# "THE NATIONAL PROPERTY SERVICE"



**Shepherd Chartered Surveyors** 



41 OCHILMOUNT BANNOCKBURN STIRLING FK7 8PF



Energy performance certificate



# **Energy Performance Certificate (EPC)**



#### 41 OCHILMOUNT, BANNOCKBURN, STIRLING, FK7 8PF

Detached house 9349-1012-3205-9345-1900 **Dwelling type:** Reference number: Date of assessment: 14 May 2015 Type of assessment: RdSAP, existing dwelling Date of certificate: 19 May 2015 **Primary Energy Indicator:** 181 kWh/m<sup>2</sup>/year Total floor area: 182 m<sup>2</sup>

Main heating and fuel: Boiler and radiators, mains

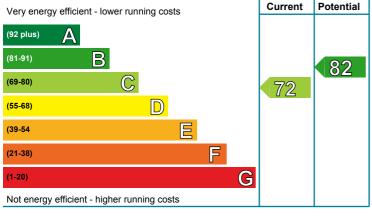
gas

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,840	See your recommendations
Over 3 years you could save*	£576	report for more information

<sup>\*</sup> based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

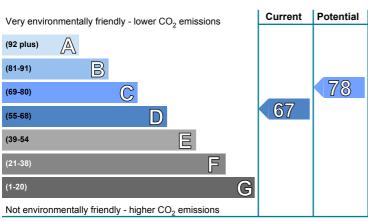


# **Energy Efficiency Rating**

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Based on calculated energy use of 181 kWh/m²/yr, your current rating is band C (72). The average rating for a home in Scotland is band D (61).

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



### **Environmental Impact (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Based on calculated emissions of 5 kg CO2/m²/yr, your current rating is band D (67). The average rating for a home in Scotland is band D (59).

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

### Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Floor insulation (suspended floor)	£800 - £1,200	£315.00	<b>Ø</b>
2 Low energy lighting	£50	£120.00	
3 Solar water heating	£4,000 - £6,000	£138.00	<b>⊘</b>

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE **DWELLING AND NOT BE REMOVED UNLESS IT IS** REPLACED WITH AN UPDATED CERTIFICATE

#### Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. '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	Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	****	<b>★★★★</b> ☆
Roof	Pitched, 250 mm loft insulation	****	<b>★★★★</b> ☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★★</b> ☆
Lighting	Low energy lighting in 44% of fixed outlets	***	<b>★★★☆☆</b>

#### The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

### The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,021 over 3 years	£2,739 over 3 years	
Hot water	£420 over 3 years	£270 over 3 years	You could
Lighting	£399 over 3 years	£255 over 3 years	save £576
Totals	£3,840	£3,264	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

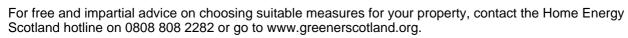
#### Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Bo	commended measures	Indicative cost	Typical saving	Rating after	improvement	Green
Re	commended measures	indicative cost	per year	Energy	Environment	Deal
1	Floor insulation (suspended floor)	£800 - £1,200	£105	C 75	C 70	
2	Low energy lighting for all fixed outlets	£50	£40	C 76	C 71	
3	Solar water heating	£4,000 - £6,000	£46	(C 77	C 73	
4	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£236	B 82	C 78	

Measures which have a green deal tick of are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

### Choosing the right improvement package





#### About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

#### 1 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

#### 2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

#### 3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments 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.

#### 4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, 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.

#### Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

#### Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	18,767	N/A	N/A	N/A
Water heating (kWh per year)	2,863			

#### **Recommendations Report**

#### **About this document**

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:

Assessor membership number:
Company name/trading name:
Address:

Mr. John Hutton
EES/012920
J & E Shepherd
13 Albert Square

Dundee DD1 1XA

Phone number: 01382 200 454

Email address: john.hutton@shepherd.co.uk

Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

#### Use of this energy performance information

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

### Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer

# Scottish Single Survey



# survey report on:

Property address	41 Ochilmount Bannockburn Stirling FK7 8PF
Customer	Ms R Lawrence
Customer address	41 Ochilmount Bannockburn Stirling FK7 8PF
Prepared by	J & E Shepherd
Date of inspection	14th May 2015



#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

#### 1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

#### 1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:-

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report <sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

#### 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### 1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### 1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

