

**Perit Dr Konrad Xuereb** BE&A(Hons), A&CE, MSc, MStructE, CEng, MICE, Eurlng, ARB, PhD

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**Prim' Awla Tal- Qorti Civili**

**RIKORS Nru**

**Subbasta 44/22**

**DIFFERIMENT**

**11 ta' Ottubru 2022**

**FL- ISMIJET**

**APS Bank plc vs David Buhagiar u Maria Buhagiar**

**DRITT**

**RATA (€)**

**NUMRU**

**TOTAL (€)**

Valutazzjoni - Suq miftuh

Tariffa K par 6(b)

545,000

1635.00

Opinjoniijiet - Punti Trattati

50.00

0.00

Opinjoniijiet - Danni/Kumpens

232.94

0.00

**TOTAL DRITTIJET**

**€ 1,635.00**

**SPEJJEZ**

**RATA (€)**

**NUMRU**

**TOTAL (€)**

Access

32.00

1

32.00

Seduti

24.00

0.00

Skizz (Ground floor plan, first floor plan, second floor plan)

35.00

3

105.00

Pjanta A3 (Lands Registry)

105.00

1

105.00

Trasport

6.99

1

6.99

Typing Relazzjoni

0.70

49

34.30

Kopji Relazzjoni

0.23

0.00

Kopji ritratti / pagni kuluri

0.50

0.00

Traskrizzjoni Verbali

0.70

0.00

Notifiki

1.16

0.00

Ritratti (servizzi zghar 15(a))

1.40

32

44.80

**TOTAL SPEJJEZ**

**€ 328.09**

**18% VAT**

**€ 353.36**

**TOTAL DRITT U SPEJJEZ**

**€ 2,316.45**

## **Fil- Qorti Civili Prim' Awla**

**SUBBASTA NRU. 44/22**

**APS Bank plc**

**VS**

**David Nicholas Buhagiar u Maria Buhagiar**

**RELAZZJONI TA' L-ESPERT TEKNIKU, IL-PERIT DR KONRAD  
XUEREB**



Maghmul minn: Perit Dr Konrad Xuereb  
*202/3 Vincenti Buildings,  
Old Bakery Street, Valletta  
Tel: +356 2780 8428*

Data: 30 ta' Jannar 2023

**SIT: Dar Nru 12, 'Sueno', Triq Espedito Catania, Zabbar, inkluz il- garaxx Nru 14, Triq Espedito Catania, Zabbar - Atti tas-Subbasta Nru.44/2022 APS Bank plc vs David Nicholas Buhagiar u Maria Buhagiar**

**1.0 Deskrizzjoni ta' l-Inkarigu**

**1.1** Ġejt mahtur bhala espert fl- atti tal- Mandat ta' Qbid ta' Hwejjeġ Immobbli mill- Qorti Civili f'dawna il-proċeduri hawn fuq imsemmi, sabiex nagħmel deskrizzjoni tal- fond indikat fir-rikors promotur u sabiex infisser il-piżijiet, kirjiet u jeddijiet ohra, sew reali kemm personali, jekk ikun hemm, li għandhom dan il-fond ikun sugġett kif ukoll l-aħħar trasferimenti tiegħu, skond l-informazzjoni ottenut mill-kreditur jew mid-debitur.

**1.2** Din l-istima peritali giet imħejjija a tenur ta' l-Artikolu 79 (1) tal-Kap 573 tal-Ligijiet ta' Malta u dan kwantu l-proprjeta li gġib l-indirizz 'dar Nru 12, 'Sueno', Triq Espedito Catania, Zabbar, inkluz il-garaxx Nru 14, Triq Espedito Catania, Zabbar', murija fir-ritratti fid-Dokument 2.4 u ndikati fid-dokumenti li rċevjiet mill- Qorti Civili li huma inkluzi fid- Dokument 2.8.

**2.0 Dokumenti Pertanenti**

**2.1** L-esponent qed jannetti pjanta li turi l-konfini tas-sit *in disamina*, ritratti tas-sit u dokumenti relattivi, liema dokumenti qed jiġu mmarkati hekk kif ġej:

- Dokument 2.0 – Ittra lill- Qorti Civili mill-esponent
- Dokument 2.1 – Land registry site plan
- Dokument 2.2 – Pjanta tal- Proprjeta
- Dokument 2.3 – CFR It- Tmien Skeda (8th Schedule)
- Dokument 2.4 – Ritratti tas- Sit
- Dokument 2.5 – Orthophotomaps
- Dokument 2.6 – Kopji tal- Policies u Mapep Minn Pjani Lokali
- Dokument 2.7 – Operazzjonijiet Paragonabbli
- Dokument 2.8 – Kopja ta' l-Ittra ta' l-Ingagġ mill- Awtorita'
- Dokument 2.9 – Metodu tal-Kalkulazzjoni
- Dokument 2.10 – Riċerka ta' Permessi

**3.0 Dati Permanenti**

**3.1** Data ta' meta inġhata l- Inkarigu.

12 ta' Awwissu 2022.

**3.2** Data ta' meta sar aċċess fuq il- Proprjeta

12 ta' Diċembru 2022 u 19 ta' Jannar 2023.

**3.3** Data tar- Rapport

30 ta' Jannar 2023.

**3.4** Data li saret referenza għaliha meta giet valutata il- Proprjeta' fejn applikabbli

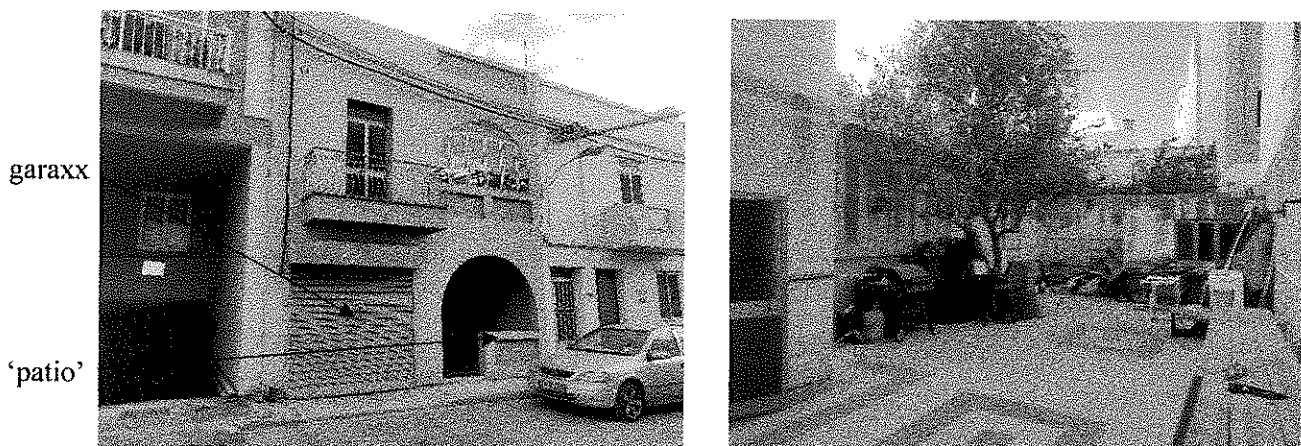
Mhux applikabbli

**4.0 L-Istat li jiġi kkalkulat li l-proprjeta' kienet fiha fid-data li saret referenza ghalha meta giet valutata l-proprjeta'**

**4.1 L-attribwiti fiziċi tal-proprjeta' fid-data li tkun saret referenza ghalha f'paragrafu 3.2**

**4.1.1** Id- dar bin- numru uffiċjali tnax (12) bl- isem ta' 'Sueno' u li qabel kien jisimha 'Sant Anne' fi Triq Espedito Catania qabel maghrufa bhala Triq l- Ghobbejra, Zabbar. Malta. Inkluż il- 'garage' anness li ghandu n- numru uffiċjali erbghatax (14) fl- istess triq u jiffirma parti integrali mill- istess dar, liberi u franki u bid- drittiet u l- pertinenzi kollha taghhom, inkluż il- 'front garden (patio)' u l- bitha ta' wara.

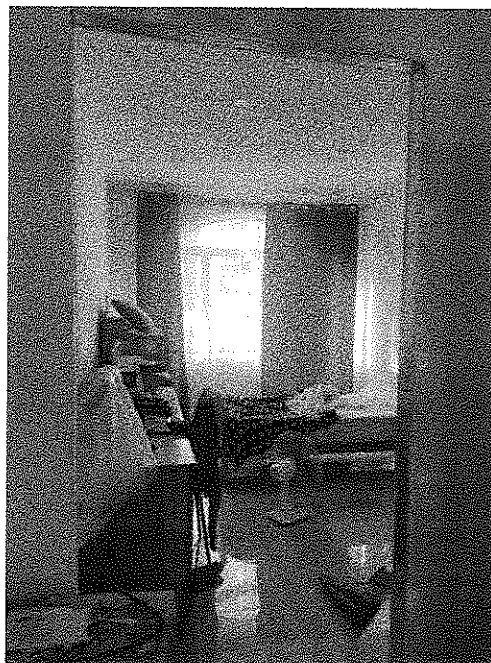
**4.1.2** L- aċċess ghad- dar in disamina jittiehed mill- bieb numru uffiċjali 12 'Sueno'. Fuq il- lat ta' quddiem tal- fond, hemm 'patio' estern. Ma ġenb id- dar, hemm 'garage' li hu aċċess permess ta' bieb b' 'roller' numru uffiċjali 14.



Ara annett dokument 2.4 ritratti Nru 1 (xellug) u Nru 13 (lemin)

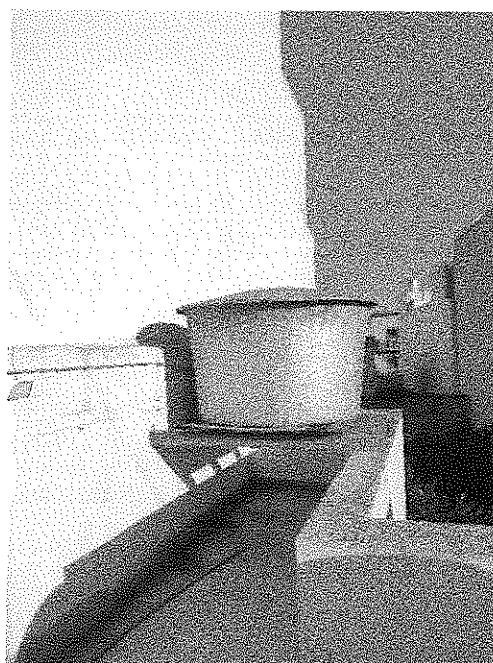
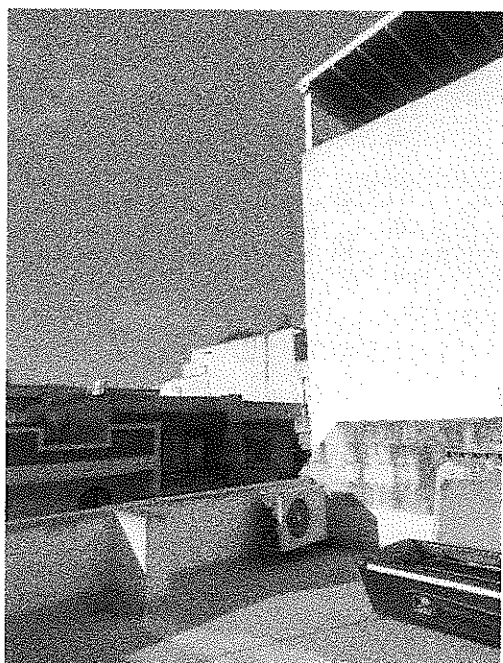
**4.1.4** L-entrata tad- dar taghti ghal kamra tas- salott li jgib dawl u arja minn tieqa li tiftah fuq il- patio fuq il- lat ta' quddiem tal- fond. Din il- kamra titwessa' ghal fuq it- tromba tat- taraġ il twassal ghall- ewwel sular. Hemm bieb fuq il- lat tax- xellug tal- kamra tas- salott li jiftah fuq il- 'garage' msemmi hawn fuq. Wara t- taraġ hemm kamra mdaqqa ta' kċina u kamra ta' l- ikel, li tiftah ghal fuq il- bitha esterna fuq il- lat ta' wara tal- fond. Fuq lat ta' din il- kamra mdaqqa hemm spazju użat bhala 'store' u biswita hemm kamra ta' WC/shower, li ghandha bieb li jiftah direttament ukoll fuq il- bitha esterna. Il- bitha hi kbira u hemm kamra ta' 'shed' fit- tarf taghha.

