

Home report



thorntons-property.co.uk

Thorntons is a trading name of Thorntons Law LLP

Property address

BRECHN DD9 GOL.

Seller(s) HIGH AVON DEVELOPMENTS LTO.

Completion date of property questionnaire

25/10/19

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? 4 YEARS.		
2.	Council tax		
	Which Council Tax band is your property in? (Please tick)		
	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 (that is 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	
5.	Listed buildings		
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes 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 No	

	If you have answered yes, please describe below the changes which you have made:		
	CONVERSTIONS OF COMMERCIAL BUILDING		
	TO DWELLING PROPERTY.		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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:	Yes No	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	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	
	(iii) Please describe the changes made to the windows doors, or approximate dates when the work was completed): Please give any guarantees which you received for this work to gestate agent.		า
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 No Partial	
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	GAS.	
	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed?	31/3/17	

	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes No	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).		
8.	Energy Performance Certificate		
S.F. S.F. Schulle Designation	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.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes No	
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No	
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	Yes No	

10.	Services				
a. Ple suppli	ease tick which services ar er:	e connected to your pro	perty and give o	details of the	
Servi	ces	Connected	Supplier		
Gas	or liquid petroleum gas	V	SSE		
	r mains or private r supply	~	Scon	15H WATE	R
Elect	ricity	~	556		
Main	s drainage	V			
Telep	hone	N/A ·			
Cable	e TV or satellite	N/A.			
Broad	dband	N/A.			
b.	Is there a septic tank sys If you have answered yes below: (i) Do you have appropria your septic tank? (ii) Do you have a mainte If you have answered yes with which you have a mainte	s, please answer the two ate consents for the disc nance contract for your s, please give details of t aintenance contract:	harge from septic tank?	Yes No Yes No Don't know Yes No	
11. a.	Responsibilities for share Are you aware of any resp anything used jointly, sucl road, boundary, or garden If you have answered yes,	onsibility to contribute to h as the repair of a shared area?		Yes No Don't know	
b.	Is there a responsibility to the roof, common stairwel If you have answered yes, Roof	or other common areas?		Yes No Don't know	
c.	Has there been any major roof during the time you ha		ny part of the	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?	Yes 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?	Yes 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.)	Yes 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? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes No	
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes No Don't know	
c.	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a resident 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?	Yes 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.		
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes No	
b.	If you have answered yes, please give details:		

	If you have answered yes to 13(a) or (b), or guarantees relating to this work?		Yes No			
C.	If you have answered yes, these guarante purchaser and should be given to your so possible for checking. If you do not have your solicitor or estate agent will arrange You will also need to provide a descriptio out. This may be shown in the original estable. Guarantees are held by:	and ained.				
14.	Guarantees					
a.	Are there any guarantees or warranties fo	r any of t	he followi	ng:		
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work					
(ii)	Roofing					
(iii)	Central heating					
(iv)	National House Building Council (NHBC)					
(v)	Damp course					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)					
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 a listed above?	ny of the	guarantee	es	Yes No	
	If you have answered yes, please give det					
15,	Boundaries					
,	So far as you are aware, has any boundary moved in the last 10 years?	y of your	property	been	Yes	
	If you have answered yes, please give det		No Don't know			
16.	Notices that affect your property					
	In the past three years have you ever red	ceived a	notice:			
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	

b.	that affects your property in some other way?	Yes No	
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes No	
	If you have answered yes to any of a-c above, please give t solicitor or estate agent, including any notices which arrive 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):

L.MMulan
Date: 25/10/19.

Energy Performance Certificate (EPC)

Dwellings

Scotland

85 CITY ROAD, BRECHIN, DD9 6DL

Dwelling type: Ground-floor flat
Date of assessment: 05 November 2019
Date of certificate: 05 November 2019

Total floor area: 50 m²

Primary Energy Indicator: 143 kWh/m²/year

Reference number: 0357-1950-1239-0601-4924 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and underfloor heating,

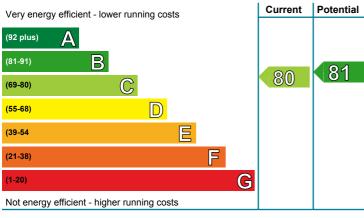
mains gas

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*	£1,068	See your recommendations
Over 3 years you could save*	£39	report for more information

