which relates to the property excluding any charge or incumbrance registered or protected on the register which is to be discharged or overridden on or before completion.”
 - (g) Condition 4.1.3 shall conclude with the following words:
“provided that The Society is unable after using reasonable endeavours to produce an original or examined document the Buyer shall raise no objections or requisitions.”
 - (h) In condition 4.6.4 the word “future” shall be deleted wherever it appears.
 - (i) Condition 6.3.1 shall end with the following words:
The Society shall not be responsible for any sums for which demands are received after the completion date whether or not they relate to a period prior to the completion date.”
 - (j) Condition 6.3.5 shall be deleted and replaced with the following:
“When a sum to be apportioned is not known or easily ascertainable at completion, an apportionment is to be made, according to the best estimate available. Such apportionment as between The Society and the Buyer shall be deemed to be final and no resulting balances shall be payable by either party.”
 - (k) Any notice given under Condition 6.8.1 may be given by fax.
 - (l) Condition 6.8.2 shall be varied by substituting the word “five” for the word “ten”.
 - (m) Condition 6.8.3 shall be deleted and replaced with the following:
“If the Buyer paid a deposit of less than 10% of the purchase price, on the service of either a Notice to Complete or a Notice of Rescission served by or on behalf of The Society he is to immediately pay a further deposit equal to the balance of the 10%.”
 - (n) Condition 8.2.4 shall be amended by the deletion of the words “with absolute title”.
 - (o) Condition 8.3.1(a) shall be amended by the addition of the words “and where a deed of Covenant is required”.
 - (p) Condition 8.3.2(a) shall be amended to read:
“The Society is to apply for the consent or a Deed of Covenant at the expense of the Buyer”.
 - (q) Condition 8.3.2(b) shall be amended by the deletion of the word “reasonably”.
5. The Society’s solicitors shall hold the Deposit as Agents for The Society.
 6. The contract rate shall be 4% above the base rate of Barclays Bank Plc for the time being in force.
 7. If a Notice to Complete is served by either party, the receiving party shall pay the serving party’s reasonable legal costs of and incidental to the preparation and service of the Notice and the recalculation of the amount payable upon completion.
 8. (a) The Society sells with Limited Title Guarantee and the covenant implied by s.3(3) of the Law of Property (Miscellaneous Provisions) Act 1994 shall apply, so far as it relates to the actions or omissions of The Society, only to the period since the date of possession.

- (b) The Society will do all it reasonably can to give the Buyer the title it purports to give at the cost of the Buyer.
- 9. The Property is sold with vacant possession. The Buyer will accept that vacant possession is given even if any furniture, fittings or effects remain in the property and will not ask The Society to remove them.
- 10. The Buyer shall satisfy himself on the authorised use of each part of the Property.
- 11. The Buyer acknowledges that proof of title has been produced to the Buyer prior to the date of this Contract and the Buyer shall not be entitled to raise any requisitions or objections in respect of the title after this Contract has been entered into, even if incomplete proof of title has been supplied.
- 12. The Property is sold subject to (and, where appropriate, with the benefit of):
 - (a) all matters contained or referred to in the proof of title so far as they are still subsisting and capable of taking effect and relate to or affect the Property;
 - (b) any overriding interests;
 - (c) any restrictions or conditions relating to the present or authorised use of the Property pursuant to the Town and Country Planning Acts currently in force; and
 - (d) matters registered or capable of being registered in any Local Land Charges Register and any public or local authority requirements of any nature which affect or relate to the Property whether arising before or after the date of this Contract and all financial and other restrictions liabilities and obligations they impose.
- 13. The Buyer acknowledges that he has inspected the Property and has entered into this Contract solely on the basis of that inspection and his own searches and enquiries and upon the terms of this Contract and not in reliance wholly or partly on any statement, representation or warranty whether written, oral or implied made to him by or on behalf of The Society except for any written information provide by The Society's solicitors either in the Information Sheet or in reply to written enquiries from the Buyer's solicitors.
- 14. The Society will not transfer the Property or any part of it except to the Buyer and will not execute a Transfer at a price different from the Purchase Price.
- 15. The Society will rescind this Contract for breach without compensation and forfeit the deposit, if the Buyer fails to disclose before the date of this Contract that the Buyer is an employee of The Society or any of its subsidiaries or of the Agents selling the property or is a relative or a business associate of any of these persons.
- 16. In the case of a leasehold property or property subject to rent charge, if The Society is unable to produce the receipt for the last payment of rent due before actual completion or the receipt for the last fire insurance premium or service charges, the Buyer shall raise no requisition or objection about this.
- 17
 - (a) Where demands for service charge payments on account of future works are received after the date of this Contract, The Society will not be responsible for the payment of these sums.
 - (b) Any sums paid in advance in respect of future work not started by the date of

this Contract of sums which are held in general sinking fund or reserve fund shall be reimbursed to The Society by the Buyer on completion. Any such sums to be paid after the date of this Contract will be the responsibility of the Buyer.

