TRUEBRICK

PLUS · £59

SAMPLE REPORT

Illustrative property and illustrative figures. Not a real address.

2 Rosevale Villas, *Scarisbrick.*

Marsh Lane · Scarisbrick, Ormskirk L40 9QT · Asking £425,000

> *"Every brick has a history. Know it before you buy."*

WHAT THIS REPORT COVERS

- Everything in Core — price, flood, planning, EPC, crime
- The title register, read back in plain English
- Restrictive covenants and easements, flagged
- Overage and clawback detection
- Lease length, ground rent and restrictions on sale
- Neighbourhood planning history
- An offer range adjusted for tenure

LOCAL AUTHORITY	GENERATED	SAMPLE REPORT
West Lancashire	10 August 2026	Illustrative property
Lancashire County Council	Plus tier · v1.0	Not a real address

WHAT THE RECORD AND THE TITLE REGISTER SHOW

£425,000 for a leasehold house with 78 years left. The lease is the story.

2 Rosevale Villas is a three-bedroom Victorian semi-detached house of about 1898, brick built under a slate roof, on the edge of Scarisbrick between Ormskirk and Southport. The price evidence is the same as it was at Core tier: last sold in September 2019 for £310,000, roughly £372,000 indexed to today, offered at £425,000. What the official copy of the title register adds is the reason that gap matters less than the tenure — seventy-eight years unexpired, a ground rent that doubles every twenty-five years, and a covenant that stops you extending without somebody else's written consent.

78 yrs	£310,000	Zone 2	EPC E
LEASE REMAINING	LAST SOLD	FLOOD RISK	ENERGY
Expires Jun 2104	Sep 2019 · HMLR	Environment Agency	Potential C

BOTTOM LINE

The price argument is real, but it is the second most important thing in this file. Seventy-eight years unexpired puts the lease below the eighty-year line at which the statutory extension premium becomes materially more expensive, and below the level several mainstream lenders will accept. Add a covenant prohibiting any extension without the original developer's written consent, and the two things a buyer usually assumes — that they can borrow on it and improve it — both need checking before an offer, not after.

The verdict, with the lease read.

OVERALL READ

Still worth pursuing, but the lease changes the arithmetic. The evidence now supports £340,000 to £358,000 rather than the £360,000 to £378,000 the price record alone suggested.

Reading the title register moves this purchase from a straightforward price negotiation into a tenure negotiation. Seventy-eight years unexpired is not a crisis, but it is on the wrong side of the eighty-year line, which is where the statutory lease-extension premium starts to include marriage value and where several mainstream lenders stop being comfortable. The ground rent doubles every twenty-five years, which is tolerable now and is a problem for whoever owns the house in 2054. And a covenant from a 1974 transfer prohibits any extension without the original developer's written consent, which is the sort of thing a buyer discovers after they have paid an architect. Each of these has a price. Put them in the offer.

OFFER BAND

EVIDENCED VALUE	£372,000 — the September 2019 sale indexed to today
LESS: LEASE EXTENSION	£16,000 to £24,000 — indicative premium and costs to add ninety years at seventy-eight years unexpired, including the freeholder's reasonable costs. Not a valuation.
LESS: EPC WORKS	£12,000 to move from E to the assessed potential of C
ADJUSTED VALUE	£336,000 to £344,000
OPENING OFFER	£335,000
TARGET	£340,000 to £352,000
WALK-AWAY	£362,000 — above this you are paying the seller for a lease problem you inherit

The deductions are not haggling positions. Each one is a cost the record shows a buyer will meet and the seller has not. The lease-extension figure is indicative and derived from unexpired term, ground rent and value; a local valuer will give you a firmer number for around £300, which is the best-value professional fee in this whole purchase.

WHERE YOUR LEVERAGE IS

01 Seventy-eight years unexpired. Below eighty years the statutory premium includes marriage value, which is precisely why the last two years before the line are the expensive ones. This is the strongest single argument you have on price.

02 The 1974 covenant. If your plan for this house involves a dormer or a rear extension, the covenant is a condition, not a formality — and the person with the benefit of it is entitled to ask to be paid.

03 The ground rent review schedule. £100 now, £200 from 2029, £400 from 2054, £800 from 2079. A buyer in 2054 will read that schedule too.