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

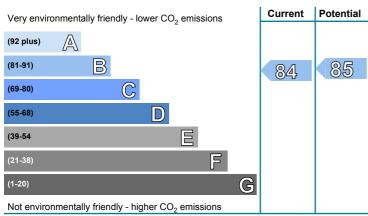


Energy Efficiency Rating

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 C (80)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (84)**. 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 Low energy lighting	£10	£39.00

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, insulated (assumed)	****	****
Roof	(another dwelling above)	_	_
Floor	Solid, insulated (assumed)	_	_
Windows	Fully double glazed	★★★★☆	****
Main heating	Boiler and underfloor heating, mains gas	★★★★☆	****
Main heating controls	Programmer and at least two room thermostats	★★★★☆	****
Secondary heating	None	_	_
Hot water	From main system	★★★★☆	★★★★ ☆
Lighting	Low energy lighting in 67% 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 25 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 1.2 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£681 over 3 years	£687 over 3 years	
Hot water	£207 over 3 years	£207 over 3 years	You could
Lighting	£180 over 3 years	£135 over 3 years	save £39
Totals	£1,068	£1,029	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.

December ded massives	Indicative cost	Typical saving	ypical saving Rating after improvement		
Recommended measures	Indicative cost	per year Energy		Environment	
1 Low energy lighting for all fixed outlets	£10	£13	B 81	B 85	

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 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

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)	2,623	N/A	N/A	N/A
Water heating (kWh per year)	1,569			

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. Angus Carruthers

Assessor membership number: EES/014058
Company name/trading name: J & E Shepherd
Address: L2 Atholl Crescent

Edinburgh EH3 8HA

Phone number: 0131 225 1234

Email address: edinburgh@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

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.

survey report on:

Property address	85 City Road
	Brechin DD9 6DL
Customer	High Avon Dev. c/o Mr S & Mrs L McMillan
Customer address	Thorntons LLP 53 East High Street Forfar DD8 2EL
Prepared by	J & E Shepherd
Date of inspection	5th November 2019



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.

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 ² 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.

- 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 converted ground floor flat within a two storey mid terraced block.
Accommodation	GROUND FLOOR - Entrance Hall, Living Room/Kitchen, Shower Room with W.C., and Bedroom.
Gross internal floor area (m²)	50sq metres approximately.
Neighbourhood and location	The subjects are situated within a mixed residential/commercial area within close proximity to Brechin town centre. All amenities can be found nearby.
Age	1890 approximately. Converted in 2018.
Weather	Dry and clear.
Chimney stacks	None.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. The roof is of pitched timber construction overlaid in slates and incorporating tiled ridging. No access to any roof void areas was available due to the first floor accommodation.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rain water fittings appear to be a mixture of both pvc and cast iron construction.

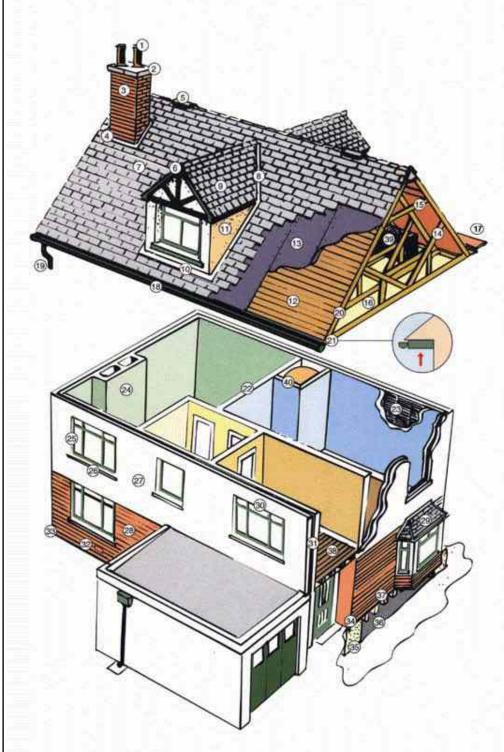
Main walls	Visually inspected with the aid of binoculars where appropriate.	
	Foundations and concealed parts were not exposed or inspected.	
	The main walls are of solid stone construction pointed externally.	
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.	
	Random windows were opened and closed where possible.	
	Doors and windows were not forced open.	
	The windows within the property are of pvc double glazed sash and case type and the front entrance door is of a timber type.	
External decorations	Visually inspected.	
	Painted and pvc finishes.	
Conservatories / porches	None.	
Communal areas	None.	
Garages and permanent outbuildings	None.	
Outside areas and boundaries	None.	
Ceilings	Visually inspected from floor level.	
	The ceilings appear to be finished in plaster board.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	The internal walls appear to be finished in plaster board.	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
	The floors appear to be of solid concrete construction throughout. Fitted floor coverings and furnishings were present throughout.	
	No access was afforded to any sub floor areas.	
T		