**4.1.5** It- taraġ prinċipali jwassal ghall- ewwel sular fejn hemm żewġ kmamar tas- sodda fuq il- lat ta' quddiem tal- fond u li jgibu dawl u arja minn tieqa u gallerija rispettivament li jharsu fuq it- triq. Hemm kamra ohra tas- sodda wara t- taraġ prinċipali tal- fond, li hi aċċessa mill- kuritur permess ta' bieb u li ghandha fetha li taghti fuq kuridur intern fuq il- lat ta' wara tal- fond f' dan is- sular u ghaldaqshekk m' ghandix dawl u arja minn tieqa li tiftah fuq barra. Din il- kamra ghaldaqshekk ghandha tkun rettifikata jew regolarizzata ma' l- Awtorita' ta' l- Ippjanar. Wara din il- kamra, hemm il- kuridur imsemmi hawn fuq li jwassal ghal kamra tal- banju li ggib dawl u arja minn tieqa li tiftah fuq il- bitha esterna.



Ara annett dokument 2.4 ritratti Nru 11 (xellug) u Nru 19 (lemin)

4.1.6 It- tarag' prinċipali mbagħad iwassal għat- tieni sular fejn hemm żewġ terrazzini fuq kull lat tat-tromba, wieħed fuq quddiem u iehor fuq wara tal- fond.



Ara annett dokument 2.4 ritratti Nru 27 (xellug) u Nru 31 (lemin)

#### 4.2 L-istat ta' l-istruttura u dettalji ohra

L-istat preżenti tal- binja jindika li din il-binja tidher li qed tintuża u qiegħda fi stat ġeneralment tajba, għalkemm kemmxejn għajjiena ('tired').

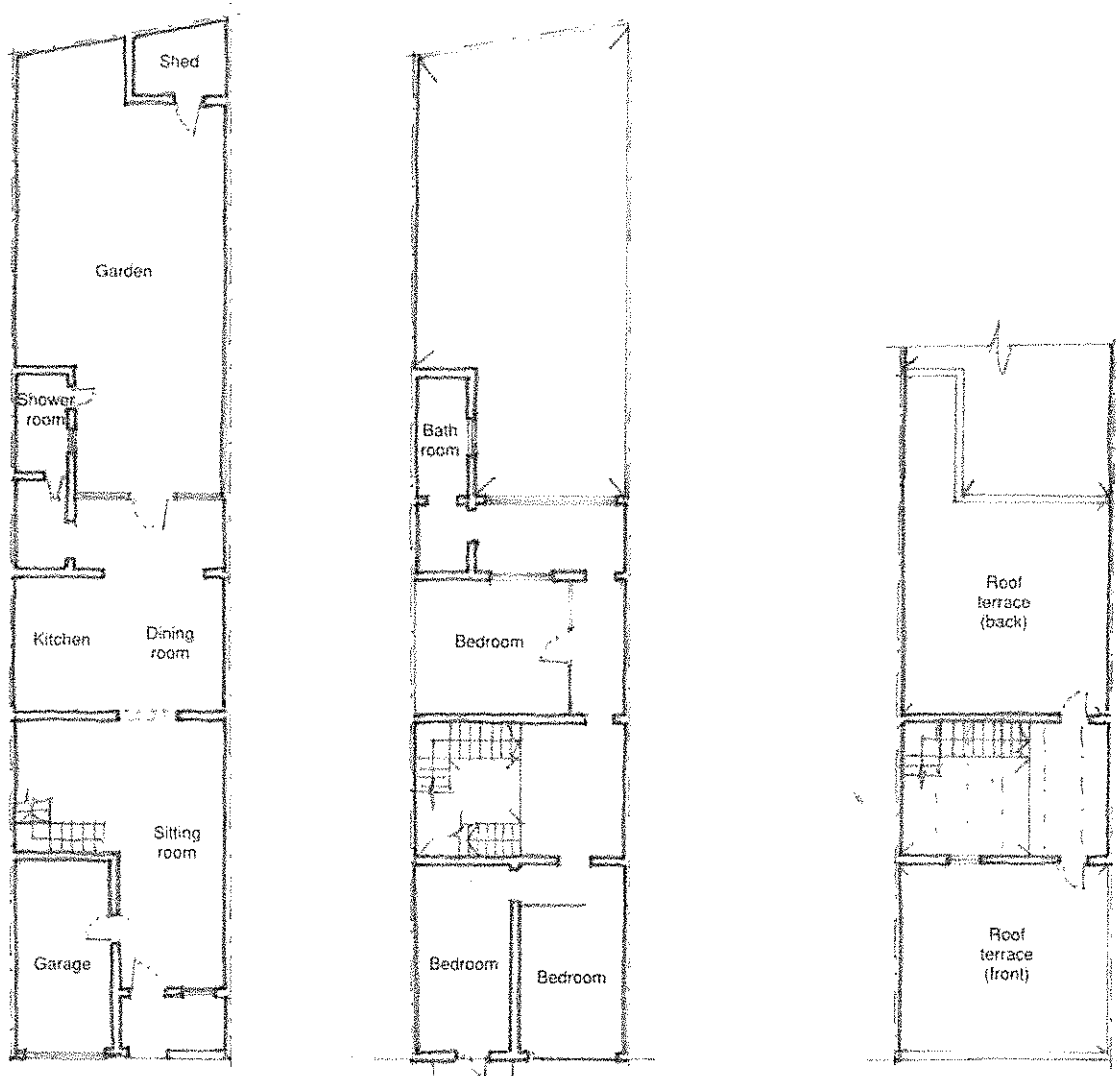
Il- kmamar jidhru li huma tipikament msaqqfa b' konkos armat (reinforced concrete) li jserrhu fuq hitan tal- ġebel. It- tromba tat- tarag fit- tieni sular hi msaqqfa b' travi tal- ħadid b' xorok bejiethom. Dawn it- travi dehru li garrbu hsara maż- żmien u jidher li qed jissaddu, u għaldaqshekk din il- hsara għandha tkun rettifikata urgentament.

Huwa mportanti li jkun kjarifikat illi dan ir-rapport ma jistax jiġi interpretat li jikkonferma l-istabbijta' u l-integrita' ta' l-istruttura u l-bini.

#### 4.3 Qisien tal-proprjeta'

Il- proprjeta' tikkonsisti f' 'dar' u 'garage' li għandhom il- kejl approssimattiv sussegwenti:

- Pjan terran (ground floor): ċirka 80 m<sup>2</sup> intern (eskluz il- 'garage'), ċirka 4.5 m<sup>2</sup> patio fuq il- lat ta' quddiem tal- fond, ċirka 68.5 m<sup>2</sup> bitha esterna (eskluz il- 'shed'), u ċirka 5.5 m<sup>2</sup> il- 'shed'.
- L-ewwel sular (first floor): ċirka 88 m<sup>2</sup> intern, u ċirka 1 m<sup>2</sup> gallerlija.
- It- tieni sular/bejt (second floor/roof): ċirka 9 m<sup>2</sup> intern, ċirka 34 m<sup>2</sup> bejt fuq il- lat ta' quddiem tal- fond, u ċirka 43 m<sup>2</sup> bejt fuq il- lat ta' wara tal- fond.



Ara annett dokument 2.2 Pjanti tal-fond. Xellug: Pjan terran; Nofs: L- ewwel sular; Lemin: Il- bejt

**5.0 L-Użu li kien qiegħed isir mill-proprjeta' fid-data li saret riferenza għaliha meta giet valutata l-proprjeta'**

Il-propjeta in ezami, qed tintuza għal skop ta' abitazzjoni residenzjali.

**6.0 Informazzjoni Dwar Drittijiet ta' terzi**

Waqt l- access li sar f' Diċembru 2022, kien notat il- preżenza ta' terzi fil- fond, li hu mifhum li dahlu f' konvenju mad- debituri. Dan kien notifikat lill- Qorti - ara annessi dokumenti 2.0.2 u 2.0.3.

Id- digriet mill- Qorti datat 23 ta' Jannar 2023 kkjarifika li billi m'hemmx ebda rabta fuq il-proprjeta' li tista' taffetwa l-valur, l- istima tal- fond in disamina għandha ssir bla ebda piż tal-konvenju minnu msemmi. Ara anness dokument 2.8.

**7.0 Operazzjonijiet Paragunabbli.**

Ara anness Dokument 2.7.

**8.0 Informazzjoni dwar il-“Planning site history” u l-“Planning policies” li jaffettwaw il-proprjeta'**

**8.1 Planning site history**

Ara anness Dokument 2.10 għal uhud mill-applikazzjonijiet li saru ma' l-Awtorita ta' l-Ippjanar fuq il-fond in disamina msemmi f' dan ir-rapport.

L- ahhar applikazzjoni li tidher li saret ma' l-Awtorita ta' l-Ippjanar relatat mal- fond in disamina hi PA2017-20 li saret mill- applikant Mr David Buhagiar u li giet approvata mill- istess Awtorita' f' Mejju 2020.

Waqt l-ispezzjoni rriżulta illi għalkemm il- hanut (ta' 'hairdressing salon') fil- pjan terran imbidel f' garaxx skond il- pjanti approvati d' dan il- permess, it- tibdilet l- ohra fil- pjan terran u fl- ewwel sular murija fil- pjanti approvati ta' l- istess permess jidhru li għadhom ma sarux.

**8.2 Planning policies**

Ara anness Dokument 2.6.

**9.0 Metodu tal-valutazzjoni u l-valur stmat**

**9.1** Meta tiġi kkunsidrata l-bażi tal-valutazzjoni, jien rreferejt lejn l- *Appraisal and Valuation Manual* ippublikat mir- *Royal Institute of Chartered Surveyors* kif ukoll id-dokument intitolat *Valuation standards for Accredited Valuers* ippublikat mill-Kamra tal-Periti fl-2012, u d-dokument intitolat *Consolidated Document on Property Valuation* ippublikat fl-2017 mill- Awtorita' ta' l-Artijiet.

**9.2** L-avviċinament tal-valutazzjoni ser ikun ta' metodu komparattiv, fi kliem iehor, il-proviżzjoni ta' l-indikazzjoni ta' valur ibbażtat fuq il-paragun ta' proprjeta' msemmija ma' ohra identiċi jew simili, filwaqt li jkun kunsidrati wkoll aspetti partikolari tal- proprjeta'.