04 The E rating against a potential C. Roughly £12,000 of work the seller has not done.

05 Ask the seller to serve the section 42 notice before completion and assign the benefit to you. It costs them almost nothing and it saves you the two-year ownership qualifying period.

THE RISK THAT MATTERS MOST

The lease. At seventy-eight years unexpired this property sits inside the band where the statutory extension premium includes marriage value, and inside the band where a number of mainstream lenders decline or refer. Both problems get worse every year that passes and neither is visible at a viewing. Whether you buy this house or another one, do not make an offer without a decision on who extends the lease and who pays for it.

Before you offer

Four things, in this order. Get the ground rent review schedule from the lease in writing and check it against what the agent has told you. Ask whether the seller has already served a section 42 notice. Ask whether consent has ever been sought or refused under the 1974 covenant, including for the rear dormer approved next door in 2019. And commission a lease-extension premium estimate from a valuer with local leasehold experience, which turns the largest unknown in this purchase into a number you can put in your offer.

A Victorian semi with a Victorian energy bill.

The attributes below are taken from the EPC Register entry for this address, the HM Land Registry price-paid record and the Valuation Office Agency council tax list. Energy performance is the watch item: solid brick walls and a suspended timber floor put a floor under what the house can cheaply achieve.

PROPERTY TYPE	Semi-detached house — Victorian, built c.1898
BUILT FORM	Semi-detached, solid brick under natural slate
BEDROOMS	3
FLOOR AREA	104 m² (EPC Register)
TENURE	Leasehold (HM Land Registry)
EPC RATING	E (49) current · C (72) potential
EPC LODGED	14 March 2019 · valid to 13 March 2029
COUNCIL TAX BAND	C (Valuation Office Agency)

ENERGY, MEES AND WHAT THE GAP COSTS

An E is the current legal minimum for letting a home under the Minimum Energy Efficiency Standard, so the property scrapes through today and a buy-to-let buyer has no headroom at all. For an owner-occupier the E is a running-cost and resale issue rather than a legal bar. Closing the gap to the C the assessor believes is achievable — loft insulation raised to 270mm, internal wall insulation, a condensing boiler and low-energy lighting — is roughly £12,000 of work at current prices. Ratings of F and G attract lender scrutiny and a smaller pool of products, so the E is worth protecting as well as improving.

PRICE-PAID HISTORY FOR THIS ADDRESS (HM LAND REGISTRY)

DATE	PRICE	TYPE	NOTE
Sep 2019	£310,000	Semi-detached / Leasehold	The current seller's own purchase
Jul 2007	£196,500	Semi-detached / Leasehold	Earlier transfer of the same title

Few constraints on the house itself. The land behind is another matter.

Planning constraints are screened from planning.data.gov.uk, Historic England's National Heritage List for England and the West Lancashire Borough Council register.

LOCAL PLANNING AUTHORITY	West Lancashire Borough Council
LISTED BUILDING	No — no entry on the National Heritage List for England
CONSERVATION AREA	No
ARTICLE 4 DIRECTION	None recorded for this address
GREEN BELT	The house and the land to its rear sit inside the settlement boundary, outside the Green Belt
TREE PRESERVATION ORDERS	None recorded on the plot
APPLICATIONS WITHIN 500M	6 in the register, one of them live

A LIVE APPLICATION ON THE LAND DIRECTLY BEHIND

The register shows an application validated in May 2026 for residential development on land to the rear of Marsh Lane, currently pending consideration. The open planning feed gives the site and the status but not the drawings, so the scale of the scheme is not confirmed from open data alone. It sits directly behind this garden, which makes it worth reading before you offer rather than after. The local authority search, included at Plus+, returns the full particulars.

PERMITTED DEVELOPMENT IS NOT THE WHOLE STORY

With no listing, no conservation area and no Article 4 direction, the usual permitted-development rights for a semi-detached house are intact so far as the planning record is concerned. Whether you may actually build is a separate question, and on this property it lives in the title deed rather than the planning register.