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal joinery finish is in soft wood throughout and the kitchen has been fitted with modern wall and base units.
	Internal doors are of a timber/timber glass panel type.
Chimney breasts and fireplaces	None.
Internal decorations	Visually inspected.
	Painted finishes.
Cellars	None.
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.
	13 amp mains supply with consumer unit located within the living room/kitchen cupboard.
	Our valuation presumes there are no additional repayments levied via the electricity bill in respect of energy efficiency measures funded by the Green Deal. At present there is limited market evidence to demonstrate whether Green Deal funding has any impact on value or future saleability.
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. Mains gas supply installed.
Water plumbing bathroom fittings	Visual inspection of the assessible pinework, water tanks
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 water supply installed.
	Supply pipes where seen appear to be of a copper type.
	The sanitary arrangements comprise a two piece suite and shower within the shower room.

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.	
	The subjects benefit from a gas fired central heating system serving an underfloor heating system.	
	The combination boiler is located within the living room/kitchen. Domestic hot water is provided via this system.	
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 have been installed within the property.	
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.	
	No access was afforded to the sub floor area and the internal inspection was restricted due to fitted floor coverings. The subjects were fully furnished at the time of inspection. The cupboards were full of possessions at the time of inspection.	
	No access was afforded to the areas below or beyond the sanitary arrangements.	
	The windows and doors were tested at random.	
	Damp meter readings were taken at random.	
	The central heating system was not tested.	
	Roof coverings were viewed from ground floor level only.	
	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
- 17) Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- 0) Verge boards /skews
- (21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- (24) Chimney breast
- 25) Window pointing
- (6) 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
- 10) 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	There was no evidence of significant structural movement within the limitations of our inspection.

Dampness, rot and infestation		
Repair category	1	
Notes	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.	

Chimney stacks	
Repair category	-
Notes	N/A.

Roofing including roof space		
Repair category	2	
Notes	Distortions noted to the front roof pitch. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future.	

Rainwater fittings	
Repair category	1
Notes	Within the limitations of our inspection rainwater goods were seen to be free from significant defect.

Main walls	
Repair category	1
Notes	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.

Windows, external doors and joinery	
Repair category	1
Notes	Windows were not all fully opened or tested and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.

External decorations	
Repair category	1
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches	
Repair category	-
Notes	N/A.

Communal areas	
Repair category	-
Notes	N/A.

Garages and permanent outbuildings	
Repair category	-
Notes	N/A.

Outside areas and boundaries	
Repair category	-
Notes	N/A.

Ceilings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

Internal walls	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

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

Internal joinery and kitchen fittings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

Chimney breasts and fireplaces	
Repair category	-
Notes	N/A.

Internal decorations				
Repair category	1			
Notes	The property is in good decorative order.			

Cellars	
Repair category	-
Notes	N/A.

Electricity	
Repair category	1
Notes	The Institute of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired 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 registered contractor.

Water, plumbing and bathroom fittings					
Repair category	1				
Notes	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted.				

Heating and hot water					
Repair category	1				
Notes	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	2			
Rainwater fittings	1			
Main walls	1			
Windows, external doors and joinery	1			
External decorations	1			
Conservatories/porches	-			
Communal areas	-			
Garages and permanent outbuildings	-			
Outside areas and boundaries				
Ceilings				
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.	
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X	
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 X No	
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 X No	
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes No X	

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

Confirmation will require to be received that at the time the property was converted to form the present accommodation all necessary Local Authority Consents and Permissions were obtained as appropriate.

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 specialist's or contractor's 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.

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 ONE HUNDRED AND FIFTY THOUSAND POUNDS (£150,000).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of FIFTY THOUSAND POUNDS (£50,000).