**9.3** Gew ikkunsidrati numru ta' appartamenti simili għal daww kunsiderati f'dan ir-rapport; Illi fil-magħġoranza tal-każijiet kkunsidrati, djar simili f' Zabbar kienu reklamati bi prezz ta' bejn €2,439 u €3,469 għal kull metru kwadru. Il-medja tar-rati 'kkwotati hija ta' madwar €2,846 għal kull metru kwadru ntern ta' dar. Din ir-rata medja giet mnaqqsa b'5% (kummisjoni ta' l-aġent), u b'10%

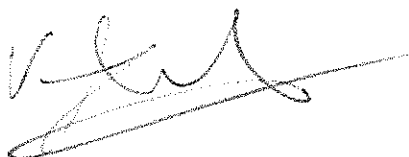

(differenza tipika bejn prezz irrikamat u dak mibjuh), u b' 10% (biex jirrifletti l-kundizzjoni u l-attribuzzjonijiet preżenti tal- fond kif deskritt hawn fuq), li jwassal għal rata medju ta' madwar €2.200 għal kull metru kwadru intern ta' dar meqjusa simili. Din ir-rata medja kienet ikkunsidrata applikabbli għall- fond intern, waqt li terz ta' din ir-rata medja kienet ikkunsidrata applikabbli għall- 'patio' u l-bitha esterna fil- pjan terran. Kwart ta' din ir-rata medja kienet ikkunsidrata applikabbli għall- bejt fit-tieni sular fejn hu meqjus li jista' jinbena sular f' dan is- sular tul il- fond kollu. Kwart ta' din ir-rata medja kienet ikkunsidrata applikabbli ukoll għall- nofs l-arja tal- fond li hu meqjus li jista' jinbena 'recessed' fit- tielet sular.

9.4 Similarment, gew ikkunsidrati numru ta' garaxxijiet simili għal dawk kunsiderati f'dan ir-rapport; Illi fil-maġġoranza tal-każijiet kkunsidrati, garaxxijiet simili b' post għal karozza waħda f' Zabbar fil-pjan terran b' aċċess separat kien reklamati bi prezz ta' madwar €35,000. Dan il- prezz ġie mnaqqsa b'5% (kummissjoni ta' l-aġent) u b'10% (differenza tipika bejn prezz irrikamat u dak mibjuh), li jwassal għal valur tal- garaxx ta' madwar €30,000.

9.4 Wara li s-sottoskrit Perit għamel dak kollu li titlob l-arti, b' konsiderazzjoni tal- punti hawn fuq imsemmija u kif ukoll il- valur tal-sit fil- preżent meta pparagunat mal- valur tas- suq, b' konsiderazzjoni tal- lokalità kif ukoll hwejjeg oħra li jista' jkollhom x' jaqsmu mal- valur ta' l-istess proprjetà, l-esponent qieghed jistma l-fond kif deskritt, inkluż il- garaxx, fis-somma ta' ~~madwar~~ **Hames Mija, u Hamsa u Erbghin, Elf Ewro (€545,000)**, tali valuri jeskludu kwalunkwe spejjeż ta' trasferimenti u jeskludu ukoll kwalunkwe taxxi.


#### 10.0 Dikjarazzjoni dwar kunflitt ta' interess

L-ebda kunflitt ta' interess ma ġie identifikat waqt li kienet qieghda issir din il-valutazzjoni.



.....  
Perit Dr Konrad Xuereb  
I.D. 0280775M  
Warrant 419

Illum..... 30 JAN 2023  
Ippreżentata mill- Perit Dr Konrad Xuereb  
B'isem dok. urched ..... dokumenti

Illum <u>02 ta' Epr, 2023</u>
Deher il-Perit Legali / Tekniku: <u>Konrad Xuereb</u>
Li wara li ddikjara li thallas l-ammont illu dovut, halef/halfet li qeda/qdlet fedelment u onestament l-inkarigu mogħti lilu/ha.
 Deputat Registratur

  
Annaliese Spiteri  
Deputat Registratur  
Qrati tal-Ġustizzja (Malta)



Fl-Atti tas-Subbasta Nru.44/22 APS Bank plc vs David Nicholas Buhagiar u Maria Buhagiar

**Dok. 2.0.1:**

**FIL-QORTI CIVILI PRIM' AWLA**

**SUBBASTA NRU. 44/22**

**APS Bank p.l.c**

**vs**

**David Nicholas Buhagiar u Maria Buhagiar**

Aċċess miżmum illum, it-Tnejn 12 ta' Dicembru 2022, fit-8:20am fuq il-post in kwistjoni ġewwa 12 'Sueno' Triq Espedito Catania, Zabbar, u l- garaxx sitwat f' 14 Triq Espedito Catania, Zabbar.

Preżenti kien hemm ukoll is- sinjuri Svetlana Agius u Charyl Azzopardi minn APS Bank p.l.c. u s- sinjur Oliver Agius (ID 517375M).

Gie ispezzjonat il-fond li jikkonsisti f' dar (fond numru 12 'Sueno') f' binja fi stat lest, mibni fuq zewġ suqari, kif ukoll garaxx (fond numru 14) li jappartjeni fil- pjan terran ta' l- istess bini u hu fi stat ta' lest, u hu aċċess kemm mit- triq kif ukoll minn ġewwa d- dar.

Ittieħdu qisien u ritratti.

L-aċċess ingħalaq fid-9am.



**Perit Dr Konrad Xuereb**

Illum: 16 ta' Dicembru 2022

**Dok. 2.0.2:**

**FIL-QORTI CIVILI PRIM' AWLA**

**SUBBASTA NRU. 44/22**

**APS Bank p.l.c**

**vs**

**David Nicholas Buhagiar u Maria Buhagiar**

Aċċess kien miżmum nhar it-Tnejn 12 ta' Dicembru 2022, fit-8:30am fuq il-post in kwistjoni ġewwa 12 'Sueno' Triq Espedito Catania, Zabbar, u l- garaxx sitwat f' 14 Triq Espedito Catania, Zabbar. Kif kien miftiehem ma- partijiet involuti.

Preżenti kien hemm is- sinjur Oliver Agius (ID 517375M), u t- tifel tiegħu li jidhru li qed jgħixu gol- fond, kif ukoll is- sinjuri Svetlana Agius u Charyl Azzopardi minn APS Bank p.l.c.

Mhuwiex ċar x' inhi r- relazzjoni kontrattwali bejn is- sinjur Oliver Agius u l- intimati s- sinjuri David Buhagiar u Maria Buhagiar.

Għaldaqstant il- Perit Tekniku sottoskritt jixtieq direzzjoni minn din l- Onorabbli Qorti fuq din il- kwistjoni għax dan jista' jaffetwa l- valur tal- fond, possibilmment b' mod sostanzjali.



**Dr Konrad Xuereb, Perit**

*BE&A(Hons), A&CE, MSc, MiStructE, CEng, MICE, EurIng, ARB, PhD*

**Dok. 2.0.3:**

**FIL-QORTI CIVILI PRIM' AWLA**

**SUBBASTA NRU. 44/22**

**APS Bank p.l.c**

**vs**

**David Nicholas Buhagiar u Maria Buhagiar**

Id- digriet mill- Prim' Imħallef datat 19 ta' Diċembru 2022 ordna lili, l- Perit sottoskritt, biex nottjeni informazzjoni dwar it- titolu li jista' jkollhom il- familja Agius billi nsaqsihom għal tali informazzjoni.

Għaldaqstant aċċess sar illum, il- Ħamis 19 ta' Jannar 2023, fis- 2:30pm fuq il-post in kwistjoni ġewwa 12 'Sueno' Triq Espedito Catania, Zabbar.

Preżenti kien hemm ukoll is- sinjur Oliver Agius (ID 517375M).

Mr Agius spjega li hu daħal f' konvenjo ma' Mr David Nicholas Buhagiar u martu Mrs Maria Buhagiar fit- 18 ta' Diċembru 2018 biex jixtri l- istess fond, cioè, 12 'Sueno' Triq Espedito Catania, Zabbar, u l- garaxx sitwat f' 14 Triq Espedito Catania, Zabbar. Mr Agius qal li- nutar fil- konvenjo kien Armeni & Zammit Notaries. Mr Agius zied li dan il- konvenju ġie mġedded numru ta' drabi, u reġa ġie mġedded ix- xahar li għadda, sal- 31 ta' Marzu 2023.

Ritratt ta' din l- estensjoni tal- konvenju hi annessa.

Mr Agius spjega li wara li ffirmat l- konvenjo l- ewwel darba, kien saqsa lil Mr Buhagiar jekk setax jibda' jgħix għal- fond imsemmi u jgħorr l- għamara u hwejjeg tiegħu fil- fond, u Mr Buhagiar kien apparentament qallu li seta', skond kif spjega Mr Agius. Mr Agius zied li ma kienx jaf li kien hemm kawża l- Qorti bejn is- sinjuri Buhagiar u APS Bank p.l.c., u sar jaf biss biha meta sar l- aċċess mill- Perit sottoskritt u s- sinjuri Svetlana Agius u Charyl Azzopardi minn APS Bank p.l.c. fit- 12 ta' Diċembru 2022.

Mr Agius qal li hu ltaqa' wkoll ma' rapresentanti ta' APS Bank p.l.c. 'il bieraħ 18 ta' Jannar 2023 fl- 10am, fejn iltaqa mas- sinjur Marvin Gauci u rapresentanti oħra mill- istess bank, biex jipprova jifhem aħjar s- sitwazzjoni bejn il- bank u s- sinjuri Buhagiar, peress li Mr Agius qiegħed f' konvenju fuq l- istess fond ma' Mr u Mrs Buhagiar, u qal li kien inkwetat b' din is- sitwazzjoni bejn il- bank u s- sinjuri Buhagiar.

L-aċċess ingħalaq fis- 2:45pm.



Perit Dr Konrad Xuereb

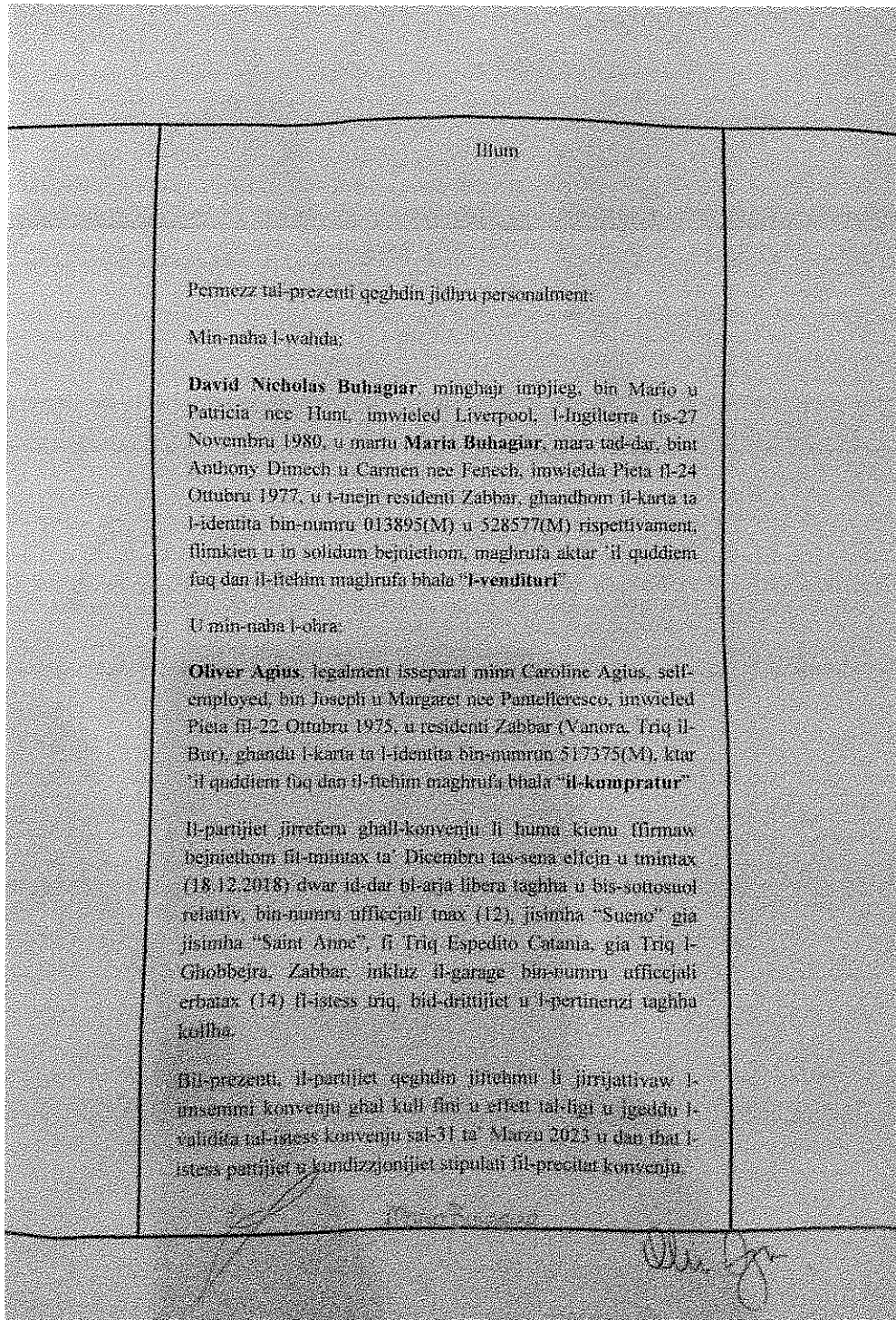


Figura 2.0.3.1: Ritratt ta' l- aħhar estensjoni tal- konvenju li għamel Mr Agius ma' Mr u Mrs Buhagiar.

