

HOME REPORT

FLAT
1 ETTRICK BANK
DUCHAL ROAD
KILMACOLM
PA13 4AS



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

FLAT 1 ETTICK BANK, DUCHAL ROAD, KILMACOLM, PA13 4AS

Dwelling type: Top-floor flat
Date of assessment: 28 August 2023
Date of certificate: 28 August 2023
Total floor area: 126 m²
Primary Energy Indicator: 298 kWh/m²/year

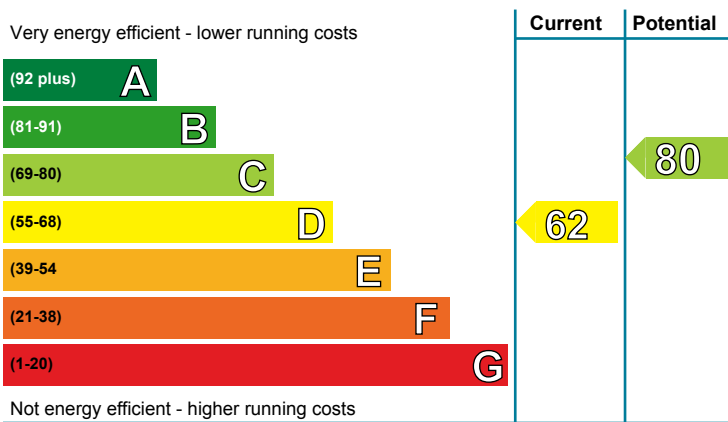
Reference number: 0170-2328-4080-2727-0805
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

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 CO₂ emissions by improving your home

| | | |
|--|----------------|--|
| Estimated energy costs for your home for 3 years* | £10,026 | See your recommendations report for more information |
| Over 3 years you could save* | £4,953 | |

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

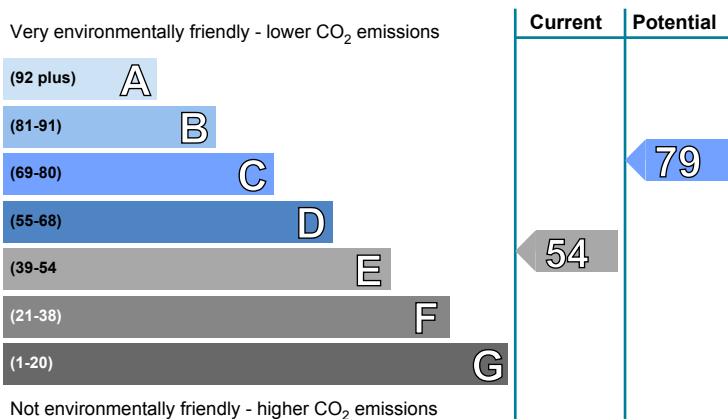


Energy Efficiency Rating

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.

Your current rating is **band D (62)**. The average rating for EPCs 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 (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (54)**. The average rating for EPCs 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 |
|--|------------------|------------------------------|
| 1 Room-in-roof insulation | £1,500 - £2,700 | £3552.00 |
| 2 Internal or external wall insulation | £4,000 - £14,000 | £1404.00 |

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.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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 | Sandstone or limestone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| Roof | Pitched, 270 mm loft insulation Roof room(s), no insulation (assumed) | ★★★★☆ ★☆☆☆☆ | ★★★★☆ ★☆☆☆☆ |
| Floor | (another dwelling below) | — | — |
| Windows | Mostly double glazing | ★★★★☆☆ | ★★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Low energy lighting in 82% of fixed outlets | ★★★★★ | ★★★★★ |

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, CO₂ 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 calculated emissions for your home are 53 kg CO₂/m²/yr.

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 6.6 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 3.4 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 | £8,634 over 3 years | £3,678 over 3 years |  |
| Hot water | £732 over 3 years | £735 over 3 years | |
| Lighting | £660 over 3 years | £660 over 3 years | |
| Totals | £10,026 | £5,073 | |

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.

| Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|--|------------------|-------------------------|---|---|
| | | | Energy | Environment |
| 1 Room-in-roof insulation | £1,500 - £2,700 | £1184 |  |  |
| 2 Internal or external wall insulation | £4,000 - £14,000 | £468 |  |  |

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.