- 18 The buyer shall not be entitled to refuse to complete or to delay completion if:
 - (a) The Society's solicitors are not in possession of a sealed Transfer upon the contractual completion date and/or
 - (b) a Deed of Covenant has not been entered into between the Buyer and the Lessor.
19. Unless expressly stated nothing in this Contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999.
20. The Buyer's attention is drawn to the fact that the Seller is unable to provide a copy of the Conveyance dated 17 July 1972, as listed in the Register. Should the Buyer require any form of indemnity policy in this regard, they must obtain this themselves at their own expense.

CONTRACT dated the
BETWEEN

day of

, 2012

SELLER	YORKSHIRE BUILDING SOCIETY of Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ ("the Society")	
BUYER	Of	
PROPERTY	The freehold property known as Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS and registered at the Land Registry under Title Number WA623007	
Purchase Price	£	SIGNED
Deposit	-----	
Balance Payable	£	
Allowance	£	
TOTAL	£	
COMPLETION DATE		

Seller/Buyer

It is agreed as follows:-

1. The Society shall sell and the Buyer will buy the Property for the purchase price.
2. This Contract incorporates the Standard Conditions of Sale (Fifth Edition) ("the Conditions"). Where there is a conflict between those Conditions and this Contract, this Contract prevails.
3. Where appropriate terms used in this Contract have the same meaning as in the Conditions and where the expression "Seller" is used in the Conditions it means The Society.
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 - (d) In Condition 4.1.1 the words "and of his ability to transfer it, or to procure its transfer" shall be deleted.

- (e) In conditions 7.1.2(a) and 7.5.2(a) the words “with accrued interest” shall be deleted.
 - (f) Condition 4.1.2 shall be deleted and replaced with the following:
“The proof of registered title is an official copy of the register entries, any filed plan and any document noted on the register and kept by the Chief Land Registrar which relates to the property excluding any charge or incumbrance registered or protected on the register which is to be discharged or overridden on or before completion.”
 - (g) Condition 4.1.3 shall conclude with the following words:
“provided that The Society is unable after using reasonable endeavours to produce an original or examined document the Buyer shall raise no objections or requisitions.”
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“When a sum to be apportioned is not known or easily ascertainable at completion, an apportionment is to be made, according to the best estimate available. Such apportionment as between The Society and the Buyer shall be deemed to be final and no resulting balances shall be payable by either party.”
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 - (l) Condition 6.8.2 shall be varied by substituting the word “five” for the word “ten”.
 - (m) Condition 6.8.3 shall be deleted and replaced with the following:
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 - (q) Condition 8.3.2(b) shall be amended by the deletion of the word “reasonably”.
5. The Society’s solicitors shall hold the Deposit as Agents for The Society.
 6. The contract rate shall be 4% above the base rate of Barclays Bank Plc for the time being in force.
 7. If a Notice to Complete is served by either party, the receiving party shall pay the serving party’s reasonable legal costs of and incidental to the preparation and service of the Notice and the recalculation of the amount payable upon completion.
 8. (a) The Society sells with Limited Title Guarantee and the covenant implied by s.3(3) of the Law of Property (Miscellaneous Provisions) Act 1994 shall apply, so far as it relates to the actions or omissions of The Society, only to the period since the date of possession.

