

# Home report



# property questionnaire

<b>Property address</b> 3A SPRINGFIELD TERRACE, ARBROATH, ANGUS, DD11 1EL	
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<b>Seller(s)</b> W. J. HUTCHINSON	C. B. HUTCHINSON
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<b>Completion date of property questionnaire</b>	Sept. 16, 2019
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# 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? <b>26 YEARS</b>	
2.	Council tax	
	Which Council Tax band is your property in? (Please tick)	
	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/>	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none"> <li>• Garage <input checked="" type="checkbox"/></li> <li>• Allocated parking space <input type="checkbox"/></li> <li>• Driveway <input type="checkbox"/></li> <li>• Shared parking <input type="checkbox"/></li> <li>• On street <input type="checkbox"/></li> <li>• Resident permit <input type="checkbox"/></li> <li>• Metered parking <input type="checkbox"/></li> <li>• Other (please specify):</li> </ul>	
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 <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>

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	<b>If you have answered yes, please describe below the changes which you have made:</b>	
	<p>(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:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
b.	<p>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:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
	(i) Were the replacements the same shape and type as the ones you replaced?	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	(ii) Did this work involve any changes to the window or door openings?	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent	
7.	<b>Central heating</b>	
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 — 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). If you have answered yes, please answer the three questions below:</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Partial <input type="checkbox"/></p>
	i) When was your central heating system or partial central heating system installed?	DON'T KNOW
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	2019
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p>

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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? <i>Replacement to rigging</i> <u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>  Yes <input type="checkbox"/> No <input type="checkbox"/>
b.	Are you aware of the existence of asbestos in your property?  <u>If you have answered yes</u> , please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>



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10.	Services	
a. Please tick which services are connected to your property and give details of the supplier:		
Services	Connected	Supplier
Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	SCOTTISH GAS
Water mains or private water supply	<input checked="" type="checkbox"/>	MAINS SUPPLY
Electricity	<input checked="" type="checkbox"/>	S.S.E.
Mains drainage	<input checked="" type="checkbox"/>	
Telephone	<input checked="" type="checkbox"/>	NOT KNOWN
Cable TV or satellite	NOT KNOWN	
Broadband	NOT KNOWN	
b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>
	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>	Yes <input type="checkbox"/> No <input type="checkbox"/>
11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  <u>If you have answered yes, please give details:</u>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  <u>If you have answered yes, please give details:</u> ROOF MAINTENANCE	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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	Yes <input type="checkbox"/>

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	your boundaries?	No <input type="checkbox"/>
	<u>If you have answered yes, please give details:</u>	NOT KNOWN
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 <input type="checkbox"/> No <input type="checkbox"/>
	<u>If you have answered yes, please give details:</u>	NOT KNOWN
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
	<u>If you have answered yes, please give details:</u>	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: DIRECT LETTINGS, DUNDEE	
b.	Is there a common buildings insurance policy?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
	<u>If you have answered yes, please give details:</u>	
c.	<u>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</u>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<u>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 and</u>	

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<p>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>	
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<b>14.</b>	<b>Guarantees</b>					
<b>a.</b>	<b>Are there any guarantees or warranties for any of the following:</b>					
		<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>
(i)	Electrical work	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>b.</b>	<b><u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u></b>					
<b>c.</b>	<b>Are there any outstanding claims under any of the guarantees listed above?</b>				<b>Yes</b>	<input type="checkbox"/>
					<b>No</b>	<input checked="" type="checkbox"/>
	<b><u>If you have answered yes, please give details:</u></b>					
<b>15.</b>	<b>Boundaries</b>					
	<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b>				<b>Yes</b>	<input type="checkbox"/>
					<b>No</b>	<input checked="" type="checkbox"/>
	<b>If you have answered yes, please give details:</b>				<b>Don't know</b>	<input type="checkbox"/>
<b>16.</b>	<b>Notices that affect your property</b>					
	<b>In the past three years have you ever received a notice:</b>					
<b>a.</b>	<b>advising that the owner of a neighbouring property has made a planning application?</b>				<b>Yes</b>	<input type="checkbox"/>
					<b>No</b>	<input checked="" type="checkbox"/>
<b>b.</b>	<b>that affects your property in some other way?</b>				<b>Yes</b>	<input type="checkbox"/>
					<b>No</b>	<input checked="" type="checkbox"/>
<b>c.</b>	<b>that requires you to do any maintenance, repairs or improvements to your property?</b>				<b>Yes</b>	<input type="checkbox"/>
					<b>No</b>	<input checked="" type="checkbox"/>
	<b><u>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.</u></b>					