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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

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

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 23,882 | N/A | N/A | (3,288) |
| Water heating (kWh per year) | 2,123 | | | |

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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: | Mr. David Cree |
| Assessor membership number: | EES/009360 |
| Company name/trading name: | D M Hall Chartered Surveyors LLP |
| Address: | 3 Centura Court Hillington Park Glasgow G52 4PR |
| Phone number: | 0131 477 6000 |
| Email address: | dmhall@dmhall.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

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

| | |
|-------------------------|--|
| Property address | FLAT 1 ETTRICK BANK DUCHAL ROAD KILMACOLM PA13 4AS |
|-------------------------|--|

| | |
|-----------------|---------------|
| Customer | Derek Findlay |
|-----------------|---------------|

| | |
|-------------------------|--|
| Customer address | FLAT 1 ETTRICK BANK DUCHAL ROAD KILMACOLM PA13 4AS |
|-------------------------|--|

| | |
|--------------------|-------------|
| Prepared by | DM Hall LLP |
|--------------------|-------------|

| | |
|---------------------------|--------------------|
| Date of inspection | 23rd February 2024 |
|---------------------------|--------------------|



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 Property¹.

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.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

² 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.

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.
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 | Converted first and attic level flat contained within a two storey and attic semi detached block, which appears to comprise four units. |
| Accommodation | On First Floor: Entrance Hallway/Stairwell, Sitting room/Dining Area, Kitchen, Shower Room and Bedroom. On Attic Level: Landing, Bathroom and Three Bedrooms. |
| Gross internal floor area (m²) | 126 |
| Neighbourhood and location | Established mainly residential locality of mixed style properties. There is a school located within close proximity. |
| Age | 125 years approx. |
| Weather | Dull with intermittent showers following a mixed period. |
| Chimney stacks | Chimneys have been removed within the past. I have therefore assumed that this work was completed via an appropriately qualified contractor and to a guaranteed and fully regulated standard. This should be clarified. |
| 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 |

Single Survey

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| | <p>reasonable to do so.</p> <p>Mainly pitched, timber framed and clad with slates. There are also some sections of flat roofing.</p> <p>The limited roof access points are from some small eaves hatches at attic floor level.</p> |
| Rainwater fittings | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Cast iron and pvc materials with valley, wallhead and round/half round fittings.</p> |
| Main walls | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Pointed solid stonework.</p> |
| Windows, external doors and joinery | <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Mixed age uPVC double glazed window units, as well as some timber framed double glazed velux windows, and a timber framed original window at ground floor/entrance level.</p> <p>The subject flat entrance door is of a pvc design. The communal entrance door is timber framed.</p> |
| External decorations | <p>Visually inspected.</p> <p>Painted finishes, where applicable.</p> |
| Conservatories / porches | <p>None.</p> |
| Communal areas | <p>Circulation areas visually inspected.</p> <p>There is a small shared entrance area/hallway at ground level. Full information in relation to communal areas and associated grounds should be clarified legally, prior to purchase. (See also legal section 4).</p> |

Single Survey

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| Garages and permanent outbuildings | Visually inspected. Detached single car concrete or similar built garage with an advised corrugated concrete roof covering. (See associated comments within Garages section 2). There is a timber sun house, as well as a greenhouse. |
| Outside areas and boundaries | Visually inspected. Boundaries are generally marked by walling. Adjacent grounds generally comprise paving and decorative chips. |
| Ceilings | Visually inspected from floor level. Lath and plaster or plasterboard designs. |
| Internal walls | Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Lined and solid constructions. |
| Floors including sub floors | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Generally suspended timberwork overlaid with decorative finishes. |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Timber internal doors, some with glazed inserts. Wall and floor mounted kitchen units. |
| Chimney breasts and fireplaces | Visually inspected. No testing of the flues or fittings was carried out. There is a fireplace with advised associated gas fire in the sitting room. Elsewhere, fireplaces have been removed. |
| Internal decorations | Visually inspected. Papered/painted finishes. |

Single Survey

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| Cellars | <p>Visually inspected where there was a safe and purpose-built access.</p> <p>There are some externally accessed stores which the selling party have advised belong to the subject property. This can be confirmed, if necessary.</p> |
| Electricity | <p>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.</p> <p>Mains supply.</p> |
| Gas | <p>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.</p> <p>Mains supply.</p> |
| Water, plumbing, bathroom fittings | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply.</p> <p>Where seen, plumberwork is of copper and pvc materials.</p> <p>The bathroom is fitted with a bath unit, wash hand basin and wc.</p> <p>The shower room is fitted with a shower unit, wash hand basin and wc.</p> |
| Heating and hot water | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Gas fired boiler with a supply of radiators.</p> |
| Drainage | <p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Assumed connected to the mains sewerage system.</p> |