- (b) The Society will do all it reasonably can to give the Buyer the title it purports to give at the cost of the Buyer.
- 9. The Property is sold with vacant possession. The Buyer will accept that vacant possession is given even if any furniture, fittings or effects remain in the property and will not ask The Society to remove them.
- 10. The Buyer shall satisfy himself on the authorised use of each part of the Property.
- 11. The Buyer acknowledges that proof of title has been produced to the Buyer prior to the date of this Contract and the Buyer shall not be entitled to raise any requisitions or objections in respect of the title after this Contract has been entered into, even if incomplete proof of title has been supplied.
- 12. The Property is sold subject to (and, where appropriate, with the benefit of):
 - (a) all matters contained or referred to in the proof of title so far as they are still subsisting and capable of taking effect and relate to or affect the Property;
 - (b) any overriding interests;
 - (c) any restrictions or conditions relating to the present or authorised use of the Property pursuant to the Town and Country Planning Acts currently in force; and
 - (d) matters registered or capable of being registered in any Local Land Charges Register and any public or local authority requirements of any nature which affect or relate to the Property whether arising before or after the date of this Contract and all financial and other restrictions liabilities and obligations they impose.
- 13. The Buyer acknowledges that he has inspected the Property and has entered into this Contract solely on the basis of that inspection and his own searches and enquiries and upon the terms of this Contract and not in reliance wholly or partly on any statement, representation or warranty whether written, oral or implied made to him by or on behalf of The Society except for any written information provide by The Society's solicitors either in the Information Sheet or in reply to written enquiries from the Buyer's solicitors.
- 14. The Society will not transfer the Property or any part of it except to the Buyer and will not execute a Transfer at a price different from the Purchase Price.
- 15. The Society will rescind this Contract for breach without compensation and forfeit the deposit, if the Buyer fails to disclose before the date of this Contract that the Buyer is an employee of The Society or any of its subsidiaries or of the Agents selling the property or is a relative or a business associate of any of these persons.
- 16. In the case of a leasehold property or property subject to rent charge, if The Society is unable to produce the receipt for the last payment of rent due before actual completion or the receipt for the last fire insurance premium or service charges, the Buyer shall raise no requisition or objection about this.
- 17.
 - (a) Where demands for service charge payments on account of future works are received after the date of this Contract, The Society will not be responsible for the payment of these sums.
 - (b) Any sums paid in advance in respect of future work not started by the date of

this Contract of sums which are held in general sinking fund or reserve fund shall be reimbursed to The Society by the Buyer on completion. Any such sums to be paid after the date of this Contract will be the responsibility of the Buyer.

- 18 The buyer shall not be entitled to refuse to complete or to delay completion if:
 - (a) The Society's solicitors are not in possession of a sealed Transfer upon the contractual completion date and/or
 - (b) a Deed of Covenant has not been entered into between the Buyer and the Lessor.
19. Unless expressly stated nothing in this Contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999.
20. The Buyer's attention is drawn to the fact that the Seller is unable to provide a copy of the Conveyance dated 17 July 1972, as listed in the Register. Should the Buyer require any form of indemnity policy in this regard, they must obtain this themselves at their own expense.

Land Registry
 Transfer of whole of registered title(s)
 under power of sale

TR2

If you need more room than is provided for in a panel, and your software allows, you can expand any panel in the form. Alternatively use continuation sheet CS and attach it to this form.

Leave blank if not yet registered.

Insert address including postcode (if any) or other description of the property, for example 'land adjoining 2 Acacia Avenue'.

Give full name(s).

Complete as appropriate where the transferor is a company.

Give full name(s).

Complete as appropriate where the transferee is a company. Also, for an overseas company, unless an arrangement with Land Registry exists, lodge either a certificate in Form 7 in Schedule 3 to the Land Registration Rules 2003 or a certified copy of the constitution in English or Welsh, or other evidence permitted by rule 183 of the Land Registration Rules 2003.

Each transferee may give up to three addresses for service, one of which must be a postal address whether or not in the UK (including the postcode, if any). The others can be any combination of a postal address, a UK DX box number or an electronic address.

	1 Title number(s) of the property: WA623007
	2 Property: Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS
	3 Date:
	4 Date of charge: 31 January 1992
	5 Transferor: Yorkshire Building Society <u>For UK incorporated companies/LLPs</u> Registered number of company or limited liability partnership including any prefix: <u>For overseas companies</u> (a) Territory of incorporation: (b) Registered number in England and Wales including any prefix:
	6 Transferee for entry in the register: <u>For UK incorporated companies/LLPs</u> Registered number of company or limited liability partnership including any prefix: <u>For overseas companies</u> (a) Territory of incorporation: (b) Registered number in England and Wales including any prefix:
	7 Transferee's intended address(es) for service for entry in the register: Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS
	8 In exercise of the power of sale conferred by the charge, the transferor transfers the property to the transferee

Place 'X' in the appropriate box. State the currency unit if other than sterling. If none of the boxes apply, insert an appropriate memorandum in panel 12.

Place 'X' in any box that applies.

Add any modifications.

Where the transferee is more than one person, place 'X' in the appropriate box.

Complete as necessary.

Insert here any required or permitted statement, certificate or application and any agreed covenants, declarations and so on.

The transferor must execute this transfer as a deed using the space opposite. If there is more than one transferor, all must execute. Forms of execution are given in Schedule 9 to the Land Registration Rules 2003. If the transfer contains transferee's covenants or declarations or contains an application by the transferee (such as for a restriction), it must also be executed by the transferee.