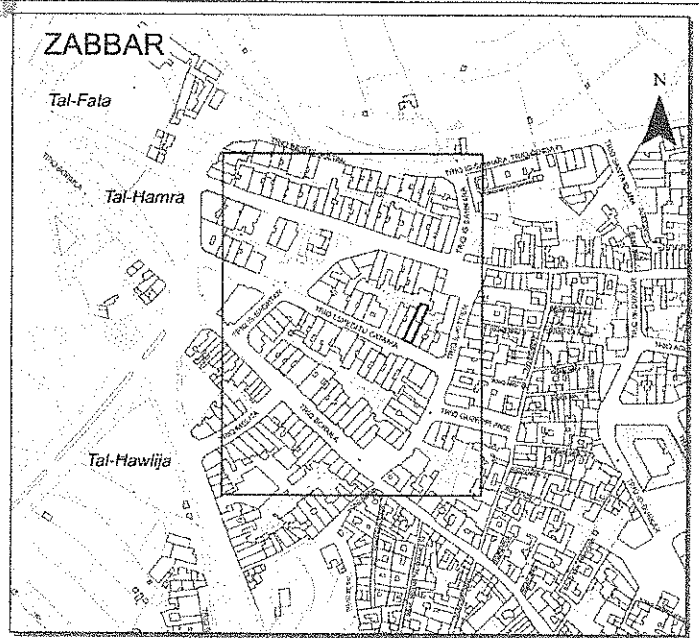
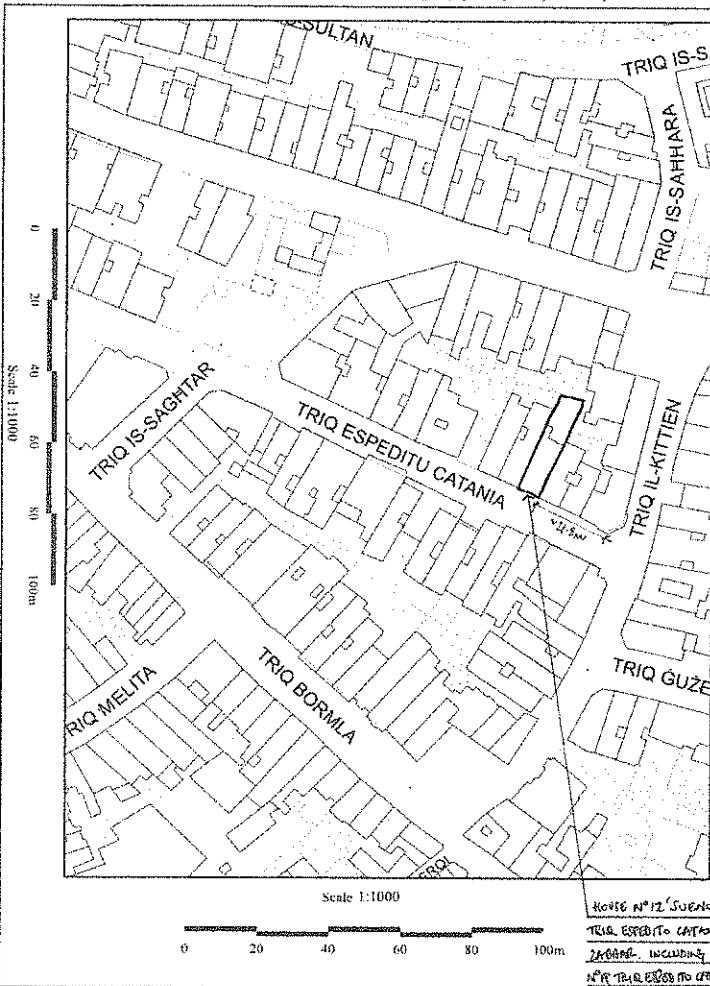
Fl-Atti tas-Subbasta Nru.44/22 APS Bank plc vs David Nicholas Buhagiar u Maria Buhagiar

**Dok. 2.1:**

Land Registry - Site plan

Don hu dokument uffiċjali għall-użu biss fl-Agenzija għar-Registrazzjoni tal-Artijiet

This is an official document for Land Registration Agency use only



**Agenzija għar-Registrazzjoni tal-Artijiet**  
116, Casa Bolina, Triq il-Panent, Il-Belt Valletta



**Land Registration Agency**  
116, Casa Bolina, Triq il-Panent, Il-Belt Valletta

Nru tal-Mappa: Map Number: <b>290648 E</b>	Polizzjoni Centrale: x = 57868 Centre Coordinates: y = 76794	Parti min S.S.: Extracted from S.S.: <b>5678</b>	Data: Date: <b>13/01/2023</b>
---	---	---	----------------------------------

Perit:  
Architect:

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

Tiohnu tal-Perit:  
Architect's Stamp: **PERIT DR KONRAD XUEVES**  
PLA APPLIKAZZJONI TAL-ARTIJET, TRIQ IL-PANENT, IL-BELT VALLETTA

Firma ta' l-Applikant:  
Applicant's Signature:

**HOUSE N° 12 'SUENA'**  
**TRIQ ESPEDITU CATANIA**  
**ZABBAR, INCLUDING GRANGE**  
**TA' TAL-ESPOZIZJONI TAL-ARTIJET**

**Plancon Ltd**  
**55/56 Victoria Street**  
**Old Bakery Street**  
**Valletta VLT1453**

**LR 292616**

Dritt imballas  
Fee Paid



**Dok. 2.2:**  
Property plan

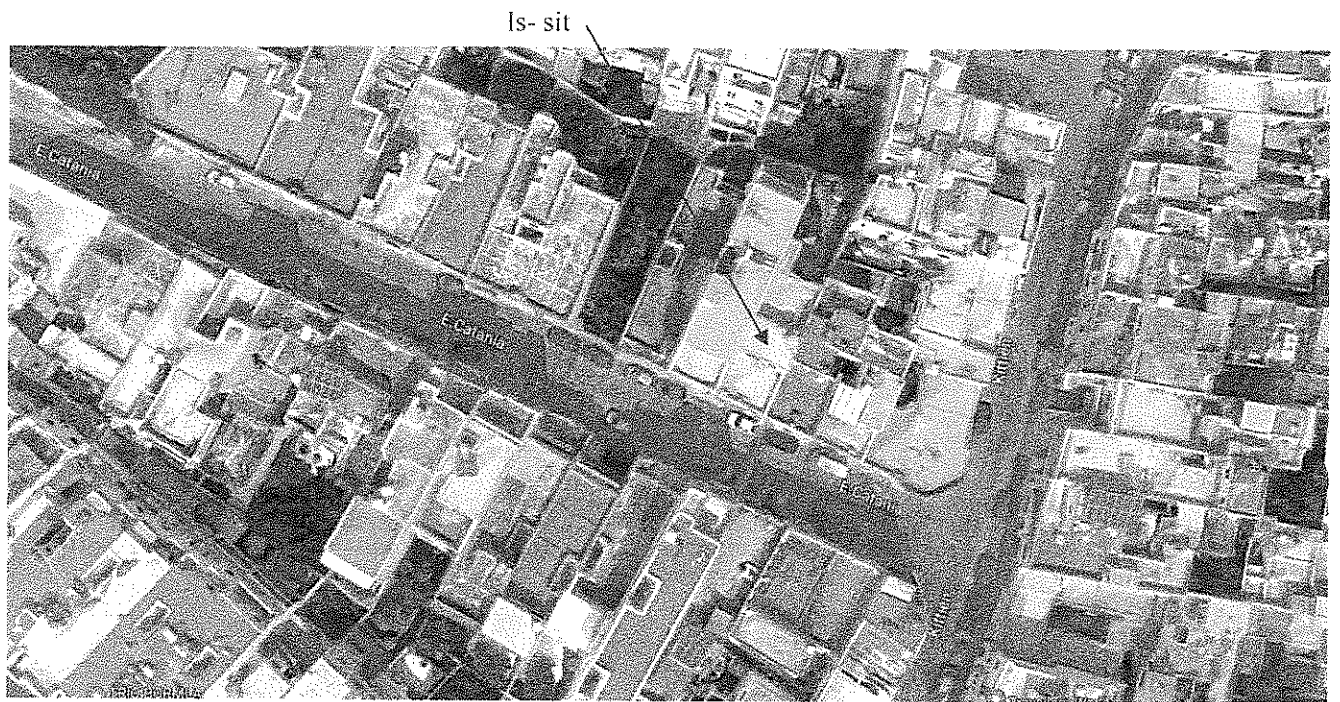


Figura 2.2.1: Pjanta tas- sit (© GoogleMaps 2023)





Figura 2.2.2: Pjanti tad- dar, bil- garaxx fil- pjan terran  
Xellug: Pjan terran; Nofs: Pjan fl- ewwel sular; Lemin: Bejt

Fl-Atti tas-Subbasta Nru.44/22 APS Bank plc vs David Nicholas Buhagiar u Maria Buhagiar

**Dok. 2.3:**

It-Tmien Skeda



## KARATTERISTIĊI FIŻIĊI TAL-PROPJETA' IMMOBBLI

Lokaliċita'	Zabbar, Malta
Indirizz	Dar Nru 12, 'Sueno', Triq Esposito Catania, Zabbar. Inkluz garaxx Nru 14, Triq Esposito Catania, Zabbar.
Oies tal-Binja kollha trasferita *	~196m <sup>2</sup> (plot area at ground floor level, including garage and garden)

## IMMARKA FEJN APPLIKABBLI *(Imla kaxxa waħda f'kull każ minbarra fejn indikat mod iehor)*

Tip ta' Propjeta'	<input type="checkbox"/> Villa	<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Flat/Appartment
	<input type="checkbox"/> Penthouse	<input type="checkbox"/> Mezzanin	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Farmhouse
	<input checked="" type="checkbox"/> Terraced House	<input type="checkbox"/> Terran		
Kemm ilha mibnija	<input checked="" type="checkbox"/> 0-20 sena	<input type="checkbox"/> Aktar minn 20 sena	<input type="checkbox"/> Qabel it-Tieni Gwerra	
Il-Madwar	<input type="checkbox"/> Veduta tal-baħar	<input type="checkbox"/> Veduta tal-kampanja	<input checked="" type="checkbox"/> Urbana	
Ambjent	<input checked="" type="checkbox"/> Żona kwieta	<input type="checkbox"/> Żona Traffikuża	<input type="checkbox"/> Żona ta' divertiment	<input type="checkbox"/> Żona Industrijali
Stat ta' Kostruzzjoni	<input type="checkbox"/> Gebel u soqaf	<input type="checkbox"/> Nofsu Lest**	<input checked="" type="checkbox"/> Lest***	
Kundizzjoni	<input checked="" type="checkbox"/> Tajjeb	<input type="checkbox"/> Adekwat	<input type="checkbox"/> Hażin	
Facilitajiet <small>Tista' timmarka aktar minn waħda</small>	<input type="checkbox"/> Bil-Ġnien	<input type="checkbox"/> Bil-Pool	<input type="checkbox"/> Bil-lift	<input type="checkbox"/> Bil-Basement
	<input type="checkbox"/> Bla Garaxx	<input checked="" type="checkbox"/> Garaxx karozza waħda	<input type="checkbox"/> Garaxx żewġ karozzi	<input type="checkbox"/> Garaxx ta' aktar karozzi
Arja	<input checked="" type="checkbox"/> Bl-arja tiegħu	<input type="checkbox"/> Mingħajr l-arja	<input type="checkbox"/> Bl-arja ma' terzi	