#### 1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

#### 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller:
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

#### 2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

#### 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 3. Category 1: No immediate action or repair is needed.

#### **WARNING:**

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

#### 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

#### 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

#### 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

#### 1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	The subjects comprise a detached house two storeys in height.
Accommodation	Ground floor: Entrance hallway, living room, dining room, sitting room, kitchen and cloakroom with wc.  First floor: Master bedroom with en-suite, four further bedrooms and bathroom.
Gross internal floor area (m²)	182sqm or thereby.
Neighbourhood and location	The property is located within an established residential area of Bannockburn where surrounding properties are similar in age and type. Local amenities and facilities can be found within a short distance.
Age	The property is believed to have been constructed circa 1985 or thereby.
Weather	Sunny and dry at the time of inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.  There are no chimney stacks pertaining to the subject property.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.  Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.  Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is pitched, timber framed and overlaid in tile, with a tiled ridge and PVC verge caps.
	Access to the roof void was through hatches within the first floor landing and master bedroom. At the time of inspection these areas had been insulated at joist level and used for stored contents.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater fittings comprise PVC gutters and matching downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of cavity brick/block construction, externally finished in predominantly roughcast render with sections of facing brickwork.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
Windows, external doors and joinery	
Windows, external doors and joinery	keys were available.
Windows, external doors and joinery	keys were available.  Random windows were opened and closed where possible.
Windows, external doors and joinery  External decorations	keys were available.  Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear
	Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.
	Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.  Visually inspected.
	Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.  Visually inspected.  Generally low maintenance PVC.  Visually inspected.
External decorations	keys were available.  Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.  Visually inspected.  Generally low maintenance PVC.
External decorations	Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.  Visually inspected.  Generally low maintenance PVC.  Visually inspected.
External decorations	Random windows were opened and closed where possible.  Doors and windows were not forced open.  Windows are of PVC double glazed units. Access to the property is through PVC glazed external front and rear doors as well as a set of PVC French doors leading from the dining area to the rear garden.  Visually inspected.  Generally low maintenance PVC.  Visually inspected.

Garages and permanent outbuildings	Visually inspected.
	There is a single integral garage accessed by way of an up and over door to the front, as well as an internal door leading to the kitchen.
Outside areas and boundaries	Visually inspected.
	Garden grounds to the front, side and rear of the property are laid in a combination of grass, gravel, slab, as well as within the rear garden sections of landscaped gardening. The property is bound by a combination of timber and masonry walls and hedging.
Ceilings	Visually inspected from floor level.
	Ceilings are of plasterboard construction.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are of stud partition construction.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Floors are of suspended timber construction. Fitted floor coverings were present throughout the property at the time of inspection, these were not lifted or removed.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal joinery comprises a combination of timber panelled and glazed panelled doors. Skirtings along with door and window surrounds are of timber construction.
	Within the kitchen a range of floor and wall mounted units provide storage.

Chimney breasts and fireplaces	Visually inspected.
Chilliney breasts and irreplaces	
	No testing of the flues or fittings was carried out.
	None noted.
Internal decorations	Visually inspected.
mornar assertancine	Internal decoration is of mixed surface finishes.
	internal decoration is of mixed surface linishes.
Cellars	Visually inspected where there was a safe and purpose-built access.
	None noted.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Electricity is from the mains supply. The electrical meter and distribution board are located within a kitchen cupboard.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Gas is from the mains supply. The gas meter is located within the garage.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply of cold water. Plumbing, where visible, is run in PVC and copper piping.
	Sanitary fittings comprise a wc, and wash hand basin at ground floor level. At first floor level there is a three piece main bath suite, as well as a four piece en-suite.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	Heating is through a gas fired boiler located within the garage. This services radiators within apartments. Hot water is from a mains

	fed tank located within the rear right most bedroom cupboard.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.  All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke alarms were noted within the property these were not checked or tested.

#### Any additional limits to inspection

#### For flats / maisonettes

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

At the time of inspection the property was fully furnished and occupied, internal cupboards were utilised for their storage capacity.