NEIGHBOURHOOD PLANNING HISTORY (WEST LANCASHIRE BOROUGH COUNCIL)

REFERENCE	STATUS	DESCRIPTION
2026/0871/FUL	Pending	Residential development on land to the rear of Marsh Lane — validated 6 May 2026
2024/0455/FUL	Approved	Single-storey rear extension, 11 Marsh Lane — 19 September 2024
2023/1120/FUL	Approved	Change of use of an agricultural building to two dwellings, Halsall Road — 2 November 2023
2021/0338/FUL	Refused	Two detached dwellings, land off Marsh Lane — refused 14 July 2021 on access grounds
2019/0902/FUL	Approved	Rear dormer, 4 Rosevale Villas — the adjoining half of this pair — 8 August 2019
2014/0177/FUL	Approved	Detached garage, 2 Rosevale Villas (the subject property) — 3 April 2014

Flood Zone 2.
The listing does not mention it.

Flood data is taken from the Environment Agency's published flood map for planning and its surface-water risk layer, screened at the address rather than the postcode.

FLOOD RISK — ENVIRONMENT AGENCY

The Environment Agency places this address in Flood Zone 2 — land with between a 1 in 1,000 and a 1 in 100 annual chance of flooding from rivers, or between 1 in 1,000 and 1 in 200 from the sea, before defences are taken into account. Scarisbrick sits on the reclaimed Lancashire mosses, which are drained by pumped watercourses rather than by natural fall, so the zone reflects the landscape as much as this particular plot. The practical effect is this: insurers will ask, some will load the premium or the excess, and a lender may want a flood risk report before releasing an offer. The house was built long before 2009, so it is eligible for Flood Re, the industry reinsurance scheme that keeps buildings cover available on higher-risk homes.

A quiet rural parish.

Recorded crime within roughly one mile of the postcode over the last twelve months, from Police.uk street-level data. Ninety-six records in total, which is low for England and typical for rural West Lancashire.

Low	*Anti-social*	*Violence*
OVERALL LEVEL	TOP CATEGORY	2ND CATEGORY
96 records, 12 months	31 of 96 records	18 records

£

£425,000 is the seller's number. The record says £372,000.

Comparables are HM Land Registry price-paid records for Scarisbrick, Halsall and the Ormskirk fringe, filtered to semi-detached houses sold within the last two years and shown alongside the subject property's own sale history.

NEARBY SOLD COMPARABLES (HM LAND REGISTRY)

PROPERTY / AREA	DATE	PRICE	NOTE
2 Rosevale Villas (subject)	Sep 2019	£310,000	The seller's own purchase
4 Rosevale Villas, Marsh Lane	Jun 2024	£344,000	The adjoining half of the same pair
21 Moss Delph Lane, Halsall	Feb 2025	£368,000	Larger plot, on mains drainage
9 Pinfold Gardens, Scarisbrick	Oct 2025	£381,000	1990s semi, EPC C, freehold
58 Southport Road, Scarisbrick	Mar 2026	£392,000	Four bedrooms, extended

Read on price

The adjoining half of this pair sold for £344,000 in June 2024. Nothing comparable in the postcode has sold above £392,000 in two years, and that was a four-bedroom extended house. Indexing the subject's own 2019 sale on the West Lancashire House Price Index gives about £372,000 today. £425,000 therefore asks the market to accept a figure no comparable supports, on a house carrying an E rating and a Flood Zone 2 designation. Treat £372,000 as the evidenced value, £344,000 as the documented floor for this pair, and the asking price as an opening position rather than a valuation.

What the asking price is doing

Asking prices along this stretch of West Lancashire have been set optimistically since the spring, and time on the market has been doing the correcting rather than the pricing. This listing has been live since April. That is a seller who has already been told no by the market once, which is usually the most useful thing a buyer can know.

SELLER SNAPSHOT

REGISTERED PROPRIETOR	A private individual. No company is registered against this address at Companies House.
CORPORATE SELLER FLAG	None. There is no corporate disposal to unpick, no VAT question and no new-build warranty position to check.
FREEHOLDER	The freehold is held separately from the leasehold interest. Naming the landlord and confirming the ground rent requires the title register, which is read at Plus tier.

Scarisbrick, on the record in plain figures.

Scarisbrick is a dispersed rural parish in West Lancashire, between Ormskirk and Southport, on reclaimed mossland either side of the Leeds and Liverpool Canal. The parish has no single centre; day-to-day shopping is in Ormskirk, about four miles south-east, or Southport, about five miles north-west. Leasehold houses are common across this part of Lancashire and Merseyside for historical reasons, which is why tenure matters more here than it would in most of England.

