

FIL-PRIM' AWLA TAL-QORTI ĆIVILI

APS Bank Ltd

VS

Dr. Josette Sultana u Prokurator Legli Liliana Buhagiar bħala Kuraturi Deputati
nominati permezz ta' dikriet tal- Prim Awla tal- Qorti Ćivili datat 16 ta' Frar 2017
biex jirraprezentaw lill- assenti: Alessio Muscat (200785m)

DATA: 10 ta' Novembru 2018

SIT: 13, Triq Guliermu, Bormla

1. PREJAMBLU

GeVt inkarigat biex inħejji stima peritali u dan kwantu l-proprjeta' li ġġib l-indirizz 13,
Triq Guliermu, Bormla.

Illi wara li l-esponenti żamm aċċess fuq is-sit sovra indikat fid-data tat-7 ta'
Novembru, 2018, huwa jinsab f'posizzjoni li jirrelata s-segwenti:

1.1 DOKUMENTI PERTINENTI

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1.1.1 Illi l-esponenti qed jehmez pjanti u ritratti li juru l-konfini tas-sit in disamina, liema dokumenti qed jiġu markati hekk kif ġej:

1.1.1.1 Pjanta tas-sit a skala 1:2500, skond kif immarkat mill- kumpanija ta' Periti 'Maniera Group' parti mill- valutazzjoni tal- post fis- sena 2007 – Dokument LV1

1.1.1.2 Pjanti u faċċata tas- sit a skala 1:100, skond kif immarkat mill- kumpanija ta' Periti 'Maniera Group' parti mill- valutazzjoni tal- post fis- sena 2007 – Dokument LV2

1.1.1.3 Pjanta tas-sit a skala 1:250 tar- Registru tal- Artijiet, skond kif immarkat mill- kumpanija ta' Periti 'Maniera Group' parti mill- valutazzjoni tal- post fis- sena 2007 – Dokument LV3

1.1.1.4 Valutazzjoni tal- APS Bank Ltd mimlija mil- kumpanija tal- periti 'Maniera Group' fit- 12 ta' Dicembru 2007 – Dokument LV 4

1.1.1.5 Ritratti tas-sit – Dokument LV5

1.2 DATA TAL-VALUTAZZJONI

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1.2.1 Illi din il-valutazzjoni qed issir illum, cioè' 10 ta' Novembru, 2018.

1.3 **L-ISTAT LI JIGI KKALKULAT LI L-PROPRIJETA' KIENET FID-DATA LI SARET REFERENZA GHALIJA META ĢIET VALUTATA L-PROPRIJETA'**

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1.3.1 Il-valutazzjoni qiegħda tikkonsidra l-istat tal-propjeta' fid-data tal-aċċess.

Il- post huwa preżentament abbandunat. Kif jixhud r- ritratt meħħuda, il-post huwa mitluq u fl- istat deskrit li gej:

1.3.1.1 Mingħajr karma tal- banju li taħdem

1.3.1.2 L- aċċess mit- tieni għat- tielet sular u mit- tielet għar- raba' sular (is-sular tal- bejt) huwa permezz ta' sellum

1.3.1.3 Saru diversi tibdiliet strutturali fil- post li mhux koperti minn permess approvat mill- Awtorita' tal- Ippjanar. L- unika permess tal- ippjanar fuq is- sit huwa GD/01377/00 - *Replacement of dangerous roofs and minor alterations*, li kien approvat f' Mejju tas- sena 2000.

1.3.1.4 Numru ta' xogħolijiet jidhru li saru wara li il- kumpanija tal- periti Maniera Group għamlet il- pjanti tas- sit fis- sena 2007, bħal saqaf ġdid fuq it- tromba tat- taraq fit- tielet sular li jfisser li t- taraq tal- ġebel originali issa ma għadux iwassal sa dan is- sular. Jidher ukoll li inqala' il- ħajt li kien jifred l- ewwel żewġ ikmamar kemm fuq it- tielet u ir- raba' sular.

1.3.2 Il- gallarija tal- injam fil- kamra tal- kanutiera tat- tielet sular hija fi stat
ħazin u trid tinbidel. Il- bieb principali u it- twieqi ta' barra huma tal-
injam u jinħtegħilhom xogħol ta' restawr.

1.3.3 Xogħol ta' dawl, ilma u dranaġġ, madum tal- art, bibien ta' ġewwa, kisi
tal- ħitan u soqfa, kamra tal- banju, *membrane* fuq il- bejt jridu jsiru
kollha mil- gdid biex il- post jiġi abitabli.

L-UŽU LI KIEN QED ISIR MILL-PROPRJETA' FID-DATA LI SARET REFERENZA GHALIHA
META ĢIET VALUTATA L-PROPRJETA', INKLUŽA L-INFORMAZZJONI DWAR JEKK IL-
PROPRJETA' KINITX FL-ISTESS ŻMIEN SUĞGETTA GHAL DRITTIJUET TA' TERZI
BHALMA HUMA ENFITEWSI, UŽU, UŽUFRUTT JEW KERA

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1.3.4 Illi riferibilment għad-data ta' meta l-propjeta' in disamina qed tiġi valutata, f'dan il-każ nhar il-10 ta' Novembru, 2018, din l-imsemmija proprjeta' kienet munita bis-segmenti:

1.3.4.1 Il-Propjeta' tinsab f'kantuniera bejn it-Triq Guliermu, u Triq San Gwann, Bormla.

1.3.4.2 L-užu jikkonsisti f' post residenzjali mibni fuq erba' sulari.

1.3.4.3 Skond il- karti ta' valutazzjoni tal- APS Bank Ltd mimlija mil- kumpanija tal- periti Maniera Group fit- 12 ta' Dicembru 2007, il- propjeta' hija libera u franka.