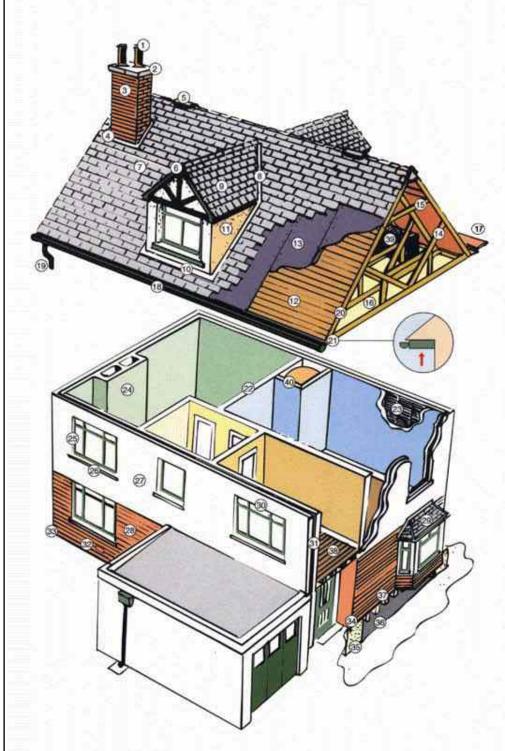
Fitted floor coverings were present throughout the property at the time of inspection, these were not lifted or removed.

Within the roof void insulation at joist level and stored contents restricted our inspection.

Although considerable care was taken during the course of our surface examination to detect defects serious in nature, we were unable to inspect those parts of the property which were covered, concealed or inaccessible and cannot therefore guarantee that any such parts of the property are entirely free from defect.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

### Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

- 1 Chimney pots
- 2 Coping stone
- 3) Chimney head
- 4) Flashing
- (5) Ridge ventilation
- 6) Ridge board
- 7) Slates / tiles
- (8) Valley guttering
- 9) Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- (13) Roof felt
- (14) Trusses
- 15) Collar
- (16) Insulation
- 7 Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- Verge boards /skews
- (21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- co Latii / plaster
- (24) Chimney breast
- 25) Window pointing
- 26 Window sills
- (27) Rendering
- (28) Brickwork / pointing
- 29) Bay window projection
- (30) Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33) Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- 37) Floor joists
- 38) Floorboards
- 9) Water tank
- 40) Hot water tank

#### 2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

Structural movement	
Repair category	1
Notes	No evidence of ongoing structural movement noted.

Dampness, rot and infestation	
Repair category	1
Notes	Within the limitations of our inspection no evidence of dampness, rot or infestation noted.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	1
Notes	Small areas of lifted external verge caps noted. From within the roof void dropped and damaged sections of sarking noted.

Rainwater fittings	
Repair category	1
Notes	It was not raining at the time of our inspection thus precluding a full and detailed assessment of the rainwater goods.

Main walls	
Repair category	1
Notes	External walls were seen to be in a condition consistent with age.

Windows, external doors and joinery	
Repair category	1
Notes	Small sections of split sealant noted to window surrounds.

External decorations	
Repair category	1
Notes	Sections of weathered render noted.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No immediate action or repair needed.

Outside areas and boundaries	
Repair category	1
Notes	General maintenance of the garden ground should be anticipated during the growing season.

Ceilings	
Repair category	1
Notes	Small sections of hairline shrinkage cracking noted to plaster.

Internal walls	
Repair category	1
Notes	No immediate action or repair needed.

Floors including sub-floors	
Repair category	1
Notes	Due to fitted carpets and floor coverings no detailed inspection was possible of floors and accordingly no comment can be made on their condition or otherwise.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No immediate action or repair needed.

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

Internal decorations	
Repair category	1
Notes	In line with age and type.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The Institution of Engineering and Technology recommends that inspection and testings are undertaken at least every 10 years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET Regulations.

Gas	
Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe inspector/tradesman.

Water, plumbing and bathroom fittings		
Repair category	1	
Notes	No inspection of the area beneath/behind the bath was possible due to fitted bath panel, shower trays and floor coverings.	

Heating and hot was	ter
Repair category	1
Notes	Small sections of staining noted to the base of the hot water tank, indicative of prior leakage.  It is assumed that the central heating system has been properly installed, updated
	and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.

Drainage	
Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

#### **Category 3**

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

#### Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

#### Category 1

No immediate action or repair is needed.

#### Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

#### Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

#### 3. Accessibility information

#### Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

#### Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground and first
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes No X
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

#### 4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

#### Matters for a solicitor or licensed conveyancer

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The property has been substantially extended and altered, incorporating a single storey rear extension as well as a two storey side extension over the garage. It is assumed that all alterations, additions and/or extensions to the property have received all necessary town planning and building authority approval (Building Warrants) and that appropriate Completion Certificates or documentation are available.

#### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £280,000 (TWO HUNDRED & EIGHTY THOUSAND POUNDS) STERLING.

#### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £245,000 (TWO HUNDRED & FORTY FIVE THOUSAND POUNDS) STERLING.

Signed	Security Print Code [559002 = 6732 ] Electronically signed
Report author	John Hutton
Company name	J & E Shepherd
Address	11 Gladstone Place, Stirling, FK8 2NN

Date of report	19th May 2015
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# Mortgage Valuation Report



Property Address			
Address Seller's Name Date of Inspection	41 Ochilmount, Bannockburn, Stirling, FK7 8PF Ms R Lawrence 14th May 2015		
Property Details			
Property Type	X House Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)		
Property Style	X Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)		
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?			
Flats/Maisonettes only Approximate Year of 0	No. of units in block		
Tenure			
X Absolute Ownership	Leasehold Ground rent £ Unexpired years		
Accommodation			
Number of Rooms	3 Living room(s) 5 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks)		
	cluding garages and outbuildings) 182 m² (Internal) m² (External) greater than 40%) X Yes No		
Garage / Parking / 0	Outbuildings		
X Single garage Available on site?	□ Double garage       □ Parking space       □ No garage / garage space / parking space         X Yes       □ No		
Permanent outbuilding	gs:		
None.			

# Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	e Timber frame	Othe	er (specify in Ger	eral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Othe	er (specify in Ger	eral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			Yes	X No
If Yes, is this rece	ent or progres	sive?				Yes	No
Is there evidence, immediate vicinity	•	ason to antic	cipate subsidend	ce, heave, landslip	or flood in th	e Yes	X No
If Yes to any of th	e above, prov	vide details ir	General Rema	rks.			
Service Connec	ctions						
Based on visual in of the supply in G			rices appear to	oe non-mains, plea	ise comment	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ating:					
Gas fired boiler t	to radiators.						
Site							
Apparent legal iss	sues to be ver	ified by the o	conveyancer. P	ease provide a brie	ef description	n in General R	temarks.
Rights of way		ves / access		er amenities on separat		ared service conr	
Ill-defined boundar	ries	Agricu	ltural land included	with property	Oth	er (specify in Ge	neral Remarks)
Location							
X Residential suburb	Re	sidential within t	own / city M	ixed residential / comme	ercial Ma	inly commercial	
Commuter village	Re	mote village	Is	plated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	s						
Has the property If Yes provide det			d / altered?	Yes No			
Roads							
Made up road	Unmade roa	nd Partl	y completed new ro	ad Pedestrian	access only	X Adopted	Unadopted

# Mortgage Valuation Report

General Remarks
The property is located within an established residential area of Bannockburn where surrounding properties are similar in age and type. Local amenities and facilities can be found within a short distance.
At the time of inspection the property was seen to be in a condition consistent with its age and nature of construction. Notwithstanding this, a number of minor items of disrepair were noted, however, these should be capable of remedy during routine maintenance, repairs and redecoration.
The property has been substantially extended and altered, incorporating a single storey rear extension as well as a two storey side extension over the garage. It is assumed that all alterations, additions and/or extensions to the property have received all necessary town planning and building authority approval (Building Warrants) and that appropriate Completion Certificates or documentation are available.
No services were checked or tested at the time of inspection.
Essential Repairs
None noted.

Retention recommended? Yes

Estimated cost of essential repairs £

X No

Amount £

#### Mortgage Valuation Report

Comment on Mortgageal	bility					
The property forms suitable mortgage provider.	e security for mortgage purposes subject to the specific lending criteria o	f any				
Valuations						
Market value in present condition  Market value on completion of essential repairs  Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  Is a reinspection necessary?  Lagrander  £ 2800  £ 2800  £ 2800  Tyes X						
Buy To Let Cases						
month Short Assured Tenar	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? here there is a steady demand for rented accommodation of this type?	£ Yes No				
Declaration	ург					
Signed	Security Print Code [559002 = 6732 ] Electronically signed by:-					
•	Surveyor's name John Hutton					
Company name	Professional qualifications BSc (Hons) MRICS					
Address Telephone	· ·					
Fax						
Report date 19th May 2015						



**Property Questionaire** 



Property address	41 OCHILMOUNT, BANNOCKBURN, STIRLING, FK7 8PF
Seller(s)	Roslyn Lawrence
Completion date of property questionnaire	14/05/15