9	<p>Consideration</p> <p><input checked="" type="checkbox"/> The transferor has received from the transferee for the property the following sum (in words and figures):</p> <p>£</p> <p><input type="checkbox"/> The transfer is not for money or anything that has a monetary value</p> <p><input type="checkbox"/> Insert other receipt as appropriate:</p>				
10	<p>The transferor transfers with</p> <p><input type="checkbox"/> full title guarantee</p> <p><input checked="" type="checkbox"/> limited title guarantee</p> <p>Yorkshire Building Society sells with Limited Title Guarantee and the covenant implied by S.3(3) of the Law of Property (Miscellaneous Provisions) Act 1994 shall apply, so far as it relates to the action or omissions of Yorkshire Building Society, only to the period since the date of possession</p>				
11	<p>Declaration of trust. The transferee is more than one person and</p> <p><input type="checkbox"/> they are to hold the property on trust for themselves as joint tenants</p> <p><input type="checkbox"/> they are to hold the property on trust for themselves as tenants in common in equal shares</p> <p><input type="checkbox"/> they are to hold the property on trust:</p>				
12	<p>Additional provisions</p>				
13	<p>Execution</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; border-right: 1px solid black; padding-right: 10px;"> Executed as a Deed by } affixing the seal of Yorkshire } Building Society in the } presence of: } </td> <td style="width: 40%; text-align: center; vertical-align: middle;"> <div style="border: 1px solid black; width: 100%; height: 60px; margin: 0 auto;"></div> </td> </tr> <tr> <td colspan="2" style="text-align: right; padding-top: 10px;"> By Authority of the Board of Directors </td> </tr> </table>	Executed as a Deed by } affixing the seal of Yorkshire } Building Society in the } presence of: }	<div style="border: 1px solid black; width: 100%; height: 60px; margin: 0 auto;"></div>	By Authority of the Board of Directors	
Executed as a Deed by } affixing the seal of Yorkshire } Building Society in the } presence of: }	<div style="border: 1px solid black; width: 100%; height: 60px; margin: 0 auto;"></div>				
By Authority of the Board of Directors					

WARNING

If you dishonestly enter information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or to cause loss or the risk of loss to another person, you may commit the offence of fraud under section 1 of the Fraud Act 2006, the maximum penalty for which is 10 years' imprisonment or an unlimited fine, or both.

Failure to complete this form with proper care may result in a loss of protection under the Land Registration Act 2002 if, as a result, a mistake is made in the register.

Under section 66 of the Land Registration Act 2002 most documents (including this form) kept by the registrar relating to an application to the registrar or referred to in the register are open to public inspection and copying. If you believe a document contains prejudicial information, you may apply for that part of the document to be made exempt using Form EX1, under rule 136 of the Land Registration Rules 2003.

PROPERTY INFORMATION DETAILS

PROPERTY ADDRESS: Pant Y Deri, Cwmbach, Whitland, Dyfed, SA34 0DS

This document replaces Replies to Preliminary Enquiries and Requisitions on Title. The information is supplied by the Yorkshire Building Society solicitors but, as the Yorkshire Building Society knowledge of the property is limited, the Yorkshire Building Society will not answer any additional enquiries and requisitions (save as to title).

The Buyer must make his/her own inspection of the property, enquiries and searches. The information contained here does not incorporate warranties or representations made by or on behalf of the Yorkshire Building Society.

THE PROPERTY

1 BOUNDARIES

The Yorkshire Building Society has no information as to the boundaries other than that contained in the copy documents supplied by its solicitors with this form.

2 GUARANTEES

Copies of any guarantees that are with the Title Deeds will be supplied with this form. The Yorkshire Building Society has no further information. The Buyer must rely on his/her own inspection and enquiries about the existence and enforceability of any guarantees.

3 SERVICES

The Yorkshire Building Society has no information as to the routes of the services except that (if any) contained in the copy documents supplied with this form. The Buyer must rely upon his own inspection and enquiries, both as to the routes of service and the availability of supply.

4 ADVERSE RIGHTS AND DISPUTES

The Yorkshire Building Society is not aware of any adverse rights or disputes other than those (if any) contained in the copy documents supplied with this form, but the property is sold subject to any which there may be. The Yorkshire Building Society has no information as to matters which may have affected any owners of the property.

5 CONDITION OF THE PROPERTY, CHATTELS, FIXTURES AND FITTINGS

The property is sold as it stands unless otherwise notified. Chattels and fittings are not included. The Yorkshire Building Society has no title to chattels and fittings and can give no warranties in respect of these.

6 OUTGOINGS

The Yorkshire Building Society has no information as to outgoing from the property. Enquiries should be made, where appropriate, with the relevant Local Authority.

