SAMPLE REPORT — NOT A PAID VALUATION

GadsdenValuations

Property Valuation Report

Ref: gv-utcwwppv73 **Model:** Gadsden Meridian v6.15 **Date:** 02 Aug 2026 01:56

Property Details

Address	160 Colebourne Road
Postcode	B13 0EX
Property Type	Semi-Detached
Bedrooms	3
Bathrooms	1
Floor Area	72 m² (775 sq ft)
Implied £/m²	£4,267 per m²
Construction Period	1930–1949
EPC Rating	E
Council Tax Band	C

Estimated Market Value

PREDICTED VALUE

£307,216

Estimated range: £262,945 – £351,486

Confidence Assessment

Fitch Band B — FSD ≤ 0.10

FSD Value	0.0876

The Forecast Standard Deviation (FSD) is the model's estimate of its own prediction error for this property. It determines both the valuation range above and the Fitch RMBS classification band shown here.

Comparable Properties

ADDRESS	DISTANCE	SALE DATE	SALE PRICE	TYPE	FLOOR AREA	£/M²
135 Colebourne Road	0.1 km	2025-06-09	£352,000	S	91 m²	£3,868
154 Westridge Road	0.1 km	2026-06-17	£447,500	S	87 m²	£5,144
202 Colebourne Road	0.2 km	2025-10-29	£330,000	S	64 m²	£5,156
114 Colebourne Road	0.2 km	2024-12-14	£335,000	S	103 m²	£3,252
109 Colebourne Road	0.2 km	2026-01-16	£290,000	S	90 m²	£3,222
169 Westridge Road	0.1 km	2024-10-30	£315,000	S	110 m²	£2,864
165 Westridge Road	0.1 km	2025-05-19	£160,000	S	88 m²	£1,818
100 Colebourne Road	0.2 km	2024-11-29	£315,000	S	95 m²	£3,316
51 Glen Rise	0.2 km	2026-02-06	£295,000	S	97 m²	£3,041
77 Colebourne Road, Birmingham	0.3 km	2026-03-20	£355,000	S	81 m²	£4,383

Type: Land Registry codes — D detached · S semi-detached · T terraced · F flat/maisonette.

Rental Evidence

Estimated rental value based on current asking rents. This is an indicative estimate, not a formal rental valuation.

Est. Monthly Rent	£1,500 pcm
Est. Annual Rent	£18,000 pa
Gross Yield	5.86%

What Drives This Valuation

How groups of property and market factors push the valuation up or down relative to the model baseline. Values are specific to this property.

FACTOR	EFFECT ON VALUE
Sale history	+£51,332
Location	+£33,705
Property attributes	-£22,069
Market timing	+£19,133
Neighbourhood	-£12,547

Methodology

This valuation is produced by an automated valuation model (AVM) using gradient-boosted decision trees (LightGBM) trained on HM Land Registry transaction data, Energy Performance Certificate (EPC) records, Ordnance Survey address and spatial data, and derived neighbourhood pricing features. The model analyses comparable recent sales, property characteristics including floor area, property type, age, and EPC rating, as well as location factors including neighbourhood price levels, school proximity, and flood risk to estimate the current market value.

Model Information

Model	Gadsden Meridian v6.15
MdAPE	8.4%
Within 10%	56.8% of valuations
Within 20%	82.3% of valuations
Sample Size	147,239 transactions
Validation	Independently tested on Q2-2026 Land Registry transactions
Deployed	29 July 2026

No-Value Policy

Where data is insufficient to produce a reliable estimate, Gadsden Meridian returns a ‘no value’ response rather than an unreliable figure. No valuations are consumed for no-value responses. The lender can route the property to their next option in the valuation cascade. See gadsdenvaluations.com/no-value-policy for details.

Limitations

This is a statistical estimate produced by an automated valuation model, benchmarked against Land Registry sale prices. It does not account for internal condition, recent renovations not reflected in EPC data, planning permissions, legal restrictions, or structural issues.

Legal Notice

This report is an automated statistical estimate produced by the Gadsden Meridian model. It is not a RICS Red Book valuation and is not based on a physical inspection of the property. It is an estimate of market value as at the report date with a stated confidence measure; it is not definitive and the actual transaction price may differ. It is provided for the use of the account holder who requested it and should not be the sole basis for any lending, credit, investment or other financial decision. Gadsden Valuations Limited accepts no responsibility to any other party who may see or rely on this report. Use of this report is subject to our Terms of Service at gadsdenvaluations.com/terms, including the limitation of liability.

Produced by Gadsden Meridian v6.15 on 02 August 2026 at 01:56. Ref: gv-utcwwppv73.