1.3.4.4 Fil- livell tat- triq, il- propjeta' għandha bieb dirett privat għal barra. Malli tidħol issib taraġ tal- ġebel li jitla żewġ sulari. Fit- tieni sular hemm kamra waħda żgħira, li jidher li kienet kamra tal- banju. Fit- tielet sular hemm tlett ikmarmar waqt li fir- raba' sular hemm kamra waħda u l- bejt.

1.3.4.5 Is- sit jkopri spazju ta' madwar:

1.3.4.5.1 Fil- livell tat- triq: 8 metri kwadri

1.3.4.5.2 Fl- ewwel sular: 14 metri kwadri

1.3.4.5.3 Fit- Tieni sular: 22 metri kwardi

1.3.4.5.4 Fit- tielet sular: 60 metri kwadri

1.3.4.5.5 Fir- raba' sular b' arja tiegħu: 35 metri kwadri

1.4 RESTRIZZJONIJIET LI JOHORĞU MILL-ISKEMA SKONT IL-PJANI LOKALI, U /JEW RAĞUNIJIET PERTINENTI OHRA

1.4.1 Illi magħdud ma dak li ntqal fil-paragrafu 1.3 et. seq, supra, l-esponenti jixtieq iżid li, riferibilment għad-data ta' meta l-propjeta' in disamina qed tiġi valutata, f'dan il-każ nhar il-10 ta' Novembru 2018, l-propjeta' in disamina kienet in oltre munita bis-segwenti:

1.4.1.1 Skond il-Pjanijiet Lokali tal-Awtorita' tal-Ippjanar ta' 2006, 'Grand Harbour Local Plan, Cospicua Insert Map Figure 17', din il-propjeta' tinsab f' 'Housing Improvement Action Area'.

1.4.1.2 Żvilupp addiżjonali f'din il- propjeta' huwa limitat kemm minħabba l-ispazju u t-tqassim tal- post kif ukoll minħabba il- lokalita' tiegħi.

1.5 **IL-METODU TAL-VALUTAZZJONI**

1.5.1 Illi sabiex wasal għall-valur, l-esponenti adotta din il-metodologija, u dan wara li huwa ħa konjizzjoni tar-restrizzjonijiet u raġunijiet pertinenti kif premessi:

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'Comparative Method' qed jiġi użatt biex iwassal għal-valur tal-propjeta' indikata.

Skond rapport tal-Perit Denis Camilleri, '*Property market mechanisms of the Maltese islands 2017, Table 4: Affordable property rates €/sqm for the Maltese islands over a 35 year period*', il-valur ta' post residenzjali f' zona A ta' madwar Fgura/ Paola/Zabbar huwa ta' €1,137/metru kwadru, bi tkabbir ta' 7% fis-sena li jfisser €1,217/metru kwadru.

Din ir- rata trid tizdied b' rata ta' 15% peress li tinsab vicin il- progett tal- universita' Amerikana I- ġdida u allura din iz- zona qed tgħola fil- valur, speċjalment bħala investiment għall- kiri. B' hekk il- valur jgħola għal €1,400/metru kwadru.

Is- sit in disamina jkopri spazju totali ta' madwar 139 metri kwadri. Għalkemm I-ispazzju totali huwa ta' 139 metri kwadri, madwar 36 metri kwardi minnhom huma turġien tal- ewwel tlett sulari. Indaqstant, il- valur tas- sit qed jinħdem b' rata bažika ta' €1,000/metru kwadru għal 36 metri kwadri ta' taraġ u rata ta' €1,400/metru

kwadru għal kumplament, iġifieri għal 104 metri kwadri l-oħra. B' hekk il- valur tas-sit huwa ta' €181,600 *meta tkun lesta għal abitazzjoni.*

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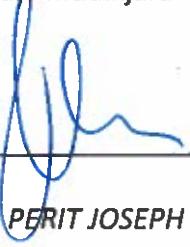
Ix- xogħlijet meħtieġa sabiex dan il- post jitlesta għall- abitazzjoni huwa stamt li jiswew madwar €50,000, ibbazati fuq stimi segamenti:

Permessi tal- Awtorita' tal- Ippjanar	€2,000
Xogħol kostruzzjoni tat- turgien	€3,000
Xogħol ta' dawl, ilma u dranaġġ	€5,000
Installazzjoni ta' HVAC	€2,500
Tlestija ta' turgien inkluz poġġaman	€5,000
Madum tal- art	€4,000
Kisi tal- ħitan	€3,000
Soqfa inkluzi soffitti	€3,000
Kamra tal- banju bis- sett u madum	€4,000
Aperturi ta' ġġewwa	€2,000
Aperturi ta' barra inkluz gallarija	€7,000
Xogħol tal- faċċata	€3,500
Total	€44,000
Kontingenza	€6,000
Total Finali	€50,000

Għaldaqstant, l- projeta' fil- kundizzjoni prezenti hija stmata li iġġib il- valur ta': Ewro 131,600.

1.6 KUNFLITT TA' INTERESS

Illi b'dan niddikjara li ma kelli ebda kunflitt ta' interess fid-data tal-valutazzjoni.