AT A GLANCE

LOCAL AUTHORITY	West Lancashire Borough Council · Lancashire County Council
NEAREST TOWNS	Ormskirk ~4 mi · Southport ~5 mi
NEAREST STATION	Ormskirk ~4 mi
MOTORWAY ACCESS	M58 junction 3 ~6 mi
WATER AND SEWERAGE UNDERTAKER	United Utilities
TENURE PATTERN	Leasehold houses are common in this district — the terms, not the tenure, are what matter

RAIL CONNECTIVITY

Ormskirk is the interchange between the Merseyrail Northern line and the Preston service, so Liverpool Central is around forty minutes door to door from this address including the drive to the station, and Preston around forty-five. There is no direct rail link towards Manchester; the usual route is by car to the M58 and M6.

NEARBY DEVELOPMENT IN THE PIPELINE

LAND TO THE REAR OF MARSH LANE

An application for residential development validated in May 2026 and pending decision at the date of this report. The site is directly behind the garden of the subject property.

HALSALL ROAD — AGRICULTURAL CONVERSION

Two dwellings approved from an agricultural building in November 2023, about 600 metres away. On its own this is minor. Read with the application behind, it points to a council that has been granting residential consents on backland and agricultural plots in this parish.

FACTORS A BUYER MIGHT WEIGH

01 Tenure. Leasehold houses are normal here and are not a red flag in themselves. The lease terms decide whether the house is straightforward to mortgage now and to sell later.

02 Drainage. Parts of this parish sit off the public sewer network. Confirm what serves this particular property before you offer; the drainage and water search settles it in writing.

03 Flood. The mosses are drained land. Flood Zone 2 is common across the parish and does not by itself stop an insurer, but it does change the quotes you receive and the questions a lender asks.

04 Distance. Everything except the primary school is a drive away. Weigh that against the price per square metre, which is materially lower here than in Ormskirk town.

Area facts are drawn from ONS geography, National Rail and Ordnance Survey open data. Distances are straight-line and approximate. This is an illustrative sample property, not a real address.

The title, read back
in plain English.

The official copy of the register and the filed lease were obtained from HM Land Registry after this report was ordered, and read line by line. What follows is what they mean, not what they say. Entry references are given so your conveyancer can go straight to them. Title numbers in this sample are illustrative.

TITLE NUMBER	LA4471029 — leasehold title (illustrative)
CLASS OF TITLE	Absolute leasehold
REGISTERED PROPRIETOR	One private individual, registered 27 September 2019
PRICE PAID ENTRY	£310,000 on 20 September 2019 — the register confirms the price-paid record
SUPERIOR TITLE	The freehold is registered separately under LA1180446 to a ground-rent investment company
REGISTERED CHARGE	One charge dated 27 September 2019 in favour of a high-street lender, to be discharged on completion

ENTRIES THAT AFFECT A SALE

LENDER RESTRICTION — PROPRIETORSHIP REGISTER, ENTRY 2

No disposition by a sole proprietor is to be registered without a certificate that the registered charge has been discharged. This is routine and clears on completion when the seller's mortgage is redeemed. It appears here because it is an entry your conveyancer must deal with, not because it is a problem.

NOTICE TO THE LANDLORD ON ASSIGNMENT — CHARGES REGISTER, ENTRY 4

The lease requires the tenant to give the landlord written notice of any assignment or charge within one month, with a fee. The fee is fixed at a nominal sum by the lease, but the notice is a condition of the lease and unregistered notices are a routine cause of delay at the end of a chain. Allow three to four weeks for the landlord's managing agent to produce the leasehold information pack, and ask for it to be ordered on the day your offer is accepted rather than a month later.

What's written into the title.

RESTRICTIVE COVENANTS

NO EXTENSION WITHOUT THE ORIGINAL DEVELOPER'S WRITTEN CONSENT

The Charges Register carries covenants imposed by a Transfer dated 12 September 1974, when the developer who broke up the original estate sold this plot and retained the land behind it. The covenant prohibits the erection of any building, extension or structure on the plot without the written consent of the transferor or its successors in title. It has been on the register since 1974 and is completely invisible at a viewing. The practical effect is that the loft dormer or rear extension you may be planning is not only a planning question: you would need consent from whoever now holds the benefit of that covenant, and they are entitled to ask to be paid for it, commonly a share of the uplift in value. Where the person with the benefit cannot be traced, restrictive covenant indemnity insurance is the usual route — typically £150 to £400 for a house of this value — but such a policy is void the moment anyone approaches the beneficiary. Decide which route you want before anybody writes to anybody.