Signed	Security Print Code [310444 = 6914] Electronically signed				
Report author	Angus Carruthers				
Company name	J & E Shepherd				
Address	11 High Street, Montrose, DD10 8LU				
Date of report	6th November 2019				



Property Address							
Address 85 City Road, Brechin, DD9 6DL Seller's Name High Avon Dev. c/o Mr S & Mrs L McMillan Date of Inspection 5th November 2019							
Property Details							
Property Type	House Bungalow Purpose built maisonette Converted maisonette Purpose built flat X 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 bell e.g. local authority, mi	lieve that the property was built for the public sector, Yes X No ilitary, police?						
•	Flats/Maisonettes only Floor(s) on which located Ground. No. of floors in block 2 Lift provided? Yes X No No. of units in block 2 Approximate Year of Construction 1890						
Tenure							
X Absolute Ownership	Leasehold Ground rent £ Unexpired years						
Accommodation							
Number of Rooms	1 Living room(s) 1 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks)						
	cluding garages and outbuildings) 50 m² (Internal) m² (External) greater than 40%) X Yes No						
Garage / Parking / 0	Outbuildings						
Single garage Available on site?	□ Double garage □ Parking space □ Yes ▼ No X No garage / garage space / parking space						
Permanent outbuilding	gs:						
None.							

Construction								
Walls	Brick	X Stone	Concre	te Timber	☐ Timber frame ☐ Other (specify in Genera			eral Remarks)
Roof	Tile	X Slate	Asphal	t Felt	Felt Other (specify in General Rema			
Special Risks								
Has the property	suffered struc	tural movem	ent?				Yes	X No
If Yes, is this rece	nt or progress	sive?					Yes	No
Is there evidence, immediate vicinity		ason to antic	cipate subsider	nce, heave, lar	ndslip or fl	lood in the	Yes	X No
If Yes to any of the	e above, prov	ide details ir	General Rem	arks.				
Service Connec	ctions							
Based on visual ir of the supply in G			rices appear to	be non-mains	s, please o	comment	on the type a	nd location
Drainage	X Mains	Private	None	V	Vater 🛚 🗵	Mains	Private	None
Electricity	X Mains	Private	None	G	as 🗵	Mains	Private	None
Central Heating	X Yes	Partial	None					
Brief description of	of Central Hea	ting:						
Gas fired underf	loor heating s	ystem.						
Site								
Apparent legal iss	sues to be ver	ified by the o	onveyancer.	Please provide	a brief de	escription	in General R	emarks.
Rights of way		res / access		her amenities on		Ċ	red service conn	
Ill-defined boundar	ries	Agricu	Itural land include	d with property	·	Othe	er (specify in Ger	neral Remarks)
Location								
Residential suburb	X Res	sidential within t	own / city	Mixed residential /	commercia commercia	I Mair	nly commercial	
Commuter village	Rei	mote village		solated rural prop	erty	Othe	er (specify in Ger	neral Remarks)
Planning Issues	S							
Has the property been extended / converted / altered? X Yes No If Yes provide details in General Remarks.								
	ans in Genera	u nemarks.						
Roads								
X Made up road	Unmade roa	d Partly	completed new i	oad Ped	estrian acce	ess only	Adopted	Unadopted

General Remarks			
The subjects are situated within a mixed residential/commercial area within close proximity to Brechin town centre. All amenities can be found nearby.			
Confirmation will require to be received that at the time the property was converted to form the present accommodation all necessary Local Authority Consents and Permissions were obtained as appropriate.			
At the time of inspection the property appeared to have been well maintained with regards to its age and type. However ongoing maintenance to the external fabric should be anticipated in particular to the main walls, roof, and rain water fittings.			
Essential Repairs			
None.			
Estimated cost of essential repairs £ Retention recommended? Yes X No Amount £			

Comment on Mortgageability			
The property forms suitable mortgage provider.	le 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?			
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?			
Is the property in an area where there is a steady demand for rented accommodation of this type?			
Declaration			
Signed	Security Print Code [310444 = 6914] Electronically signed by:-		
Surveyor's name	Angus Carruthers		
Professional qualifications	MRICS		
Company name	J & E Shepherd		
Address	11 High Street, Montrose, DD10 8LU		
Telephone	01674 676768		
Fax	01674 678090		
Report date	6th November 2019		