JOSEPH SALIBA
 E. & A. (Hons). A. & C.E.
 10, Triq Gulju Cauchi
 Balzan

FIRMA PERIT JOSEPH SALIBA

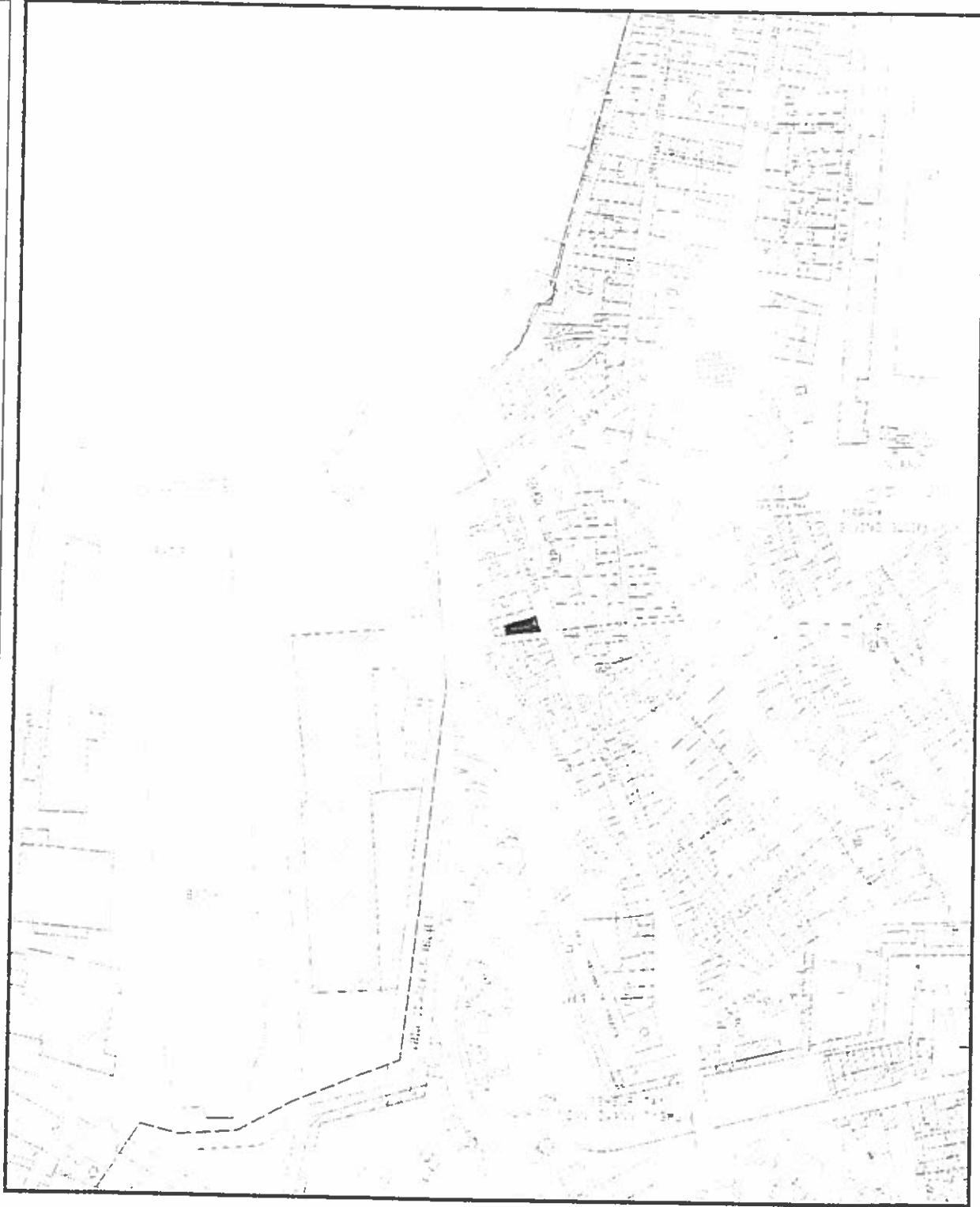
PARTERNSHIP WARRANT NO. 575

ILLUM. 07 ta. Dicembru, 2010
 DEHER IL-PERIT LEGALI/TEKNIKU. *Joseph Saliba*
 183762M LI MALEF LI QEDA FEDELMENT
 U ONESTAMENT L-INKARIGU MOGHTI LILU


 DEPUTAT REGISTRATUR

Dokument LV1

500m



0m

Min Easting = 56357.2, Min Northing = 70746.84, Max Easting = 56757.2, Max Northing = 71247.33

0m

400m

MEPA

St. Francis Ravelin
Floriana
PO Box 200, Valletta, Malta
Tel: +356 240976 Fax: +356 224846

www.mepa.org.mt



Maniera Group

67 Alley No 1, Tower Street, Nicosia MST 06, MALTA.
Tel: (356) 21411799, 21420895 - Fax: (356) 21420897
Mob: (356) 9947-8244

Colin Zammit RE SALES ASL EPG Dg Com Tech
Penit

Date: 12/12/07
Signature: [Handwritten signature]

Site Plan, Scale 1:2500 Printed on: Monday, February 12, 2007
Not to be used for interpretation or scaling of scheme alignments

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Dokument LV2

REVISIONS:		
Rev.	Date	Revised by
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REVISIONS		
REV.	DATE	DESCRIPTION
1	20/01/07	A - FLOOR PLAN & ELEVATIONS
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21	-	-

FAÇADE
FACADE NO. 1
LA. T. Sec.
1. ISOLAR MASONRY
2. GRANITATO ALBERGO
3. REINFORCED PLATE STEEL
4. DARK GREY ALUMINUM UPVENTILIS
5. DARK GREY ALUMINUM DOWNVENTILIS
6. TIMBER SLIDING DOORS
7. GALVANIZED STEEL GARAGE DOORS
8. TIMBER AWNINGS
9. WOODEN OR BALCONIES