#### **Note for sellers**

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

#### Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? 22.5 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle)
	A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	● Garage ✓
	Allocated parking space
	• Driveway
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?  Yes / No / Den't know

5.	Listed buildings				
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	<del>Yes</del> / No			
6.	Alterations/additions/extensions				
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes / <del>Ne</del>			
	If you have answered yes, please describe below the changes which you have made:				
	2 storey extention, adding 2 bedrooms, ensuite, kitchen, dining room and garage				
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes / No			
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.				
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:				
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes / No			
	If you have answered yes, please answer the three questions below:				
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / <del>No</del>			
	(ii) Did this work involve any changes to the window or door openings?	<del>Yes</del> / No			
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):				
	Replacement windows installed 2015				
	Please give any guarantees which you received for this work to your solicitor or e	state agent.			

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / <del>Ne</del> / <del>Partial</del>
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	Gas-fired radiators	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	before I bought the house
c.	Do you have a maintenance contract for the central heating system?	<del>Yos</del> / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<del>Yes</del> / No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<del>Yos</del> / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<del>Yos</del> / <del>No</del>
b.	Are you aware of the existence of asbestos in your property?	<del>Yes</del> / No
	If you have answered yes, please give details:	

Plea sup	ase tick which services are plier:	connected to	our property and give details	of the
	Services	Connected	Supplier	
	Gas / liquid petroleum gas	✓	Scottish power	
	Water mains / private water supply	✓	Scottish Water	
	Electricity	<b>✓</b>	Scottish Power	
	Mains drainage	<b>✓</b>	?	
	Telephone	✓	ВТ	
	Cable TV / satellite	✓	Sky	
	Broadband	✓	ВТ	
	ou have answered yes, please			<del>Yos</del> / No <del>Don't kno</del>
` '	Do you have a maintenance on have answered yes, please a maintenance contract:	-	septic tank? the company with which you	¥os / No

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	<del>Yes</del> / No / <del>Den't Knew</del>
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	<del>Yes</del> / <del>No</del> / Not applicable
	If you have answered yes, please give details:	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?	<del>Yes</del> / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	<del>Yes</del> / No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	<del>Yes</del> / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	<del>Yes</del> / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	<del>Yos</del> / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Den't Knew
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	<del>Yes</del> / No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	<del>Yos</del> / No
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for an	y of the	following	:			
(i)	Electrical work	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answor*
(iii)	Central heating	No	Yos	Den't know	With title doods	Lost	Cannot Answor*
(iv)	NHBC	No	Yos	Don't know	With title doods	Lost	Cannot Answor*
(v)	Damp course	No	¥es	Don't know	With title doods	Lost	Cannot Answor*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	se give de	etails of t	he work		
c.	Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:				ove?	¥es	/ No
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?  If you have answered yes, please give details		operty be	een move	ed in the	<del>Yes</del> <del>Don'</del>	/ No / <del>Lknow</del>

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Den't know
b.	that affects your property in some other way?	<del>Yes</del> / No / <del>Don't know</del>
C.	that requires you to do any maintenance, repairs or improvements to your property?	<del>Yes</del> / No / <del>Den't knew</del>
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property.	olicitor or estate he purchaser of

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):			
·			
Date:			

**Shepherd Offices** 

Aberdeen: 01224 202800 Ayr: 01292 267987 Coatbridge: 01236 436561 Cumbernauld: 01236 780000 Dumbarton: 01389 731682

> Dumfries: 01387 264333 Dundee: 01382 200454

Dunfermline: 01383 722337 Glasgow (Southside): 0141 649 8020

East Kilbride: 01355 248535 Edinburgh: 0131 2251234 Falkirk: 01324 635999

Fraserburgh: 01346 517456 Forfar: 01307 466100

Glasgow: 0141 3532080

Galashiels: 01896 750150

Greenock: 01475 730717 Hamilton: 01698 897548

Inverness: 01463 712239 Kilmarnock: 01563 520318

Kirkcaldy: 01592 205442

Livingston: 01506 416777

Montrose: 01674 676768

Motherwell: 01698 252229

Musselburgh: 0131 6533456

Paisley: 0141 8898334 Perth: 01738 638188

Peterhead: 01779 470766

Saltcoats: 01294 464228

St Andrews: 01334 477773

Stirling: 01786 450438







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