7 TITLE TO THE PROPERTY

- 7.1 The Yorkshire Building Society has supplied copies of the relevant documents in its possession. If the title to the property is registered then Official Copies will be supplied with this form. The Yorkshire Building Society is not able to supply any further information other than that which may be contained within the title deeds. The originals of all certified documents will be handed over on completion. For the avoidance of doubt the original power of attorney under which the transfer is executed will not be handed over on completion.
- 7.2 The Yorkshire Building Society will not be providing the usual searches on this transaction. It will therefore be necessary for you to carry out your own searches.
- 7.3 As this is a sale by a Mortgagee in Possession no Form DS1/END is necessary as the Form TR2 incorporates the release of the property from the Yorkshire Building Society mortgage and all subsequent charges will be over-reached on completion.
- 7.4 It is not the Yorkshire Building Society policy to supply a copy of the mortgage deed where the title is registered nor the mortgage conditions. By section 104 of the Law of Property Act 1925 a Buyer is not concerned to enquire whether a case has arisen to authorise the sale. However, Yorkshire Building Society confirms that the mortgage money has become immediately repayable. The Power of Sale has arisen and the Yorkshire Building Society is now exercising its Power of Sale.

8 PLANNING

The Yorkshire Building Society will supply copies of planning permissions which may be with the Title Deeds. The Buyer must make his/her own enquiries of the Local Planning Authority about planning and building regulation matters.

9 SALE PRICE

The Yorkshire Building Society is obliged to obtain the best price it reasonably can for this property. It may be necessary therefore, before exchange of contracts, for the Yorkshire Building Society to obtain confirmation that the purchase price is the best price reasonably obtainable at the time.

10 LEASEHOLD PROPERTIES

- 10.1 The Yorkshire Building Society will not disclose any reversionary leasehold or freehold title unless supplied with this form.
- 10.2 A copy of the Lease from the Title Deeds/Land Registry produced copy of the Registered Lease is supplied with this form if the original is unavailable.
- 10.3 Any information available as to the identity of the Landlord or the receivers of the rent or as to the service charges and insurance is supplied with this form.

11 DEPOSIT

A 10% deposit will be required on exchange of contracts unless the Yorkshire Building Society has agreed otherwise.

12 COMPLETION

- 12.1 Completion will be effected at the offices of the Yorkshire Building Society solicitors.
- 12.2 Completion will be effected at the risk of the buyer, by post.
- 12.3 On completion, the balance of the purchase price and any other sum payable to the Yorkshire Building Society must be paid by BACS credit or by CHAPS to:-

Branch:	RBS Park Row Leeds
Sort Code:	16-23-37
Account Number:	00 28 24 43
Account Name:	Walker Morris Client Account

- 12.4 The Yorkshire Building Society and the Yorkshire Building Society solicitors do not maintain a TSB account.
- 12.5 If, before completion, the Yorkshire Building Society or its solicitors learn that any of the information in this form is incorrect or has changed, the Yorkshire Building Society solicitors will notify you.

13 KEYS

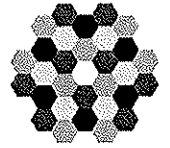
The keys will be released by the selling agent once the Yorkshire Building Society solicitors are in receipt of the purchase price and any other sums payable to the Yorkshire Building Society.

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.

Mae'r copi swyddogol electronig o'r gofrestr yn dilyn y neges hon.

Sylwch mai hwn yw'r unig gopi swyddogol a ddarparwn. Ni fyddwn yn darparu copi swyddogol papur.



Official copy of register of title

Copi swyddogol o gofrestr teitl

Title number / Rhif teitl
WA623007

Edition date / Dyddiad yr
argraffiad 08.05.2009

- This official copy shows the entries on the register of title on 30 NOV 2011 at 15:09:49.
- 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 30 Nov 2011.
- 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, Wales Office.
- Mae'r copi swyddogol hwn yn dangos y cofnodion yn y gofrestr teitl ar 30 NOV 2011 at 15:09:49.
- Rhaid dyfynnu'r dyddiad hwn fel y "dyddiad y chwilir ohono" mewn unrhyw gais am chwiliad swyddogol sy'n seiliedig ar y copi hwn.
- Y dyddiad ar ddechrau cofnod yw'r dyddiad y gwnaethpwyd y cofnod yn y gofrestr.
- Cyhoeddwyd ar 30 Nov 2011.
- Dan adran 67 Deddf Cofrestru Tir 2002, mae'r copi hwn yn dderbyniol fel tystiolaeth i'r un graddau â'r gwreiddiol.
- I gael gwybodaeth am y gofrestr teitl gweler gwefan y Gofrestrfa Tir www.cofrestrfatir.gov.uk neu Gyfarwyddyd Cyhoeddus *1-Cyfarwyddyd i'r wybodaeth rydym yn ei chadw a sut y gallwch ei chael*.
- Gweinyddir t teitl hwn gan Gofrestrfa Tir Swyddfa Cymru.