NOT TO BE SCALLED FROM DRAWINGS

CLIENT: MR ALESSIO MUSCAT
TITLE: NO 13
ADDRESS: GUILLERMO STR
BORNILLA
DRAWING TITLE:
EXISTING LAYOUT PLANS

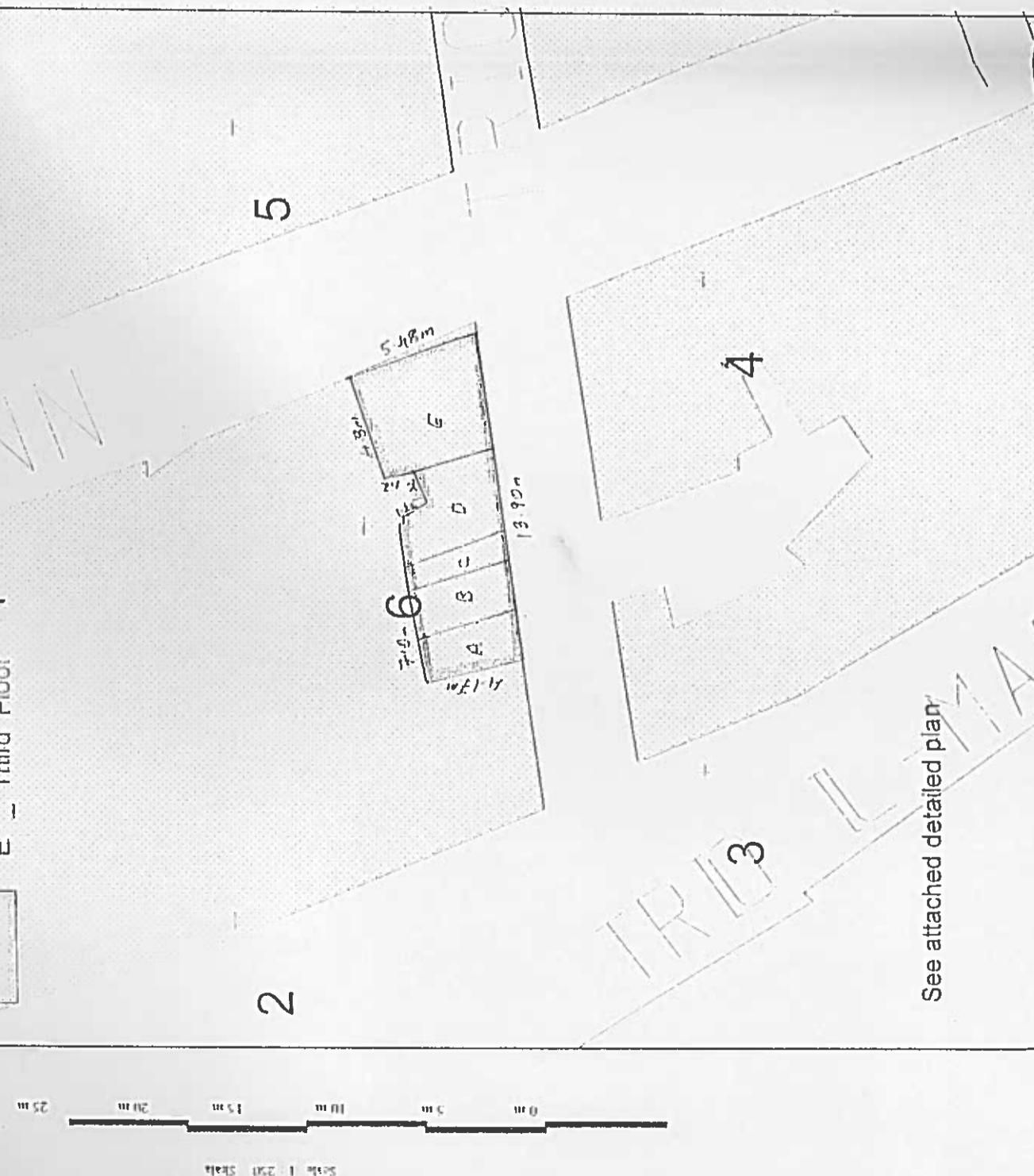
MANIERA GROUP
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SECRET	COL. 1	COL. 2	COL. 3	COL. 4	COL. 5	COL. 6	COL. 7	COL. 8	COL. 9	COL. 10	COL. 11	COL. 12	COL. 13	COL. 14	COL. 15	COL. 16	COL. 17	COL. 18	COL. 19	COL. 20	COL. 21	COL. 22	COL. 23	COL. 24	COL. 25	COL. 26	COL. 27	COL. 28	COL. 29	COL. 30	COL. 31	COL. 32	COL. 33	COL. 34	COL. 35	COL. 36	COL. 37	COL. 38	COL. 39	COL. 40	COL. 41	COL. 42	COL. 43	COL. 44	COL. 45	COL. 46	COL. 47	COL. 48	COL. 49	COL. 50	COL. 51	COL. 52	COL. 53	COL. 54	COL. 55	COL. 56	COL. 57	COL. 58	COL. 59	COL. 60	COL. 61	COL. 62	COL. 63	COL. 64	COL. 65	COL. 66	COL. 67	COL. 68	COL. 69	COL. 70	COL. 71	COL. 72	COL. 73	COL. 74	COL. 75	COL. 76	COL. 77	COL. 78	COL. 79	COL. 80	COL. 81	COL. 82	COL. 83	COL. 84	COL. 85	COL. 86	COL. 87	COL. 88	COL. 89	COL. 90	COL. 91	COL. 92	COL. 93	COL. 94	COL. 95	COL. 96	COL. 97	COL. 98	COL. 99	COL. 100	COL. 101	COL. 102	COL. 103	COL. 104	COL. 105	COL. 106	COL. 107	COL. 108	COL. 109	COL. 110	COL. 111	COL. 112	COL. 113	COL. 114	COL. 115	COL. 116	COL. 117	COL. 118	COL. 119	COL. 120	COL. 121	COL. 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Dokument LV3