| | |
|---|--|
| <p>Fire, smoke and burglar alarms</p> | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are some smoke alarms. There is a burglar alarm. The comments below should be fully appreciated, however, prior to purchase.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p> |
| <p>Any additional limits to inspection</p> | <p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p>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.</p> <p>When inspected the subjects were advised currently unoccupied, although fully furnished and floors are covered. Floor coverings restricted my inspection of flooring. No inspection of any sub floor area was possible as my inspection was of an upper floor property. My roof space inspection was noticeably restricted due to the size of the limited access points, and some stored items and heavy insulation materials therein. My inspection of most apartments was restricted due to furnishings therein. My inspection of most storage cupboards was restricted due to heavy stored items therein. Only a very limited view of parts of the boundary walling was possible, due to limitations, including the garden/ground divisions, and some vegetation growth. Only a restricted inspection of some localised parts of the outer fabric was possible due to the garden division. No view of any flat roof coverings was possible, based on limitations.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of</p> |

| | |
|--|--|
| | <p>the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p> <p>Windows units/ access doors have been replaced in the past. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.</p> |
|--|--|

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.


Single Survey


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 |
|--|---|--|
| 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. | Repairs or replacement requiring future attention, but estimates are still advised. | No immediate action or repair is needed. |


|  Structural movement | |
|---|---|
| Repair category | 1 |
| Notes | The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing. |


|  Dampness, rot and infestation | |
|--|--|
| Repair category | 2 |
| Notes | <p>There is isolated damp staining evident to some wall/ceiling surfaces, which were dry where/when tested. Staining can be indicative of associated issues. This should be appreciated, as a precaution.</p> <p>On this matter, the selling party has advised that these areas of staining were due to previous issues which have been repaired within the historic past. If necessary, this can be clarified.</p> <p>See also associated comments made within the Roofing section.</p> |


|  Chimney stacks | |
|--|-------|
| Repair category | - |
| Notes | None. |

|  Roofing including roof space | |
|--|--|
| Repair category | 2 |
| Notes | <p>The roof covering is of an older design, where seen, showing some signs of weathering, wear and tear and ageing. There also appears to be an older style felt or similar covering to the flat roof at the central part of the main structure.</p> <p>Flat roof coverings can be troublesome and will require a higher degree of monitoring/maintenance. This should be fully appreciated.</p> |

| | |
|--|---|
| | <p>There is some isolated staining evident to timberwork, within my limited roof space inspection.</p> <p>There are some isolated woodworm holes evident to roof space timberwork, again where my limited inspection was possible. Woodworm can exist within concealed parts of the building fabric. A qualified contractor should provide further advice, as a precaution.</p> <p>Older style/original roof coverings, and associated pertinents, including sections of flat roofing, will require a higher degree of monitoring/maintenance, and potential renewal within the short to medium term. Reputable roofing contractors should provide further advice in this regard.</p> |
|--|---|

| | |
|---|--|
|  Rainwater fittings | |
| Repair category | 2 |
| Notes | <p>There is some weathering/ageing evident, where seen.</p> <p>Older style cast iron fittings, wallhead guttering and valley sections will require a higher degree of maintenance. This should be appreciated.</p> |

| | |
|--|---|
|  Main walls | |
| Repair category | 2 |
| Notes | <p>There are some weathered and isolated deteriorated sections evident to external wall finishes.</p> <p>There are some localised creeper plants to outer walling. Creeper plants will require to closely maintained.</p> |

| | |
|--|---|
|  Windows, external doors and joinery | |
| Repair category | 2 |
| Notes | <p>There is isolated staining evident adjacent to some window units at attic floor level. These areas were dry when tested.</p> <p>There is some weathering/wear and tear evident to window units, where seen/tested, including the roof skylight/cupola. Cupola style windows will also require a higher degree of maintenance.</p> <p>The communal timber framed entrance door is original showing signs of weathering and localised deterioration. Timber frame windows and doors will require a higher degree of maintenance. This should be appreciated.</p> |

Single Survey



External decorations

| | |
|------------------------|-----------------------------------|
| Repair category | 1 |
| Notes | There is some weathering evident. |



Conservatories/porches

| | |
|------------------------|-------|
| Repair category | - |
| Notes | None. |



Communal areas

| | |
|------------------------|--|
| Repair category | - |
| Notes | See associated comments made within the Windows and the Outside areas and boundaries sections. |