\* Jinkludi l-artijiet kollha u għonja imma jinkludi sulari addizzjonali, soqfa u washrooms

\*\*\* Jinkludi tikkil, elettriku, ilma u madum

\*\* Jinkludi " kif ukoll kmamar tal-banju u aperturi

Data: 23rd January 2023

Firma tal-Perit: 

Numru tal-Warrant: 419

Timbru: **PERIT DR KONRAD XUEREB**  
BSMA (Inst), ARCE (MB), MRG (Inst), CE (Eng), MRCE (Inst), ARB, PhD  
**Koncept<sup>x</sup> Ltd**  
202/3 Vincenti Building  
Old Bakery Street  
Valletta VLT1453

**Dok. 2.4:**

Ritratti tal-fond li ttiehdu nhar it- Tnejn 12 ta' Dicembru 2022

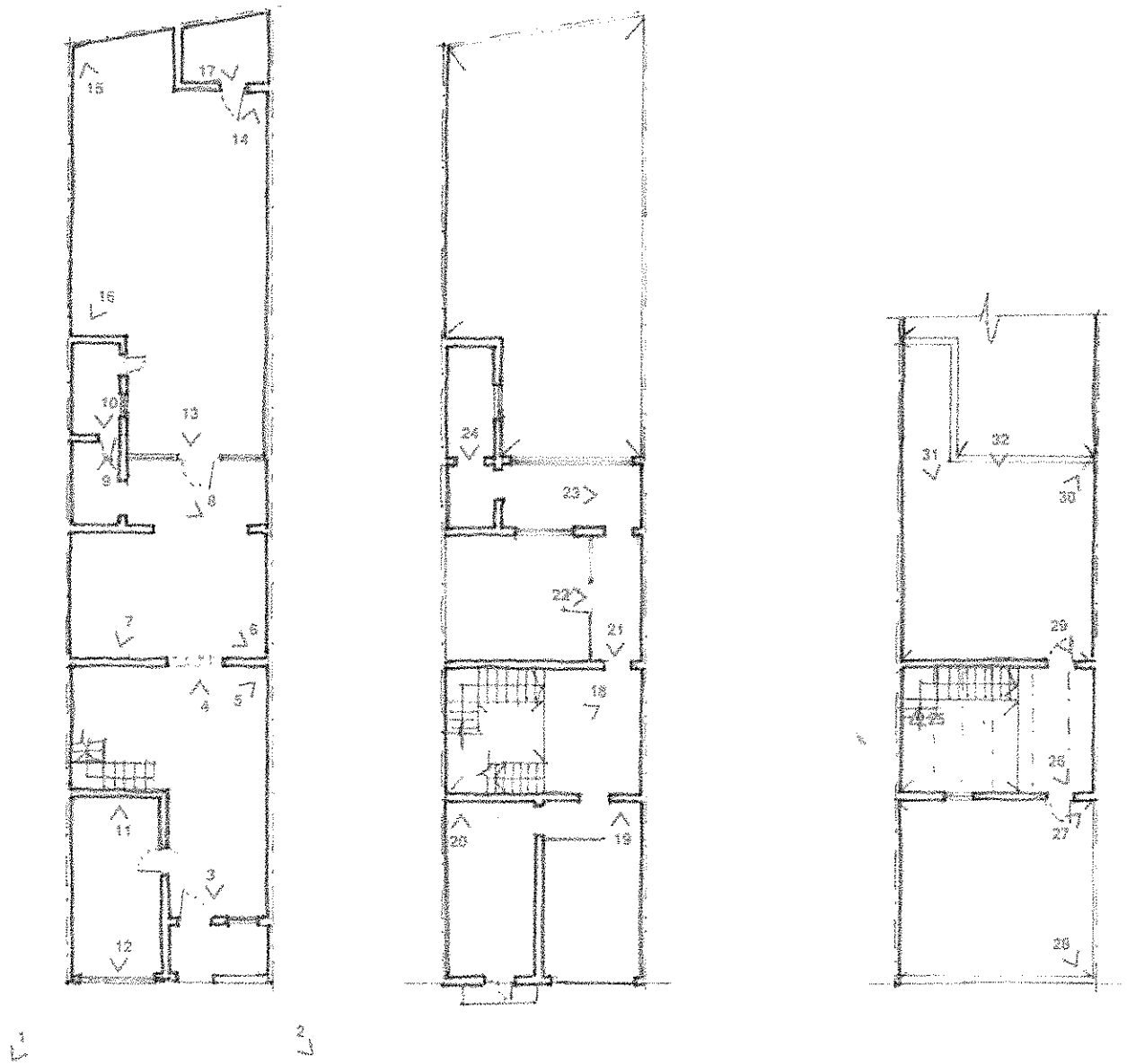
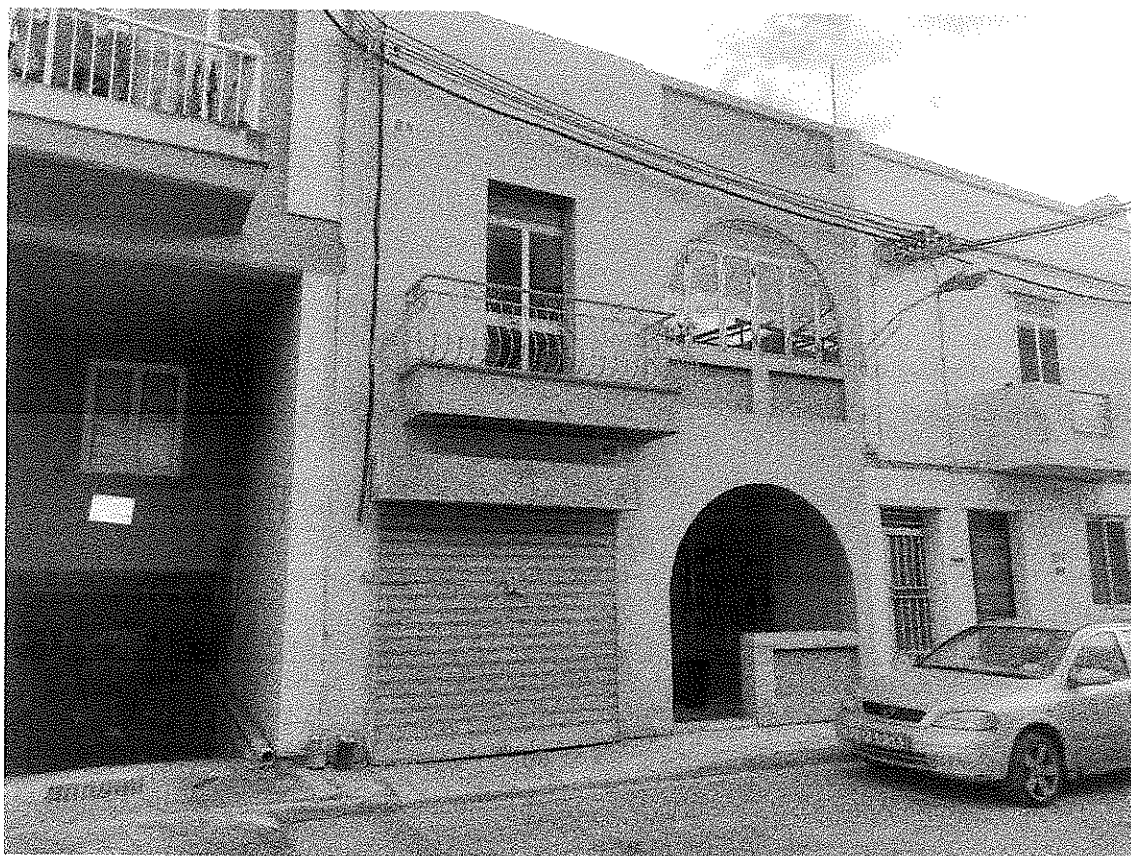


Figura 2.4.1: Pjanti tal-fond b'elenku ta' ritratti mehuda fit-12 ta' Dicembru 2022.  
Xellug: Pjan terran; Nofs: Pjan fl- ewwel sular; Lemm: Bejt