LEGEND

- A - Second / Third / Fourth Floor & airspace
- B - Ground / First / Second / Third / Fourth Floor & airspace
- C - First / Second / Third / Fourth Floor & airspace
- D - Third Floor & airspace
- E - Third Floor



BORMILA Citta' Cospicua



Pjanta tas-sit 1:2500 Site Plan

Gvern Ta' Malta

Registru ta' l-Artijet
Casa Bolino, 116 Triq il-Punent, Valletta

Government of Malta
Land Registry

Casa Bolino, 116 West Street, Valletta

Nru tal-Mappa 101099M
Map Number: M&NIEGEZ COLIN PEIT
Perit Architect: Colin Zammit Petit
Scale 1:250 Skala

Pożizzjoni Centrali: x = 56569
y = 70990
Tel: (356) 21411732, 21425555 • Fax: (356) 39473745
Mob: (356) 99473745
Qies (metri kvadri)
Area (square metres)

Parti minn SS: 5671 5670
Extracted from SS.
Data: 12/02/2007 Date:

Firma tal-Applicant
Applicant's signature

Dritt Mhallas
Fee Paid

Dokument LV4

**PARTICULARS OF IMMOVABLE PROPERTY
CHARGED / TO BE CHARGED TO THE BANK**

BRANCH/UNIT _____

DATE: _____

1. DETAILS OF BORROWER (S)

NAME OF BORROWING CUSTOMER (S):

APS.

LST.

I.D. Card (or Reg. No.)
300485 (M)

I.D. Card (or Reg. No.)

ADDRESS OF PROPERTY:

No 13 ... Jiz
Birkirkara

PROPERTY REGISTERED IN THE NAME (S) OF:

2. TYPE OF PROPERTY ("X" Tick)TERRACED HOUSE HOUSE OF CHARACTER GARAGE SEMI-DETACHED VILLA FARMHOUSE WAREHOUSE DETACHED VILLA MAISONETTE BUSINESS PREMISES BUNGALOW APARTMENT / FLAT OTHERS

Give terse details of the property

(Area of property, and particulars of construction.)

In the same area

GENERAL:

(a) Are electricity, water and drainage services available?

Yes

(b) Have adjoining roads been surfaced?

Yes

If so, have road charges been paid?

Yes

(c) Is there a demand for the type of building in this area?

Yes

(d) Give particulars of any trend likely to affect property price levels in the area.

-

3. ACCOMODATION / USE OF PROPERTY(a) *Private*Dining Living Room Bedrooms 3Basement

Use of property:

Main Residence Summer Residence Other Reception Room Bathrooms 2Garage Kitchen Study Others

Decontrol Certificate:

Held Not Held

Tick "X" where more than one indicate number

3(b) COMMERCIAL

(Please elaborate on relative use and specifications)

4. STATE OF PROPERTY

The property is in a good state of repair:

YES NO

State reason(s):

5. TITLE OF IMMOVABLE PROPERTY

SOLD

TEMPORAL EMPHYTEUSIS

TEMPORARY EMPHYTEUSIS*

Ground Rent Payable Ground Rent Payable

Remaining term of the emphyteutical concession

6. PLANNING AUTHORITY PERMIT AND APPROVED PROPERTY PLAN

HELD NOT YET HELD

State any important underlying condition(s)

MA . OK PLEASANT .

7. VALUATIONS

(a) Architect's Valuation

THIS SECTION IS TO BE COMPLETED WHEN THE BANK CONSIDERS IT NECESSARY TO HAVE AN ARCHITECT'S VALUATION. IT IS GENERALLY REQUIRED FOR HOME-LINKED FACILITIES.

Lm 35000.00	By Architect	Property inspected on	5 / 12 /200 9'
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(i) Architect's recommendation that property is a suitable security

YES NO

(ii) In the case of property under construction, was the development approved in all respects by MEPA?

YES NO

(iii) In the case of constructed property, were all the MEPA conditions and regulations adhered to.

YES NO

(iv) Cost to rebuild above-mentioned property:

Lm

15000.00

614, 616 & 618 Lower Street, Msida, MSD 1733, MALTA.

Tel: +356 2141799, 2142655 - Fax: +356 21420891

E-mail: info@maniera.com.mt

Architect's Signature and stamp: EPLD Dig. Contract

Date: 12/12/04

(b) Purchase Price

Lm	As per Preliminary Agreement / Contract	Date: 12/12/04	/ 200
----	---	----------------	-------

(c) Manager's Valuations

Lm	Estimated Value	Lm	Forced Sale Value	/ 200
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Any important fact not elicited by the above (e.g. particular factors that may prejudice the demand for property in the area). State when property was last visited and confirm that property has been built in line with MEPA permit held.