Garages and permanent outbuildings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>There is some weathering/wear and tear evident to the garage, outbuilding and greenhouse, where seen. No significant defects were evident, however, based on limitations.</p> <p>The selling party has advised that the garage was fully rebuilt /renewed in circa 2006, including the roof. On this basis, it has been assumed that all materials used were in compliance with regulation standards at that time. This should be confirmed, as necessary.</p> <p>Greenhouses should be fully appreciated from a health and safety viewpoint.</p> |



Outside areas and boundaries

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>There is some weathering/deterioration evident to boundaries/garden walling, where seen, including some off square sections.</p> <p>Retaining style boundaries/garden walling will require a higher degree of monitoring/maintenance. This should be appreciated.</p> <p>There are trees located closeby. Trees can cause damage to buildings and services if not properly monitored and maintained.</p> |

Single Survey



Ceilings

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | There are some localised uneven/hairline distorted sections of ceiling plasterwork/décor, as well as some localised staining. (See associated comments already made within this section of the report). |



Internal walls

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | There is some isolated wear and tear evident, where seen/tested. |



Floors including sub-floors

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | <p>There is some localised loose/uneven flooring, as well as some older style floor coverings.</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p> |



Internal joinery and kitchen fittings

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>There is some wear and tear/ageing evident to the internal joinery, including older style kitchen fittings.</p> <p>Some doors are stiff to fully close, where seen/tested.</p> <p>There is currently a stairlift fitted at the entrance staircase.</p> <p>Glazing to the sitting room door has an associated hallmark which would be indicative of it being toughened in nature. As a precaution, this can be fully clarified.</p> |



Chimney breasts and fireplaces

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | When fireplaces are removed/blocked off, chimney breasts can be ventilated to prevent condensation/dampness occurring to disused flues. Specialist advice should be sought prior to any future reuse of older style fireplaces/former fireplace areas, and associated flues. This should be appreciated. |

Single Survey



Internal decorations

| | |
|------------------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |



Cellars

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | There is some weathering/deterioration evident to timber entrance doors at the external stores, as well as some wear and tear/ageing internally. (See also Electrical section). |



Electricity

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>There are older aspects evident to the apparatus, where seen, including various apparatus on timberwork, some older switches/sockets, a pvc consumer unit, and some older apparatus within the cellar store areas. On this basis, a qualified electrician should be employed within the short term to carry out a full inspection and thereafter implement/recommend all necessary upgrading/remedial works.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.</p> |



Gas

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>No significant defects evident.</p> <p>Gas fires should be regularly monitored and maintained via appropriately qualified contractors, and ideally fully tested prior to reuse. This should be appreciated.</p> <p>Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.</p> |



Water, plumbing and bathroom fittings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>No significant defects evident.</p> <p>I has assumed that the wet room style shower was installed via an appropriately qualified contractor and to a guaranteed/regulated standard. Again, this can be confirmed.</p> |



Heating and hot water

| | |
|------------------------|--|
| Repair category | 2 |
| Notes | <p>The heating boiler is advised circa 10 years old, and there are also some mixed age/older style radiators apparent.</p> <p>The selling party has advised that the central heating boiler has been annually serviced during the vendors ownership. Again, this can be confirmed if necessary.</p> <p>Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated.</p> <p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements.</p> <p>Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.</p> |



Drainage

| | |
|------------------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

Single Survey

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 | 2 |
| Chimney stacks | - |
| Roofing including roof space | 2 |
| Rainwater fittings | 2 |
| Main walls | 2 |
| Windows, external doors and joinery | 2 |
| External decorations | 1 |
| Conservatories/porches | - |
| Communal areas | - |
| Garages and permanent outbuildings | 1 |
| Outside areas and boundaries | 2 |
| Ceilings | 2 |
| Internal walls | 1 |
| Floors including sub-floors | 1 |
| Internal joinery and kitchen fittings | 2 |
| Chimney breasts and fireplaces | 1 |
| Internal decorations | 1 |
| Cellars | 2 |
| Electricity | 2 |
| Gas | 1 |
| Water, plumbing and bathroom fittings | 1 |
| Heating and hot water | 2 |
| 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.