A: Property Register / Cofrestr Eiddo

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

Mae'r gofrestr hon yn disgrifio'r tir a'r ystad a gynhwysir yn y teitl.

CARMARTHENSHIRE/SIR GAERFYRDDIN

- 1 (12.02.1992) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being Pant-y-Deri, Cwmbach, Whitland.
- 2 (12.02.1992) The land has the benefit of the following rights granted by a Conveyance of the land in this title dated 17 July 1972 made between (1) Clive Warren Thomas and Morwenna Esther Sally Thomas (Vendors) (2) Geoffrey Edward Evans George and others (Mortgagees) and (3) John Frederick Wood (Purchaser):-

"Together with the right of way in common with the Vendors and their

Title number / Rhif teitl WA623007

A: Property Register continued / Parhad o'r gofrestr eiddo

successors in title and any other persons having the like right and as hitherto enjoyed over the lane or roadway shown coloured Brown on the said plan but without any liability upon the Vendors and their successors in title to maintain such roadway or lane".

NOTE: Copy plan filed.

B: Proprietorship Register / Cofrestr Perchnogaeth

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

Mae'r gofrestr hon yn nodi'r math o deitl ac yn enwi'r perchennog. Mae'n cynnwys unrhyw gofnodion sy'n effeithio ar yr hawl i waredu.

Title absolute/Teitl llwyr

- 1 (12.02.1992) PROPRIETOR: ANDREW JOHN MEAKER and DAVID STEPHEN MEAKER of Pant-y-Deri, Cwmbach, Whitland, Dyfed.
- 2 (12.02.1992) RESTRICTION: No disposition by a sole proprietor of the land (not being a trust corporation) under which capital money arises is to be registered except under an order of the registrar or of the Court.

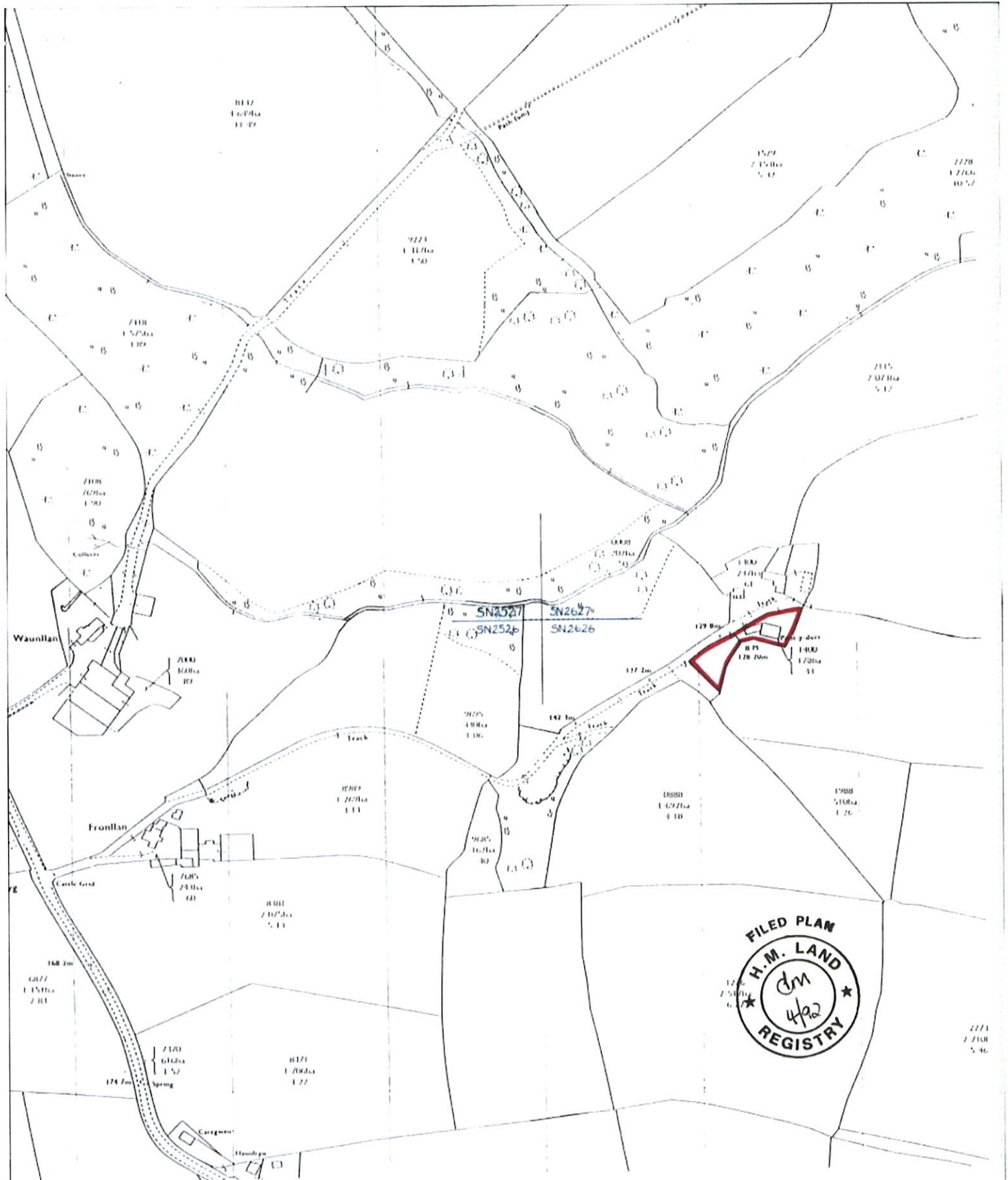
C: Charges Register / Cofrestr Arwystlon