Manager

Dokument LV5

| 16

Ritratt tal- bieb ta' barra qabel I- ingass

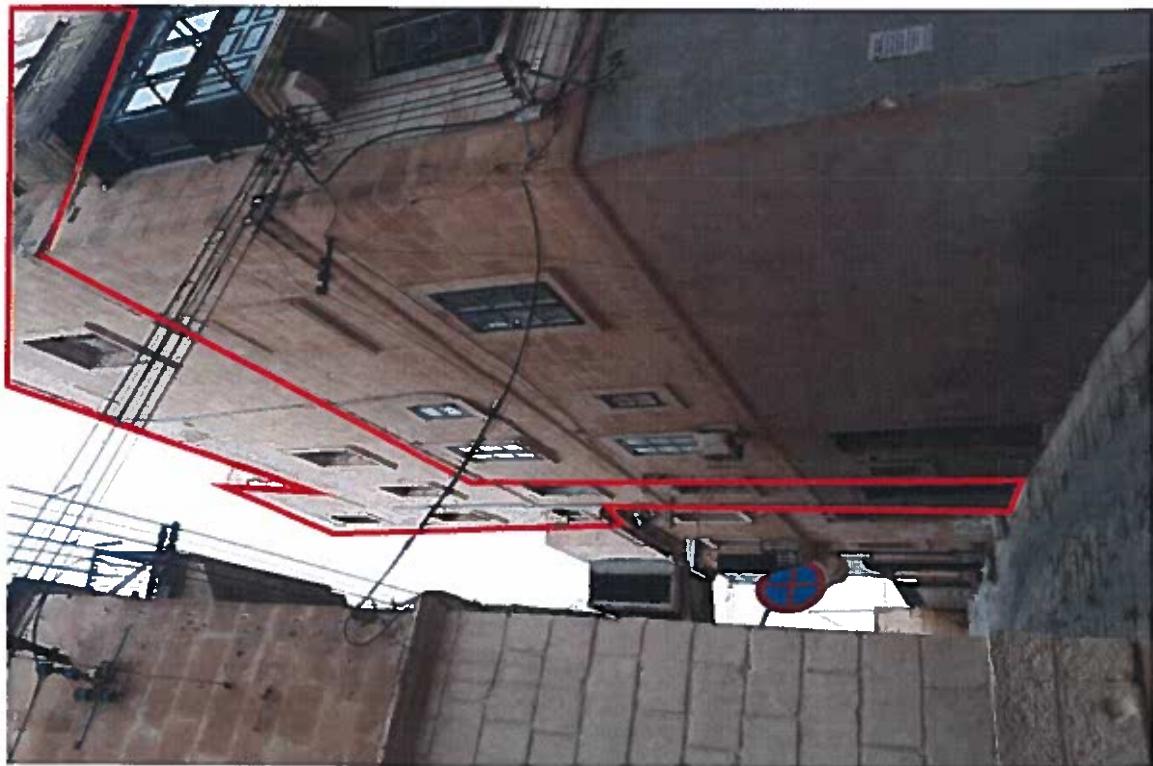


Ritratt tal- bieb ta' barra wara I- ingass





Ritratt tal-faccata tas-sit



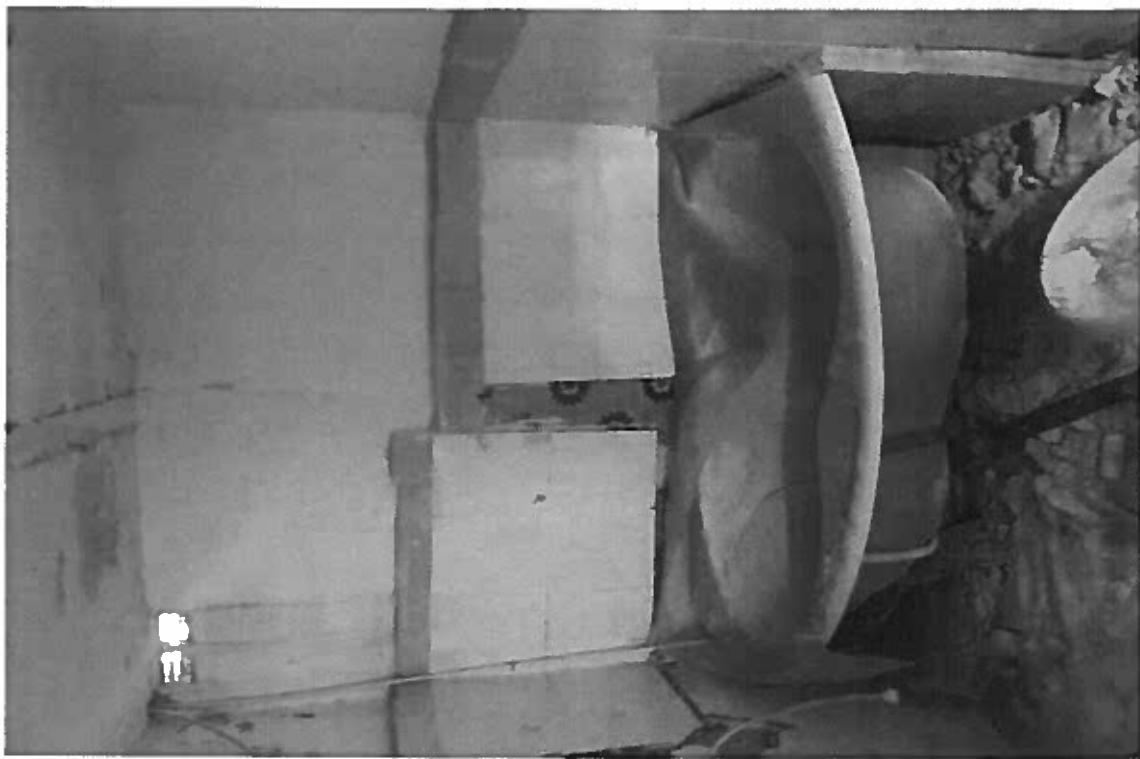
Ritratt tal-faccata tas-sit



Ritratt tat- tarag



Ritratt tal- entrata



Ritratt tat- tieni sular



Ritratt tat- tieni sular



Ritratt tal- ewwel kamra tat- tielet sular kif
titta is- sellun