A USEFUL QUESTION THE REGISTER RAISES NEXT DOOR

The planning history shows a rear dormer approved at 4 Rosevale Villas, the other half of this pair, in August 2019. That property is subject to the same 1974 covenant. Whether consent was sought, granted or simply never asked for tells you a great deal about how the beneficiary behaves — and, if it was granted, gives your conveyancer a name and an address to write to.

NO TRADE OR BUSINESS USE

A standard 1974 covenant against using the property for any trade or business, or for anything causing nuisance or annoyance to the adjoining owner. Working from a desk is not what this is aimed at; a business with visiting customers, deliveries or a sign would be. Worth knowing if you intend to run anything from the address.

RIGHTS AND EASEMENTS

RIGHT	WHAT IT MEANS
Right of way over the private lane	The property has a right of way on foot and with vehicles over the private lane from Marsh Lane, shared with No. 4. The lane is not adopted highway, so its surface, drainage and lighting are the responsibility of the houses it serves. The deed obliges each owner to contribute a fair proportion of the cost but sets no schedule and names no manager.
Drainage through the land to the rear	A right to drain through pipes crossing the land at the rear, with an obligation to contribute to their repair. Note that these pipes run through the land that is now the subject of the live planning application behind this garden.
Landlord's rights of entry	The landlord may enter on notice to inspect and, if the tenant fails to repair, carry out works and recover the cost. Standard for a lease of this vintage and not a concern in itself.
No rights reserved for the developer	Nothing in the register reserves rights of light, air or support to the retained land behind. That is helpful: it means the developer of that land takes it as it finds it.

OVERAGE AND CLAWBACK: NONE FOUND

No overage, clawback or development-uplift provision appears in the register or in the deeds referred to in it. If the land behind is developed, nothing in this title entitles a previous owner or the 1974 transferor to a share of any uplift on this plot. This is a clean result and worth recording, because a 1974 transfer that retained development land is exactly the kind of document that often carries one.

Leasehold particulars

LEASE DATED	24 June 1979
TERM GRANTED	125 years from 24 June 1979, expiring 23 June 2104
UNEXPIRED TERM	78 years at the date of this report
GROUND RENT NOW	£100 per year
GROUND RENT REVIEW	Doubling every 25 years — £200 from June 2029, £400 from 2054, £800 from 2079
SERVICE CHARGE	None. There is no communal structure or estate to maintain; the tenant repairs the whole of the demised property.
INSURANCE	The tenant insures in joint names with the landlord and produces the policy on demand. You arrange and pay for buildings cover directly; it is not a landlord charge.
RESTRICTIONS ON SALE	Written notice of assignment or charge to the landlord within one month, with a nominal fee. No landlord consent to sale is required.
FORFEITURE	A standard re-entry clause for non-payment or breach. Relief is available from the court and a lender's charge gives further protection, but it is why ground rent arrears matter more on a lease than they look.
STATUTORY EXTENSION	With more than two years' ownership a tenant may claim a ninety-year extension at a peppercorn rent. Below eighty years unexpired the premium includes marriage value, which is why the position at seventy-eight years is worse than it looks. Reform legislation is expected to change this; confirm the position in force at the time with your conveyancer.

EVERY ISSUE, RATED, IN ONE PLACE

1 RED FLAGS Material issues	6 AMBER Watch items	5 GREEN Clear

Every finding from the previous pages, rated and explained, now including the title register. The formal searches and lender suitability are not assessed at Plus tier and are shown as such in the coverage matrix rather than marked clear.

RED

78 years unexpired

Below the eighty-year line at which the statutory extension premium starts to include marriage value, and below what several mainstream lenders will accept. It gets worse every year and it is invisible at a viewing.

AMBER

Ground rent doubling every 25 years

£100 now, £200 from June 2029, £400 from 2054, £800 from 2079. Tolerable for you; a live issue for whoever buys the house from you later.