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**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.**

# Single Survey

survey report on:

<b>Property address</b>	3A Springfield Terrace Arbroath DD11 1EL
<b>Customer</b>	Mr & Mrs Hutchinson
<b>Customer address</b>	c/o Thorntons 165 High Street Arbroath DD11 1DR
<b>Prepared by</b>	J & E Shepherd
<b>Date of inspection</b>	30th October 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 Property<sup>1</sup>.

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

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

### 1.2 THE REPORT

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

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

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

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

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<sup>1</sup> 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 Report<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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



## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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.

<b>Description</b>	The subjects comprise a converted first floor flat which forms part of a two storey divided detached house.
<b>Accommodation</b>	GROUND FLOOR: Entrance Porch into Stairwell.  FIRST FLOOR: Lounge, Kitchen, Dining Room, Two Double Bedrooms, Single Box/Bedroom and Bathroom with WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	110 sq metres or thereby.
<b>Neighbourhood and location</b>	The property is located to the north side of Arbroath town centre in a mixed predominantly residential locality which lies next to St Mary's Church. The property is conveniently located for local amenities and facilities which can be found nearby.
<b>Age</b>	Built in the late 1800s and subsequently divided and converted at a later unknown date.
<b>Weather</b>	Light rain and overcast.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  The chimney stacks have been rebuilt in masonry brickwork upon the original stone base with clay pots at the chimney head.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>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.</b>  <b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b>

	<p>The roof over the main dwelling is the original pitched timber construction overlaid in slate which incorporates metal detailing at the ridge and hip lines with flat roof sections over the window bays serving the ground floor flat.</p> <p>Access to the roof space is via the hatch which has been formed within the bathroom. Due to the height of approximately 3.4 metres no safe access was at all possible and no inspection of the roof void was undertaken. No comment can be made regarding the condition or otherwise of the roof space or timbers.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Parapet guttering to the front elevation with mixed PVC and cast iron construction in the remaining areas.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of traditional masonry stone built construction with ornate finishes to the front elevation.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows have been replaced in aluminium/PVC sash and casement double glazed variety and would appear to be date stamped 1992. Main access at the side elevation via the entrance porch with a basic timber panel access door.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Aluminium/PVC and painted timber finishes.</p>
<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>Access at the side elevation is via a dated entrance porch of single brick built construction on solid flooring with timber casement single glazed windows and roof covering.</p>

# Single Survey

<b>Communal areas</b>	<p><b>Circulation areas visually inspected.</b></p> <p>Confirm all details regarding rights of access, shared and private garden spaces and liability for the maintenance and upkeep of the garden and boundary walls.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>To the rear of the site accessed via an unmade road is a single garage of masonry construction with a pitched and slate roof over. The garage was locked at the time of inspection and no access was provided. It should be appreciated that no internal inspection of the garage has been undertaken.</p> <p>Outbuildings comprise a stone and slate store which was padlocked, no access at the time of inspection. Remaining outbuildings comprise a timber and felt garden shed.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>It is understood the front garden pertains to the ground floor flat while the garden at the rear has no clear boundary definition and all details should be outlined and confirmed with the Title Deeds. Stepped level garden on a sloping site predominantly laid in grass bound by masonry stone walling with retaining internal walls.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings are of lath and plaster construction.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Internal partitions where tested are of solid masonry, lath and plaster and timber stud overlaid in plasterboard with plastered, painted and decorated finishes.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>Suspended timber construction. Due to fitted carpets and floor coverings no detailed inspection was possible of the floors and accordingly no comment can be made on their condition.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Kitchen units comprise wall and base mounted fixtures and fittings of an older type and nature which have been painted in the past.</p> <p>Internal doors are of timber panel construction which have been</p>