Ritratt tas- saqaf tal- kmara tan- nofs tat-
tielet sular



Ritratt tal- kamra tan- nofs tat- tielet sular



Ritratt tal- ewwel kamra tat- tielet sular kif
titla is- sellun



Ritratt tal- gallarija tal- injam tat- tielet sular



Ritratt tas- saqaf tal- kamra tal- kantuniera
tat- tielet sular



Rittratt tal- kamra tal- bejt minn gewwa



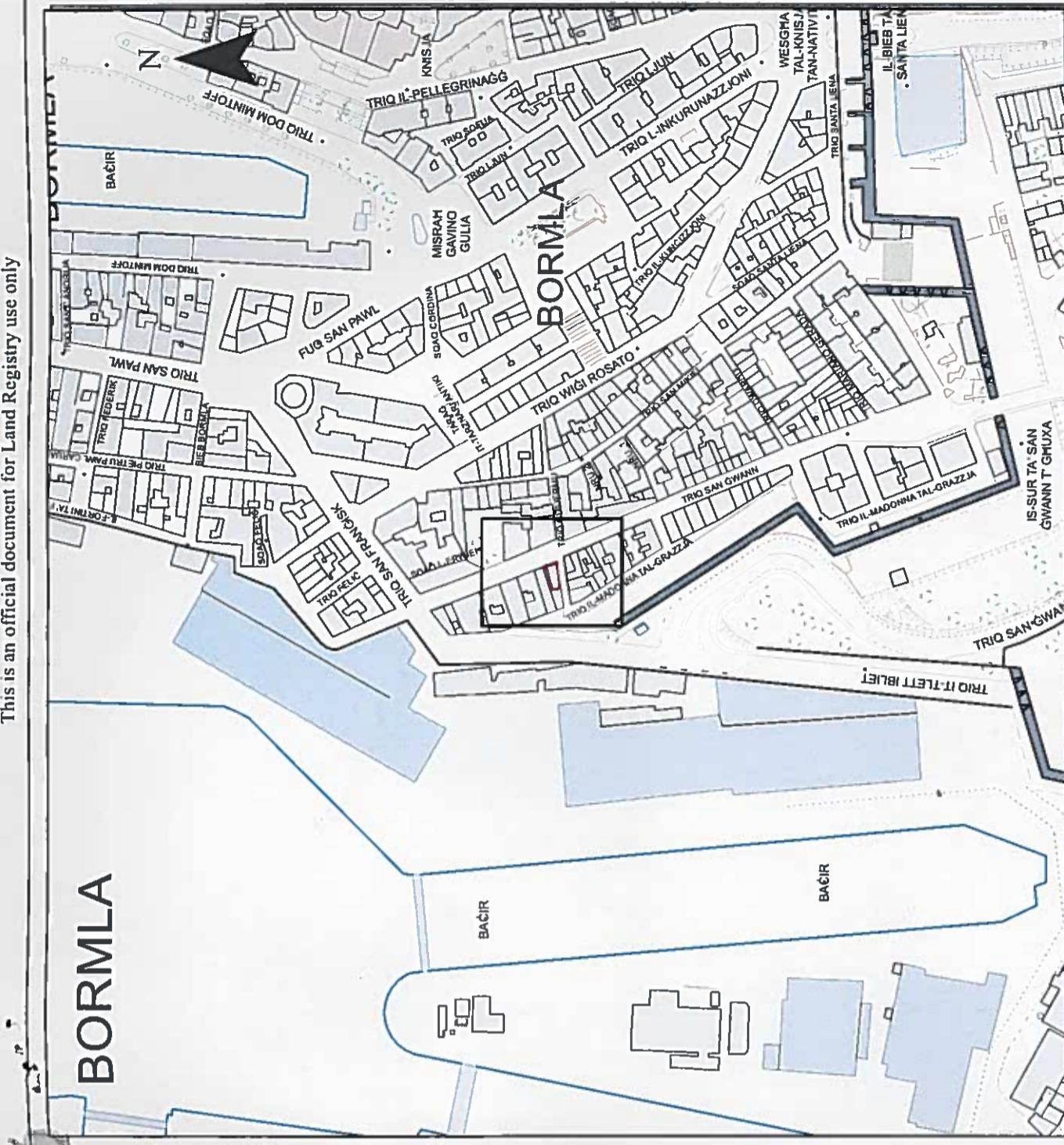
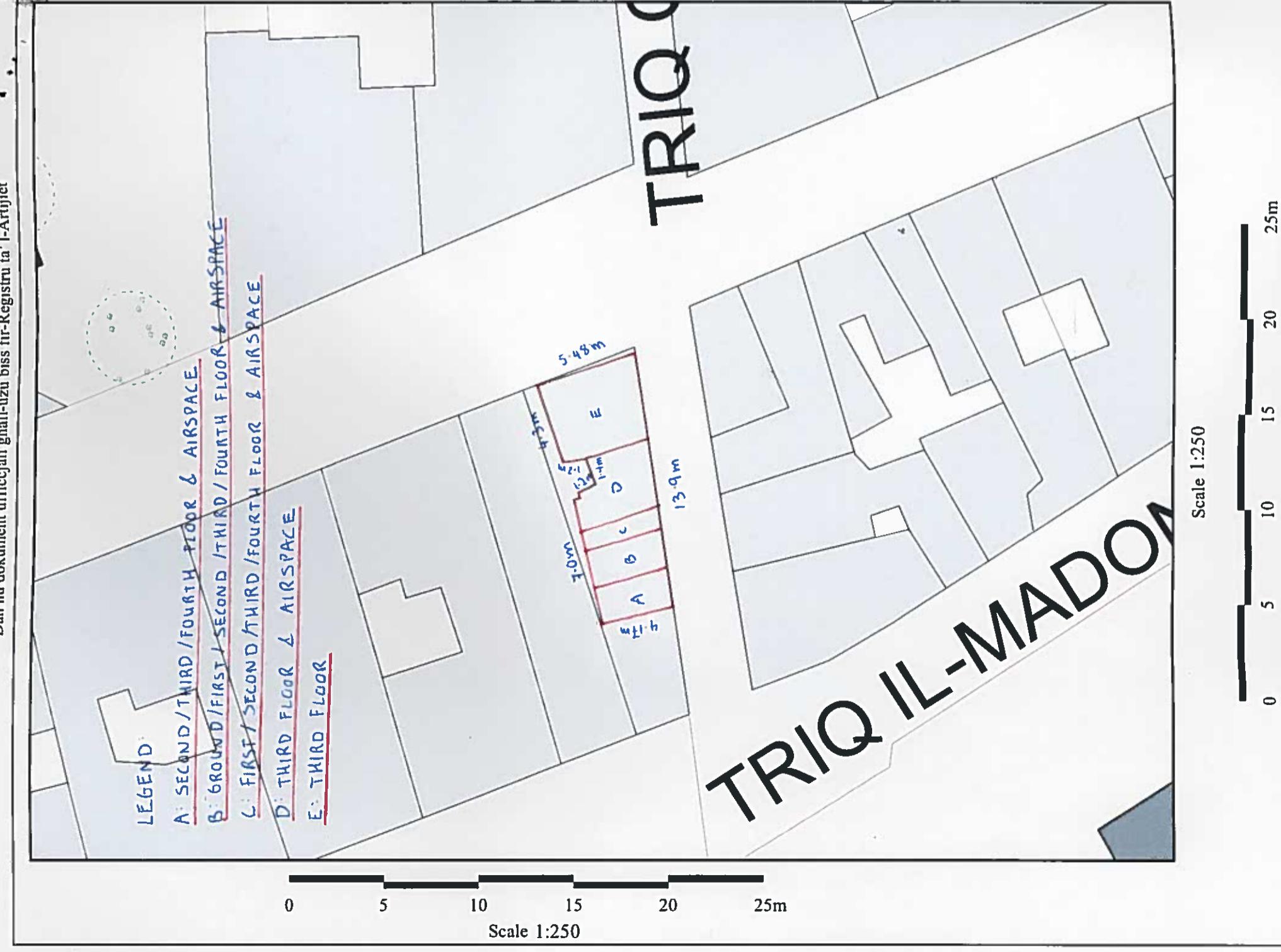
Rittratt tal- veduta mill- bejt