Single Survey

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? | First and attic. |
| 2. Are there three steps or fewer to a main entrance door of the property? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 3. Is there a lift to the main entrance door of the property? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 4. Are all door openings greater than 750mm? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 5. Is there a toilet on the same level as the living room and kitchen? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 6. Is there a toilet on the same level as a bedroom? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 7. Are all rooms on the same level with no internal steps or stairs? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

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

Liabilities regarding communal repair issues/responsibilities should be fully confirmed legally, prior to purchase, as should any outstanding communal issues, if applicable.

Legal advisers should establish exact garden ownership/division issues for flatted dwellings. The selling party has advised that the driveway and associated garage/outbuildings belong directly to the subject property.

Legal advisers should establish whether any conservation or associated restrictions apply for the subject property.

I have assumed that replacement window/door units were installed via appropriately qualified contractors, and to a guaranteed and fully regulated standard. This should be confirmed.

I have assumed that building insurance has been/will be obtained under normal terms. This can be clarified.

Alterations have taken place within the past, including the conversion of the original building into separate flatted dwellings, and some apparent more recent changes. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Estimated reinstatement cost for insurance purposes

£535,000 (Five Hundred and Thirty Five Thousand Pounds).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£390,000 (Three Hundred and Ninety Thousand Pounds).

Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

This is a Replacement of a Home Report originally carried out on 28th August 2023.

Signed

Security Print Code [577364 = 7039]
Electronically signed

Report author

Mark H Williams

Single Survey

| | |
|-----------------------|--|
| Company name | DM Hall LLP |
| Address | 3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR |
| Date of report | 26th February 2024 |

Mortgage Valuation Report



Property Address

Address FLAT 1, ETRICK BANK, DUCHAL ROAD, KILMACOLM, PA13 4AS
Seller's Name Derek Findlay
Date of Inspection 23rd February 2024

Property Details

Property Type 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 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? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

-

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas fired system.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

When inspected the subjects were unoccupied, although fully furnished and floors were covered.

Generally the subjects were found to be in a condition commensurate with age and style although requiring a degree of remedial attention/upgrading. We have endeavoured to reflect all relevant factors. No obvious significant defects, which would have an adverse impact upon value or security, were in evidence with regards to the limitations.

Alterations have taken place within the past including the conversion of the original building into separate flatted dwellings and some more recent changes. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Essential Repairs

None significant apparent, based on limitations, which would have an adverse impact upon value or security.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

We would confirm, in our opinion, that the subjects form suitable mortgage security at the stated level of value. Mortgage lending institutions will have their own individual lending criteria's, however.

Valuations

| | | |
|---|------------------------------|--|
| Market value in present condition | £ | <input type="text" value="390,000"/> |
| Market value on completion of essential repairs | £ | <input type="text" value="-"/> |
| Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ | <input type="text" value="535,000"/> |
| Is a reinspection necessary? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

Buy To Let Cases

| | | |
|---|------------------------------|--------------------------------|
| What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? | £ | <input type="text" value="-"/> |
| Is the property in an area where there is a steady demand for rented accommodation of this type? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Declaration

| | |
|-----------------------------|--|
| Signed | Security Print Code [577364 = 7039] Electronically signed by:- |
| Surveyor's name | Mark H Williams |
| Professional qualifications | MRICS |
| Company name | DM Hall LLP |
| Address | 3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR |
| Telephone | 0141 887 7700 |
| Fax | |
| Report date | 26th February 2024 |

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

| | |
|-------------------------|---|
| Property address | FLAT A, ETTRICKBANK, DUCHAL ROAD, KILMACOLM, PA13 4AS |
|-------------------------|---|

| | |
|------------------|---------------|
| Seller(s) | Derek Findlay |
|------------------|---------------|

| | |
|--|----------------|
| Completion date of property questionnaire | 28 August 2023 |
|--|----------------|

Property Questionnaire

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? | 17 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 | <input checked="" type="checkbox"/> |
| | • Allocated parking space | <input type="checkbox"/> |
| | • Driveway | <input checked="" type="checkbox"/> |
| | • Shared parking | <input type="checkbox"/> |
| | • On street | <input checked="" type="checkbox"/> |
| | • Resident permit | <input type="checkbox"/> |
| | • Metered parking | <input type="checkbox"/> |
| | • Other (please specify): | <input type="text"/> |
| 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 / Don't know |