Ritratt 1



Ritratt 2



Ritratt 3



Ritratt 4



Ritratt 5



Ritratt 6



Ritratt 7



Ritratt 8





Ritratt 9



Ritratt 10



Ritratt 11



Ritratt 12



Ritratt 13



Ritratt 14



Ritratt 15



Ritratt 16



Ritratt 17



Ritratt 18



Ritratt 19



Ritratt 20



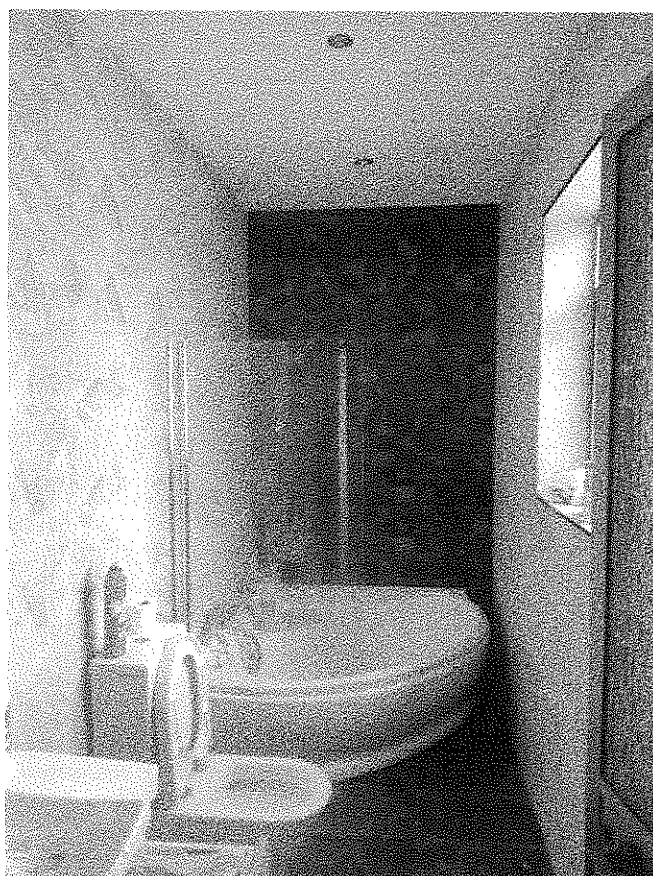
Ritratt 21



Ritratt 22



Ritratt 23



Ritratt 24

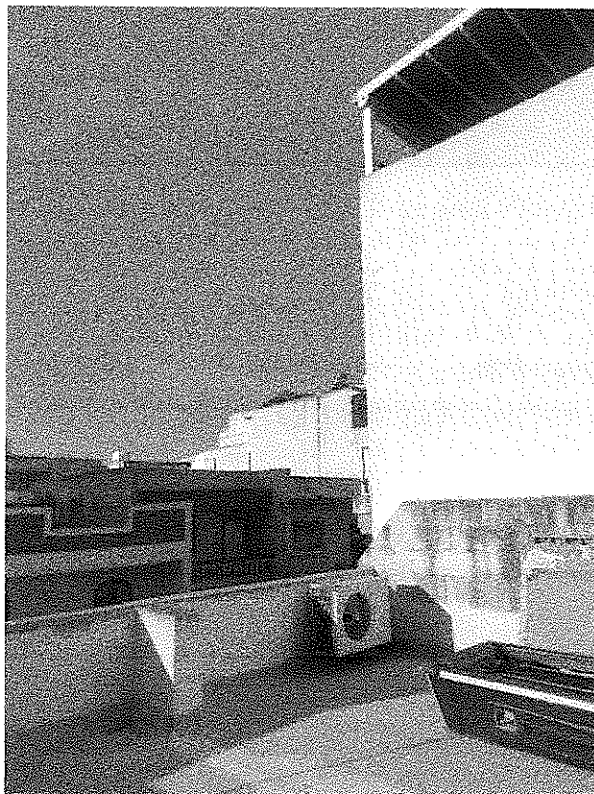




Ritratt 25



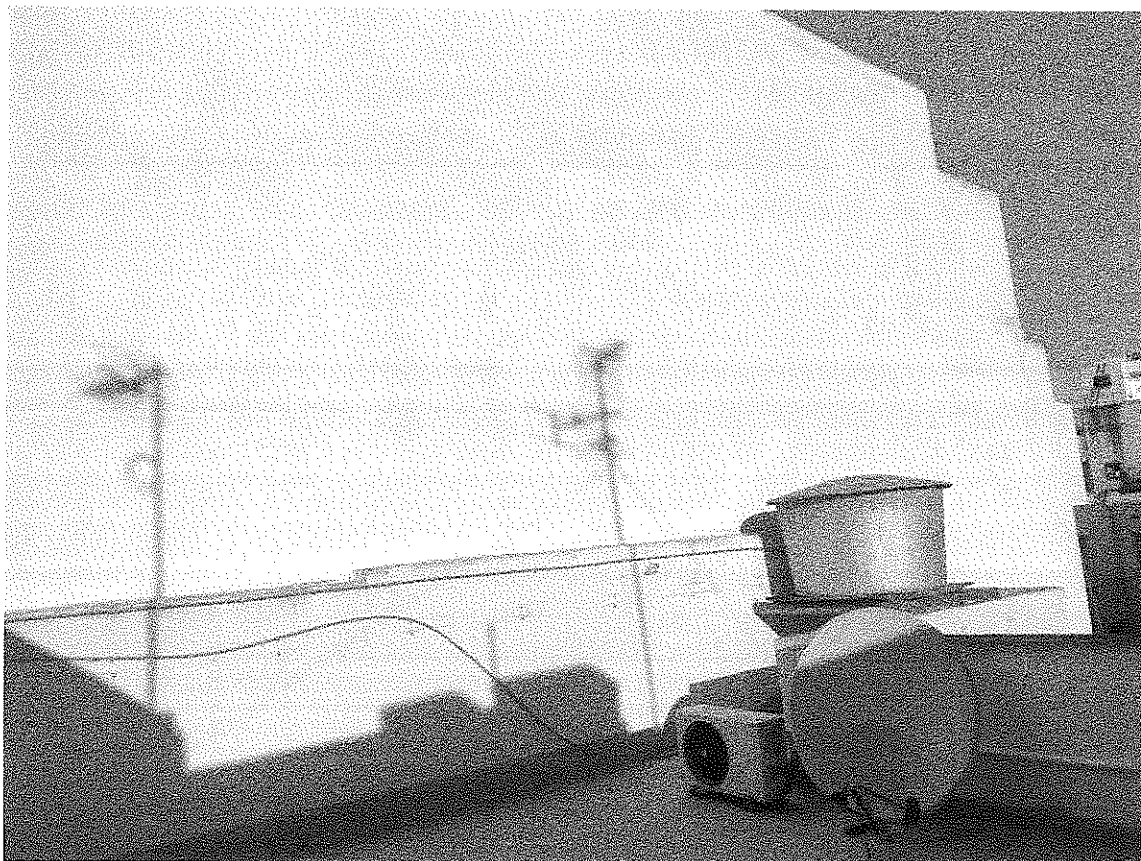
Ritratt 26



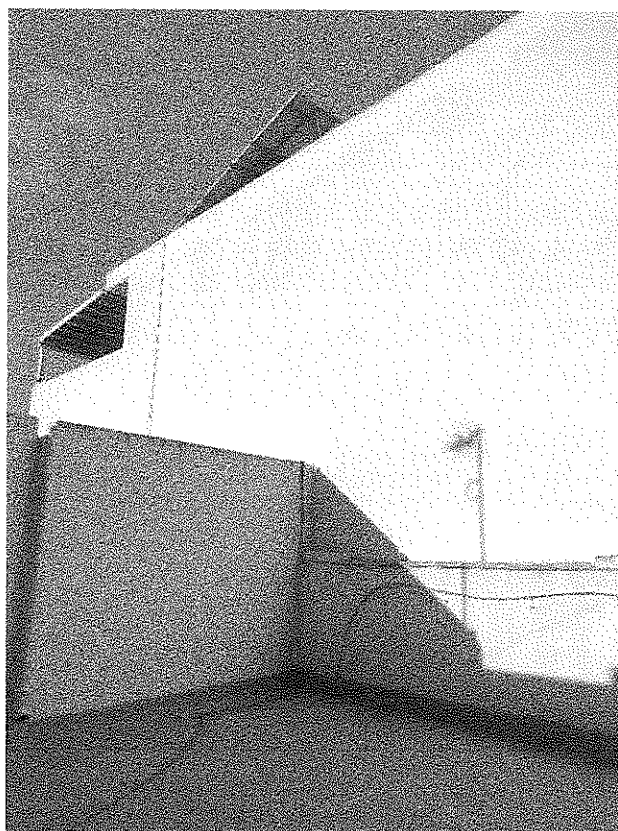
Ritratt 27



Ritratt 28



Ritratt 29



Ritratt 30



Ritratt 31



Ritratt 32

**Dok. 2.5:**  
Orthophotomaps

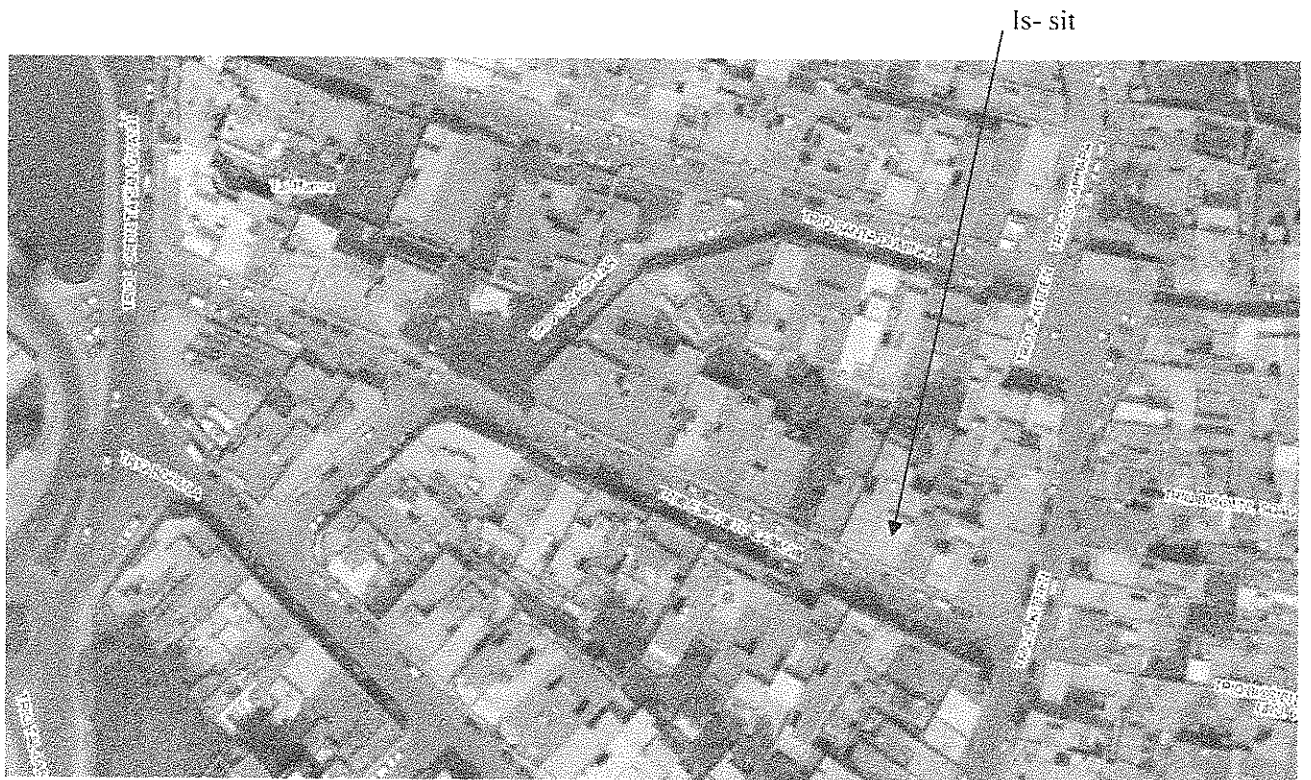


Figura 2.5.1: Orthophotomap 2018 (© Planning Authority).

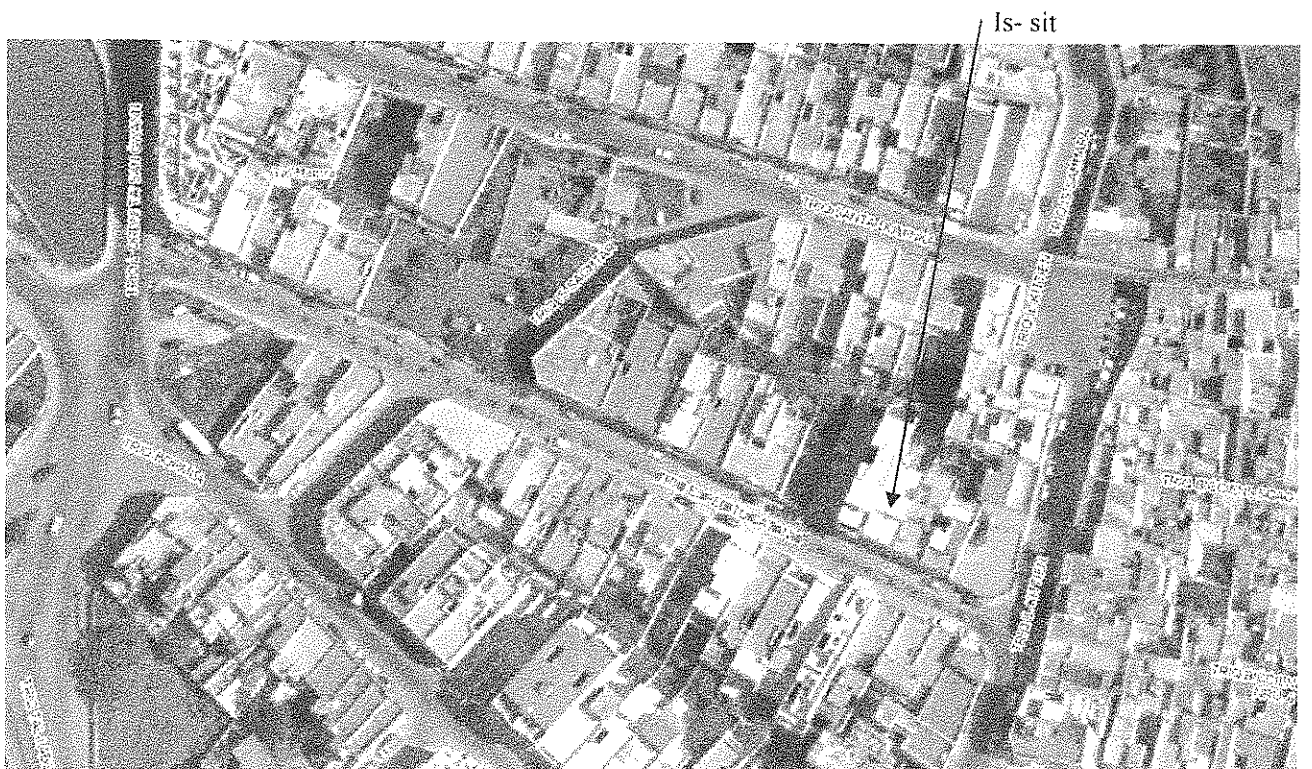


Figura 2.5.2: Orthophotomap 2008 (© Planning Authority).