AMBER

1974 covenant against extension

No building, extension or structure without the original developer's written consent. The obvious value-add on this house is a rear extension, and this covenant is the gate in front of it.

AMBER

Price against the record

£425,000 asks about 14 per cent more than the September 2019 sale indexed to today, and no comparable in the postcode supports it. This is negotiating leverage rather than a reason to walk away.

AMBER

Flood Zone 2

An Environment Agency designation the listing does not mention. Expect insurer questions and possibly a flood risk report for the lender. Flood Re eligibility keeps buildings cover available.

AMBER

EPC E, potential C

Roughly £12,000 to close the gap. An E is the legal minimum for letting, so a lettings buyer has no headroom, and F or G ratings attract lender scrutiny.

AMBER

Landlord notice and the leasehold pack

The lease requires written notice of assignment to the landlord within a month, and the landlord's managing agent has to produce the leasehold information pack. Order it on day one; it is a routine cause of a four-week delay at the end of a chain.

GREEN

No overage or clawback

Nothing in the register or the deeds referred to entitles a former owner to a share of any development uplift. A clean result on a title that could easily have carried one.

GREEN

No service charge

There is no communal structure and no estate to maintain, so there is no service charge and no managing-agent budget to inherit. On a leasehold house that is the good outcome.

GREEN

Planning constraints on the house

Not listed, not in a conservation area, no Article 4 direction, no tree preservation order. Permitted-development rights are intact so far as the planning register is concerned.

GREEN

Seller

The registered proprietor is a private individual. Companies House shows no company registered against the address, so there is no corporate disposal to unpick.

GREEN

Crime

Ninety-six recorded crimes within a mile over twelve months, dominated by anti-social behaviour. Low for England and unremarkable for a rural parish.

Exactly what we pulled — and what we didn't.

This is the TrueBrick trust marker. Every source used in this report is listed below with what it returned and when. Where a source was unavailable, or is not assessed at this tier, it is shown here rather than quietly omitted — because a gap you can see is worth more than a green tick you cannot check.

SOURCE	DATA PULLED	STATUS	AS OF
HM Land Registry	Price paid, tenure, comparables	Returned	10 Aug 2026
EPC Register	Rating, floor area, built form	Returned	10 Aug 2026
Environment Agency	Flood zone and surface water	Returned	10 Aug 2026
planning.data.gov.uk	Constraints and applications	Returned	10 Aug 2026
Historic England (NHLE)	Listed-building status	Returned — no entry	10 Aug 2026
Police.uk	Recorded crime, 12 months	Returned	10 Aug 2026
Companies House	Corporate-seller check	Returned — none	10 Aug 2026
Valuation Office Agency	Council tax band	Returned	10 Aug 2026
HMLR House Price Index	Indexation of the 2019 sale	Returned	10 Aug 2026
HMLR title register	Official copy, leasehold title	Returned	10 Aug 2026
HMLR filed lease	Term, ground rent, covenants	Returned	10 Aug 2026
HMLR freehold title	Landlord identification	Returned	10 Aug 2026
Formal searches	Local authority, drainage and water, environmental, chancel	Not at Plus tier — ordered at Plus+	—
Lender criteria	Mortgageability across major lenders	Not at Plus tier — modelled at Plus+	—

This report is information, not advice

This is a sample report on an illustrative property. The address, the people and the figures are invented to show how a TrueBrick report reads; it is not a real address and the findings are not findings about any real house. A TrueBrick report is pre-offer intelligence drawn from public records; it is not a survey, a valuation or legal advice. Verify every material point with your surveyor, your conveyancer and your lender before you exchange.

Questions? — hello@truebrick.co.uk · truebrick.co.uk

ABOUT THIS SAMPLE REPORT

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CORE · £39

The asking price against the record, flood and environmental risk, planning and heritage constraints, EPC, local crime, price-paid history, a corporate-seller check, the coverage matrix and an evidence-based offer range.

PLUS · £59

Everything in Core, plus the title register interpreted, restrictive covenants and easements flagged, overage and clawback detection, lease length, ground rent and restrictions on sale, and neighbourhood planning history.

PLUS+ · £249

Everything in Plus, plus lender suitability across the major UK lenders, four formal searches, the full planning history, a detailed flood-risk assessment and a solicitor-ready pre-offer pack.

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