Property Questionnaire

| | | |
|-----------|---|---------------------|
| 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)? | Yes / No |
| 6. | Alterations/additions/extensions | |
| a. | <p>(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)?</p> <p>If you have answered yes, please describe below the changes which you have made:</p> <p>Replacement Garage 2006</p> | Yes / No |
| | <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p> | Yes / No |
| b. | <p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>If you have answered yes, please answer the three questions below:</p> | Yes / No |
| | (i) Were the replacements the same shape and type as the ones you replaced? | Yes / No |
| | (ii) Did this work involve any changes to the window or door openings? | Yes / No |
| | <p>(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):</p> <p>Double glazing installed to rear of property 2006. Front Door replaced with UPVC door.</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p> | |
| | | |

Property Questionnaire

| | | |
|---|---|--|
| 7. Central heating | | |
| a. | <p>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).</p> <p>If you have answered <u>yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>Gas fired central heating</p> <p>If you have answered <u>yes</u>, please answer the three questions below:</p> | Yes / No / Partial |
| b. | When was your central heating system or partial central heating system installed? | Boiler replaced with Combi Boiler in 2013, |
| c. | <p>Do you have a maintenance contract for the central heating system?</p> <p>If you have answered <u>yes</u>, please give details of the company with which you have a maintenance contract:</p> | Yes / No |
| 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? | Yes / No |
| 9. Issues that may have affected your property | | |
| a. | <p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered <u>yes</u>, is the damage the subject of any outstanding insurance claim?</p> | Yes / No Yes / No |
| b. | <p>Are you aware of the existence of asbestos in your property?</p> <p>If you have answered <u>yes</u>, please give details:</p> | Yes / No |
| | | |

Property Questionnaire

| 10. Services | | | |
|--------------|---|------------------------------|-----------------|
| a. | Please tick which services are connected to your property and give details of the supplier: | | |
| | Services | Connected | Supplier |
| | Gas / liquid petroleum gas | ✓ | Scottish Power |
| | Water mains / private water supply | ✓ | Scottish Water |
| | Electricity | ✓ | Scottish Power |
| | Mains drainage | ✓ | Scottish Water |
| | Telephone | ✓ | BT |
| | Cable TV / satellite | ✓ | Sky |
| | Broadband | ✓ | BT |
| b. | Is there a septic tank system at your property? If you have answered yes, please answer the two questions below: | Yes / No | |
| c. | (i) Do you have appropriate consents for the discharge from your septic tank? | Yes / No / Don't know | |
| d. | (ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract: | Yes / No | |
| | | | |

Property Questionnaire

| | | |
|------------|--|---|
| 11. | Responsibilities for Shared or Common Areas | |
| a. | <p>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?</p> <p><u>If you have answered yes, please give details:</u></p> | Yes / No / Don't Know |
| b. | <p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Costs of maintenance of roof, gables, outside walls, mutual division walls, chimney heads, drains, rones and conductors to be shared with lower flat on basis of 2/3 for upper flat and 1/3 lower.</p> | Yes / No / Not applicable |
| c. | <p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p> | Yes / No |
| d. | <p>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?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Pedestrian access to front door from driveway across lower flat garden.</p> | Yes / No |
| e. | <p>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?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Lower flat has pedestrian access to rear garden and rubbish bins and on driveway.</p> | Yes / No |
| f. | <p>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.)</p> <p><u>If you have answered yes, please give details:</u></p> | Yes / No |
| 12. | Charges associated with your property | |
| a. | <p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p> | Yes / No |
| | | |

Property Questionnaire

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|------------------------------------|---|---|
| b. | <p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p> | <p>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p> |
| c. | <p>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.</p> | |
| <p>13. Specialist works</p> | | |
| a. | <p>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?</p> <p>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:</p> | <p>Yes / No</p> |
| b. | <p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p> | <p>Yes / No</p> |
| c. | <p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p> | <p>Yes / No</p> |
| | | |

Property Questionnaire

| | | | | | | | |
|--------------|---|-----------|------------|-------------------|-------------------------|------------------------------|-----------------------|
| 14. | Guarantees | | | | | | |
| a. | Are there any guarantees or warranties for any of the following: | | | | | | |
| (i) | Electrical work | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (ii) | Roofing | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (iii) | Central heating | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (iv) | NHBC | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (v) | Damp course | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| b. | If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): | | | | | | |
| c. | Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details: | | | | | Yes / No | |
| 15. | Boundaries | | | | | | |
| | So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details: | | | | | Yes / No / Don't know | |
| | | | | | | | |

Property Questionnaire

| | | |
|------------|--|------------------------------|
| 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 / Don't know |
| b. | that affects your property in some other way? | Yes / No / Don't know |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes / No / Don't know |
| | If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property. | |

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: _____

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