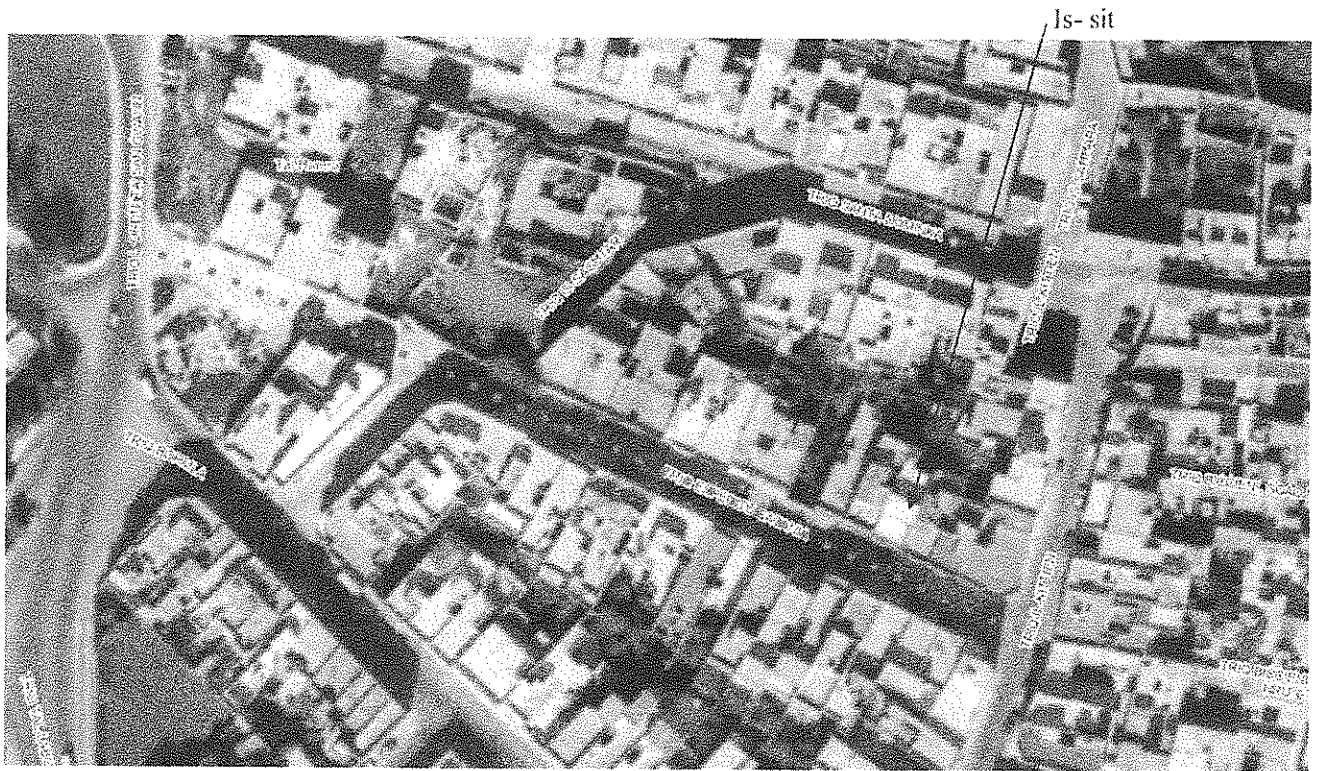


Figura 2.5.3: Orthophotomap 1998 (© Planning Authority).

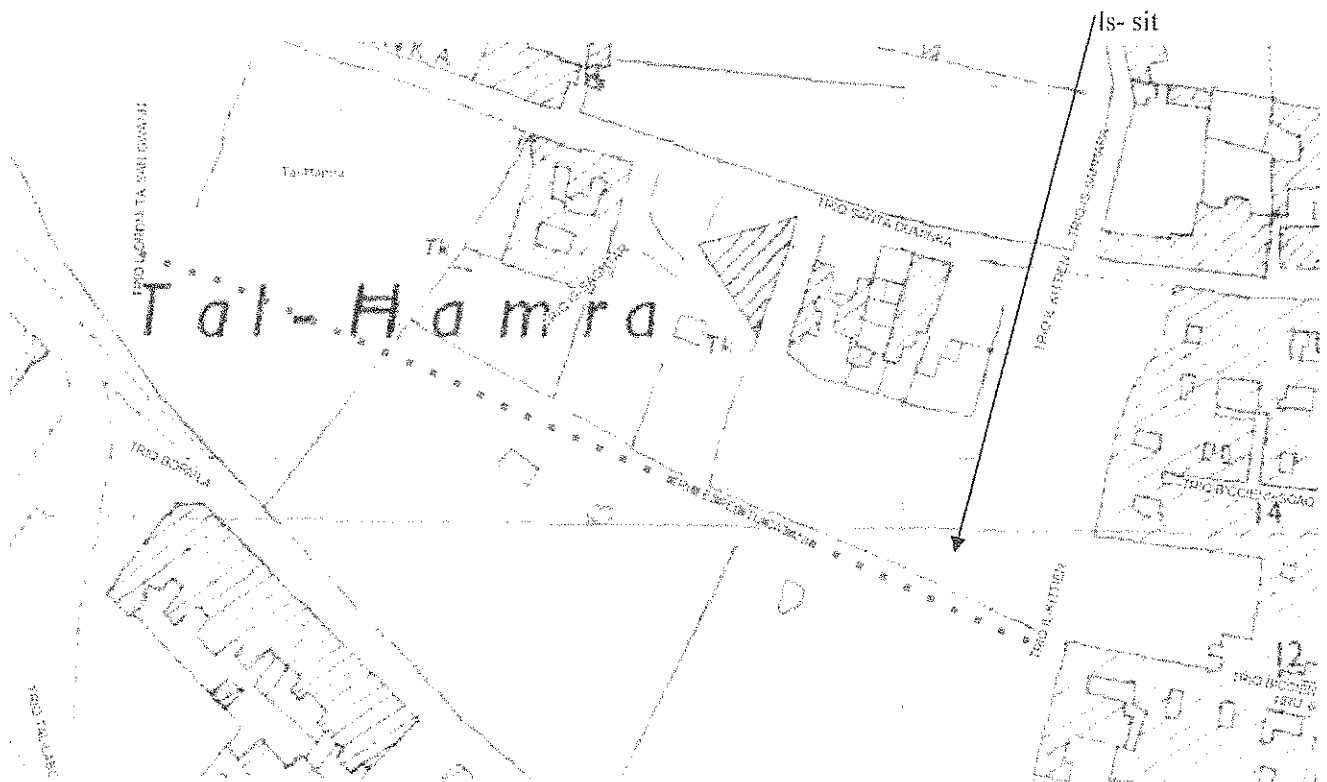


Figura 2.5.4: Orthophotomap 1968 survey sheet (© Planning Authority).







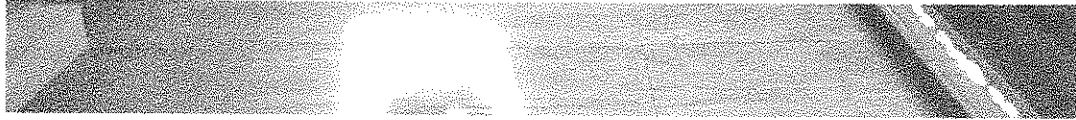
**Dok. 2.7:**

**Operazzjonijiet Paragonabbli**

- **Operazzjonijiet paragonabbli #1 ta' djar f' Zabbar (website link access f' 19/01/2023)**

<https://remax-malta.com/listings/240061146-139>

Amenities: Features Locations



1

15

## Terraced House For Sale in Zabbar

EUR : 408,000

📍 Zabbar, Malta : REF-ID 240061146-139

### Overview

🏠 🛁 🏠

5 Beds 3 Baths 186 sqm

Internal Area: 146 sqm

External Area: 40 sqm

ZABBAR - TERRACED HOUSE - Located in an Urban Conservation Area, close to all amenities comes this modernly converted Terraced house which comprises of an open plan Kitchen/Dining/Living, 4 Bedrooms one of which has a Walk-in Wardrobe, Internal Yard, 2 Bathrooms and 3 Balconies. On the top floor, one finds another open plan comprising of a Kitchen/Living, a double Bedroom, a Bathroom, and a Roof Terrace. This accommodation also has ownership of full Roof & Airspace. One can also opt to convert the living room into a Garage. This house is being sold fully furnished including Appliances and Air-conditioning units. For viewing or more information contact one of our property consultants.

- Operazzjonijiet paragonabbli #2 ta' djar f' Zabbar (website link access f' 19/01/2023)

<https://remax-malta.com/listings/240061136-526>

entirety Features Locations



1

5

## Terraced House For Sale in Zabbar

EUR : 800,000

Zabbar, Malta : REF-ID: 240061136-526

### Overview

B

B

F

3 Beds 2 Baths 140 sqm

Internal Area: 280 sqm

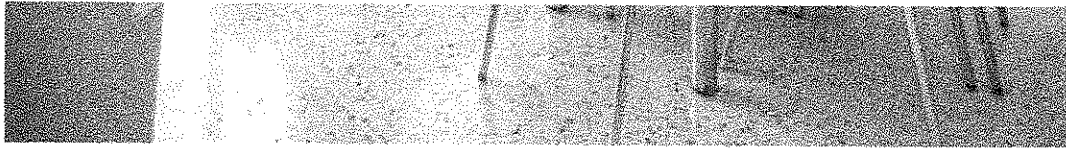
External Area: 70 sqm

Terraced house situated in prime location of this village. Property consist of sitting room, kitchen / dining leading to a spacious yard and a guest toilet on the ground floor. On the fist floor one finds 3 double bedrooms and a study and stairs leads to the roof top with larger than usual washroom. Complimenting this residence there is as street level garage.

- Operazzjonijiet paragonabbli #3 ta' djar f' Zabbar (website link access f' 19/01/2023)

<https://remax-malta.com/listings/240061146-137>

rendjoni Features Locations



## Terraced House For Sale in Zabbar

EUR : 477,000

Zabbar, Malta | REF-ID: 240061146-137

### Overview

3 Beds 2 Baths 195 sqm

Internal Area: 115 sqm

External Area: 90 sqm

ZABBAR - TERRACED HOUSE - built on a plot of 195 SQM, having a 53 SQM Backyard with a Garden, and is located in a sought-after area surrounded by ODZ land. The layout comprises of an interconnected street-level Garage, formal Dining combined with a Living room, a separate Kitchen leading to the Garden which can be joined with the Dining & Living room, 3 double Bedrooms, 2 Bathrooms, and a Washroom at Roof level. From the Roof, one can enjoy views of the surrounding ODZ land (fields). Get in touch to book your viewing today!