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

Mae'r gofrestr hon yn cynnwys unrhyw arwystlon a materion eraill sy'n effeithio ar y tir.

- 1 (12.02.1992) REGISTERED CHARGE dated 31 January 1992 to secure the moneys including the further advances therein mentioned.
- 2 (12.02.1992) Proprietor: YORKSHIRE BUILDING SOCIETY of Yorkshire House, Yorkshire Drive, Rooley Lane, Bradford, W. Yorkshire BD5 8LJ.

End of register / Diwedd y gofrestr



H.M. LAND REGISTRY		TITLE NUMBER	
		WA 623007	
ORDNANCE SURVEY PLAN REFERENCE	SN 2527 SN 2627 SN 2526 SN 2626	ADMINISTRATIVE AREA CARMARTHENSHIRE SIR GAERFYRDDIN	Scale 1/2500
COUNTY — DYFED	DISTRICT — CARMARTHEN	© Crown copyright	



This official copy is incomplete without the preceding notes page.
Mae'r copi swyddogol hwn yn anghyflawn heb y dudalen nodiadau flaenorol.

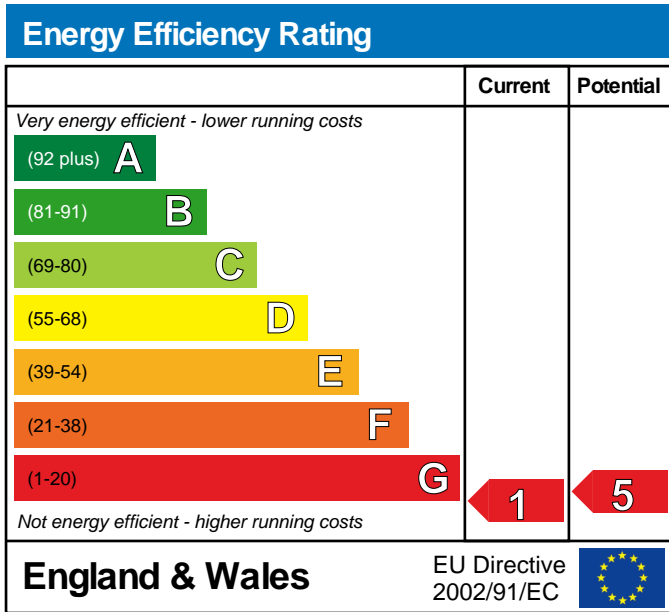
Energy Performance Certificate



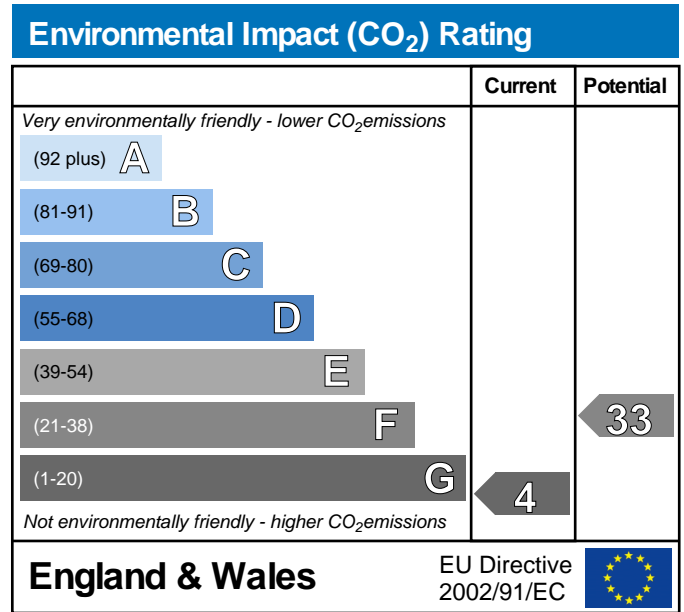
Pant-y-Deri
Cwmbach
WHITLAND
SA34 0DS

Dwelling type: Detached house
Date of assessment: 17 January 2012
Date of certificate: 18 January 2012
Reference number: 8606-5389-6429-6896-2923
Type of assessment: RdSAP, existing dwelling
Total floor area: 244 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.