Rittratt tal- kamra tal- bejt minn barra



Rittratt tal- bejt





Gvern ta' Malta
Registru ta' l-Artijiet
Casa Bolino, 116, Triq il-Punent, Valletta

Pjanta tas-Sit 1:2500 Site Plan
Government of Malta



Nru tal-Mappa: 100631 E	Posizzjoni Ċentrali: x = 56571	Parti min S.S.: 5670	Date: 15/11/2018
Map Number:	Centre Coordinates: y = 70987	Extracted from S.S.:	Date:

Qies (metri kwadri);
Area (square metres):

A : 8.34 m²
B : 8.8 m²
C : 4.6 m²
D : 13.1 m²
E : 23.56 m²

JOSEPH SALIBA
B.E. & A.(Hons). A. & C.E.
10, Triq Gulju Cauchi
Balzan

Timbru tal-Perit:
Architect's Stamp:
Perit:
Architect:

PART III
EIGHTH SCHEDULE

Physical Attributes of Immovable Property

Locality Borġemma

Address No 13,
Triaq Guliermu
Birgu.

Total Footprint of
Area Transferred * 58.4 sq.mt

Tick where applicable

(Tick one box in each case except where indicated otherwise)

Type of Property	<input type="checkbox"/> Villa <input type="checkbox"/> Penthouse <input type="checkbox"/> Terraced House	<input type="checkbox"/> Semi-Detached <input type="checkbox"/> Mezzanine <input type="checkbox"/> Ground Floor Tenement	<input type="checkbox"/> Bungalow <input checked="" type="checkbox"/> Maisonette	<input type="checkbox"/> Flat/Apartment <input type="checkbox"/> Farmhouse
Age of Premises	<input type="checkbox"/> 0-20 years	<input checked="" type="checkbox"/> Over 20 years	<input type="checkbox"/> Pre WW2	
Surroundings	<input type="checkbox"/> Sea View	<input type="checkbox"/> Country View	<input checked="" type="checkbox"/> Urban	
Environment	<input checked="" type="checkbox"/> Quiet	<input type="checkbox"/> Traffic	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Industrial
State of Construction	<input checked="" type="checkbox"/> Shell	<input type="checkbox"/> Semi-finished **	<input type="checkbox"/> Finished ***	
Level of Finishes	<input type="checkbox"/> Good	<input type="checkbox"/> Adequate	<input type="checkbox"/> Poor	
Amenities <i>Tick as many as appropriate</i>	<input type="checkbox"/> With Garden <input checked="" type="checkbox"/> No Garage	<input type="checkbox"/> With Pool <input type="checkbox"/> One Car Garage	<input type="checkbox"/> With Lift <input type="checkbox"/> Two Car Garage	<input type="checkbox"/> With Basement <input type="checkbox"/> Multi Car Garage
Airspace	<input checked="" type="checkbox"/> Ownership of Roof	<input type="checkbox"/> No Ownership of Roof	<input type="checkbox"/> Shared Ownership	

* Includes all lands and gardens but excludes additional floors, roofs and washrooms

** Includes plastering, electricity, plumbing and floor tiles

*** Includes ** plus bathrooms and apertures

Date: 19/11/18

Perit's Signature:

Warrant Number:

575

Rubber Stamp:

JOSEPH SALIBA
B.E. & A. (I.M.S.). A. & C.E.
10, Triaq Gulju Cauchi
Bazzaq