- Operazzjonijiet paragonabbli #4 ta' djar f' Zabbar (website link access f' 19/01/2023)

<https://www.dhalla.com/buy/zabbar/terraced-house/P000236055>

**dhalla** Buy Rent Commercial Real Estate Mortgage

### Terraced House in Zabbar

Ref: P000236055 2 Bedrooms 1 Bathroom 657 m<sup>2</sup> €445,000

**Julien Attard Bozzina**  
 RA julien@dhalla.com ☎ +356 99203603

Terraced house in a quiet area of Zabbar. The layout is in the form of a relationship hall upon entrance, a kitchen/dining area, and a room that leads to the backyard having access to a one-car garage that feeds onto another road. On the first floor, one finds three double bedrooms, the main bathroom, a front balcony, and a staircase leading to a washroom having a back and front terrace. The property enjoys full ownership of the roof.

#### Property Features

Kitchen/Living/Dining	Yes	Bathroom	1
Backyard	Yes	Washroom	Yes
Bedrooms Double	3	Airspace	Yes

- Operazzjonijiet paragonabbli #5 ta' djar f' Zabbar (website link access f' 19/01/2023)

<https://www.dhalla.com/buy/zabbar/terraced-house/P000237713>

**dhalla** Buy | Rent | Sell | Finance | Home Loans and More | About | My Dhalla | Contact | Listed

### Terraced House in Zabbar

€570,000

Ref: P000237713 | 3 Bedrooms | 2 Bathrooms | 100.00sqm

Ask the Agency | Save | Share

Ask the Agency

**KORINA BARRERA**

korina@dhalla.com | +356 99950767

Marsaxlokk

This property was agreed to complete and furnish this designer finish terraced house set in a quiet street of this lovely town. Layout in the form of an entrance hall, a street level, interconnected three-car garage with toilet/shower and yard. On the first floor, one finds a combined kitchen/dining and a sitting room, a back terrace, a bathroom and a master bedroom with a walk-in wardrobe and ensuite facilities, and a balcony. On the roof level is another double bedroom with a walk-in wardrobe and a back terrace, another bathroom enclad as a lounge, a washroom and a beautiful front terrace ideal to entertain family and friends. This house is being offered fully furnished, with high-quality furniture, three air conditioning units and ready to move into. Call agents for immediate viewing.

#### Property Features

Airspace	Yes	Sitting Room	1 - 3.5 x 3
Balcony Front	1	Terrace Back	2
Bathroom	1	Walk-in Wardrobes	2
Bedrooms Double	3 - 4.5 x 3.2 - 4 x 4.5 - 3 x 4.5	Ensuite Shower	1
Entrance Hall	Yes	Washroom	1

- Operazzjonijiet paragonabbli #6 ta' djar f' Zabbar (website link access f' 19/01/2023)

3.com/buy/zabbar/terraced-house/P000236337

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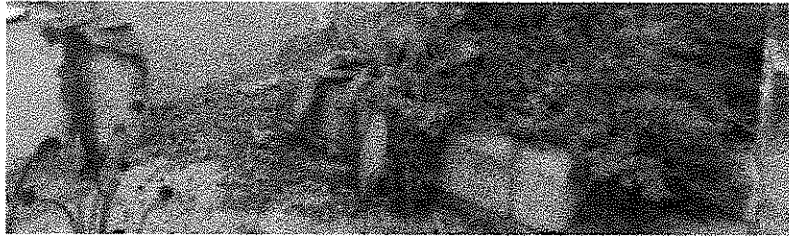
### Terraced House in Zabbar

€425,000

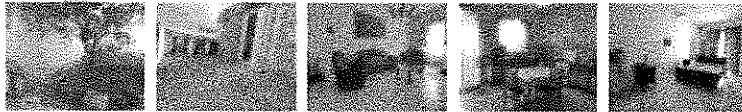
Ref: P000236337 3 Bedrooms 2 Bathrooms 1621 sq. ft.

[Ask for Availability](#) [Share](#) [Print](#)

[Ask for Availability](#)



**MaryRose Sissons**  
✉ masis@dhalia.com ☎ +356 99044445  
📍 Marsascala



Terraced house in the form of a separate lounge, kitchen/dining area leading to a yard, and a guest bathroom. On the first floor, there are three bedrooms and the main bathroom. The property includes a washroom and two roofs with their own airspace.

#### Property Features

Lounge	1	Bedrooms Desirable	3
Kitchen/Dining	1	Washroom	1
Yard	1	Roofs	2
Bathrooms	2	Airspace	Yes

**Dok. 2.8:**

Kopja ta' l-Ittra ta' l-Ingagg mill-Qorti Civili



Fil-Prim Awla' tal-Qorti Civili

Fl-Atti tas-Subbasta Nru.44/22

APS Bank Plc

Vs

David Nicholas Buhagiar et

Lill: Perit Konrad Xuereb

Inti mgharraf illi gejt mahtur bhala espert fl-atti tal-Mandat ta' Qbid ta' Ilwejjeg Immobbli hawn fuq imsemmi sabiex tagħmel deskrizzjoni tal-fond jew fondi indikat fir-rikors promotur u sabiex tfisser il-pizijiet, kirjiet u jeddiet ohra, sew reali kemm personali, jekk ikun hemm, li ghalihom dan il-fond jew fondi ikun suggett kif ukoll l-ahhar trasferiment tieghu, skond l-informazzjoni li jkun ha mill-kreditur jew mid-debitur.

Inti mitlub sabiex tigi tigbor l-inkartament relativ mil-11 ta' Awwissu, 2022 'l quddiem filwaqt illi mgharraf illi ghandek sal-11 ta' Ottubru, 2022 sabiex tipprezenta r-rapport dettaljat tieghek.

Marvic Farrugia  
Deputat Registratur

Figura 2.8.1: L'ittra ta' ingagg li giet mibghuta mill-Qorti Civili.

**FIL-PRIM' AWLA TAL-QORTI CIVILI  
S.T.O. Prim'Imhalled Mark Chetcuti LL.D.**

**Fl-Atti tas-Subbasta Numru  
44/2022**

**Fl-ismijiet:**

**APS Bank p.l.c**

**Vs**

**David Nicholas Buhagiar u Maria Buhagiar**

**Il-Qorti,**

**Rat il-verbal ta' l-access tal-Perit Xuereb.**

**Tordna lil Perit jottjeni informazzjoni dwar it-titolu li jista jkollhom l-familja Aguis billi jsaqsihom ghal tali informazzjoni.**

**Illum, 19 ta' Dicembru, 2022**

**Marvic Farrugia  
Deputat Registratur**

Figura 2.8.2: Id- dikriet li giet mibghuta mill-Qorti Civili.



**FIL-PRIM' AWLA TAL-QORTI CIVILI  
S.T.O. Prim'Imhallet Mark Chetcuti LL.D.**

Fl-Atti tas-Subbasta Numru  
44/2022

Fl-ismijiet:

APS Bank p.l.c

Vs

**David Nicholas Buhagiar u Maria Buhagiar**

Il-Qorti,

Reggħet rat l-atti b'riferenza għad-digriet tagħha tad-19 ta' Dicembru 2022 u in nota dettaljata tal-perit tal 20 ta' Jannar 2023. Billi m'hemmx ebda rabta fuq il-proprjeta' li tista' taffetwa l-valur l-perit hu dirett jagħmel stima tal-fond bla ebda piz tal-konvenju minnu msemmi

Illum, 23 ta' Jannar, 2023

Marvic Farrugia  
Deputat Registratur

Figura 2.8.3: Id- dikriet li giet mibghuta mill-Qorti Civili.

**Dok. 2.9:**

Metodu tal-Kalkulazzjoni

Location	Site type	Agent	Area (m2)	Description	Price	Price/m2
Zabbar	Terraced house	Remax	146m2 internal and 40m2 external	Located in an Urban Conservation Area, close to all amenities comes this modernly converted Terraced house which comprises of an open plan Kitchen/Dining/Living, 4 Bedrooms one of which has a Walk-in Wardrobe, Internal Yard, 2 Bathrooms and 3 Balconies. On the top floor, one finds another open plan comprising of a Kitchen/Living, a double Bedroom, a Bathroom, and a Roof Terrace. This accommodation also has ownership of full Roof & Airspace. One can also opt to convert the living room into a Garage. This house is being sold fully furnished including Appliances and Air-conditioning units.	€ 408,000	€ 2,615
Zabbar	Terraced house	Remax	280m2 internal and 70m2 external	Terraced house situated in prime location of this village. Property consist of sitting room, kitchen / dining leading to a spacious yard and a guest toilet on the ground floor. On the first floor one finds 3 double bedrooms and a study and stairs leads to the roof top with larger than usual washroom. Complimenting this residence there is as street level garage.	€ 800,000	€ 2,689
Zabbar	Terraced house	Remax	115m2 internal and 90m2 external	built on a plot of 195 SQM, having a 53 SQM Backyard with a Garden, and is located in a sought-after area surrounded by ODZ land. The layout comprises of an interconnected street-level Garage, formal Dining combined with a Living room, a separate Kitchen leading to the Garden which can be joined with the Dining & Living room. 3 double Bedrooms, 2 Bathrooms, and a Washroom at Roof level. From the Roof, one can enjoy views of the surrounding ODZ land (fields).	€ 477,000	€ 3,460
Zabbar	Terraced house	Dhalia	111m2 internal and 96m2 external	Terraced house in a quiet area of Zabbar. The layout is in the form of a welcoming hall upon entrance, a kitchen/living/dining area, and a room that leads to the backyard having access to a one-car garage that leads onto another road. On the first floor, one finds three double bedrooms, the main bathroom, a front balcony, and a staircase leading to a washroom having a back and front terrace. The property enjoys full ownership of the	€ 445,000	€ 3,296
Zabbar	Terraced house	Dhalia	225m2 internal and 35m2 external	Not a penny was spared to complete and furnish this designer finish terraced house set in a quiet street of this lovely town. Layout in the form of an entrance hall, a street level, interconnected three-car garage with toilet/shower and yard. On the first floor, one finds a combined kitchen/dining and a sitting room, a back terrace, a bathroom and a master bedroom with a walk-in wardrobe and ensuite facilities, and a balcony. On the next level is another double bedroom with a walk-in wardrobe and a back terrace, another bedroom (used as a lounge), a washroom and a beautiful front terrace ideal to entertain family and friends. This house is being offered fully furnished, with high-quality furniture, three air conditioning units and ready to move into.	€ 570,000	€ 2,439
Zabbar	Terraced house	Dhalia	160m2 internal and 22m2 external	Terraced house in the form of a separate lounge, kitchen/dining area leading to a yard, and a guest bathroom. On the first floor, there are three bedrooms and the main bathroom. The property includes a washroom and two roofs with their own airspace.	€ 425,000	€ 2,568

**Tabella 2.9.1 – Proprjeta' paragonabbli (djar f' Zabbar) – bhala bazi ghall-istima tal- fond**

**Dok. 2.10:**

Riċerka ta' Permessi



Figura 2.10.1: Permessi rilatati mas-sit

Mir-riċerka li saret, instabu xi applikazzjonijiet fuq il- fond imsemmi f' dan ir-rapport. Dawn huma:

- PA/02107/20 - 12. Triq Espeditu Catania, Zabbar. Proposed change of use from Class 4B shop to garage for private cars, to sanction internal alterations and to sanction changes to façade. Applicant: Mr David Buhagiar. PA permission granted in May 2020.
- PA/02113/04 - 12 ' St. Anne ', Triq Espeditu Catania, Zabbar. To install signage and signage illumination above hairdressing salon entrance. Applicant: Mr Ivo Galea. PA permission granted in June 2004.
- PA/04628/02 - 12 ' St. Anne ', Triq Espeditu Catania, Zabbar. Change of use of part of residential unit at ground floor to local family-run hairdressing salon with separate entrance. Applicant: Mr Ivo Galea.
- GD/02021/01 - 12 ' St. Anne ', Triq Espeditu Catania, Zabbar. Installation of a satellite dish. Applicant: Mr Ivo Galea. PA permission granted in July 2001.