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.



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	608 kWh/m ² per year	300 kWh/m ² per year
Carbon dioxide emissions	34 tonnes per year	16 tonnes per year
Lighting	£170 per year	£170 per year
Heating	£11980 per year	£5515 per year
Hot water	£905 per year	£430 per year

You could save up to £6940 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.



Remember to look for the Energy Saving Trust Recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

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.

About this document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by Elmhurst Energy Systems Ltd, to a scheme authorised by the Government. This certificate was produced using the RdSAP 2009 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: EES/003106
Assessor's name: Mr. Gerald Alexander
Company name/trading name: Gerald Alexander
Address: 7 Coedfan Sketty Swansea West Glamorgan SA2 8NS
Phone number: 01792 206072
Fax number: 01792 206072
E-mail address: gageraldo@aol.com
Related party disclosure: No related party

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

Details of the assessor and the relevant accreditation scheme are on the preceding page. You can get contact details of the accreditation scheme from their website at www.elmhurstenergy.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 buildings 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 50).

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.



Click www.epcadviser.direct.gov.uk our online tool which uses information from this EPC to show you how to save money on your fuel bills.

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at www.epcregister.com

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. The indicative costs are representative for most properties but may not apply in a particular case.

Lower cost measures	Indicative Cost	Typical savings per year	Ratings after improvement	
			Energy Efficiency	Environmental Impact
1 Upgrade heating controls	£350 - £450	£1285	G 1	G 8
Sub-Total		£1285		
Higher cost measures				
2 Replace boiler with new condensing boiler	£1,500 - £3,500	£5655	G 5	F 33
Total		£6940		
Potential energy efficiency rating			G 5	
Potential environmental impact (CO ₂) rating			F 33	

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. The indicative costs are representative for most properties but may not apply in a particular case.

3 Replace single glazed windows with low-E double glazing	£2,500 - £6,500	£402	G 9	F 36
4 50 mm internal or external wall insulation	£5,500 - £14,500	£1298	F 22	E 47
5 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£219	F 25	E 50
6 Wind turbine	£1,500 - £4,000	£78	F 26	E 51
Enhanced energy efficiency rating			F 26	
Enhanced environmental impact (CO ₂) rating			E 51	

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.

Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology; 1 star means least efficient and 5 stars means most efficient. The assessment does not take into consideration the physical condition of any element. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology based on age and type of construction.

Element	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Roof room(s), limited insulation (assumed)	★★☆☆☆	★★☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, LPG	★☆☆☆☆	★☆☆☆☆
Main heating controls	No time or thermostatic control of room temperature	★☆☆☆☆	★☆☆☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, no cylinder thermostat	★☆☆☆☆	★☆☆☆☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

Current energy efficiency rating

G 1

Current environmental impact (CO₂) rating

G 4

Low and zero carbon energy sources

None

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

These measures are relatively inexpensive to install and are worth tackling first. The indicative costs of measures included earlier in this EPC include the costs of professional installation in most cases. Some of the cost effective measures below may be installed as DIY projects which will reduce the cost. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Heating controls (programmer, room thermostat and thermostatic radiator valves)

A programmer and room thermostat should be installed to switch off the boiler when no heat is required, and thermostatic radiator valves to each radiator except that in the same room as the room thermostat to control the temperature of each room, reducing energy usage and lowering fuel bills. This work should be done by a heating engineer.

Higher cost measures

2 New 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. Building Regulations apply to this work.

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 Double glazing

Replacing single-glazed windows with double glazing will improve comfort in the home by reducing draughts and cold spots near windows. Building Regulations apply to this work.

4 Internal or external wall insulation

Solid wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

5 Solar photovoltaic (PV) panels

A solar PV system converts light directly into electricity via panels placed on the roof and can be used throughout the home. Building Regulations apply to this work and planning restrictions may apply. You could be eligible for a Feed-in Tariff which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity can be used throughout the home. Building Regulations apply to this work and planning restrictions may apply. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. You could be eligible for a Feed-in Tariff which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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 you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C
- 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.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

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.