# Single Survey

	boarded over and painted.
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>Feature fireplace in the lounge with a gas fire presumed to be vented through the chimney.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Painted and decorated finishes throughout.</p>
<b>Cellars</b>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>None.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains supply of electricity with the electrical consumer unit located in the hall recess.</p>
<b>Gas</b>	<p><b>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.</b></p> <p>Mains supply of gas with the meter located and boxed in below the kitchen window.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply of water with the plumbing where seen being of PVC and copper type.</p> <p>Sanitary fittings comprise a dated three piece white bathroom suite. Given the age of the property and fittings there may be lead plumbing in concealed areas. Although serviceable sanitary fittings would benefit from upgrading in due course.</p>



# Single Survey

<p><b>Heating and hot water</b></p>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Gas fired central heating and hot water system via the Worcester Greenstar 30 cdi combination boiler with steel panel radiators in the main apartments with individual thermostatic control valves.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>All foul and surface water drainage is presumed to be connected to the main public sewer. The system was not tested.</p>
<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Smoke detectors fitted.</p>
<p><b>Any additional limits to inspection</b></p>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The property was occupied and furnished with general contents and household items in each apartment and against internal wall linings. Internal cupboards were generally filled with storage items.</p> <p>Access to the roof space is via the hatch which has been formed within the bathroom. Due to the height of approximately 3.4 metres no safe access was at all possible and no inspection of the roof void was undertaken. No comment can be made regarding the condition or otherwise of the roof space or timbers.</p> <p>Due to fitted carpets and floor coverings no detailed inspection was possible of the floors and accordingly no comment can be made on their condition. No access was available to any sub-floor areas.</p> <p>No inspection of areas below sanitary ware was possible.</p> <p>Windows and external doors were not all fully opened or tested.</p>

## Single Survey

	<p>Some areas of the external building fabric including some roof pitches and elevations could not be fully or closely inspected from the surrounding ground level due to access restrictions.</p> <p>No access to the garage of any outbuildings.</p> <p>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.</p>
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## 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	Evidence of movement has affected the building which is evident by distortions to the external masonry finishes while internally there is a slight run to the flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.



### Dampness, rot and infestation

Repair category	2
Notes	Within the limitations of our inspection, no adverse damp readings or signs of rot related defects were obtained/visible however, given the age of the property and particularly the originality of the roof structure and parapet guttering a precautionary check of the property should be carried out by a reputable timber specialist contractor including estimates for any recommended remedial or preventative works.



### Chimney stacks

Repair category	1
Notes	Chimney stacks appear to be in a fair state of repair within the limitations of our inspection but can be vulnerable to defect and should be regularly maintained.



### Roofing including roof space

Repair category	2
Notes	A number of loose or broken roof slates and components were visible. 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

<b>Repair category</b>	2
<b>Notes</b>	<p>No view was possible of the parapet gutter arrangements and, accordingly, no comment can be made on their condition or otherwise. These areas should be regularly checked for leakage and cleared of debris to prevent damp ingress and rot related defects which can be common in this type of building.</p> <p>Rainwater goods are of an older style and have suffered corrosion. Maintenance is required and gutters/downpipes should be checked during heavy rainfall.</p>



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>Weathered and worn stone work and open mortar joints were noted to external walls and repairs are required. Repairs to traditional stone materials can be expensive, particularly to ornate finishes.</p>



## Windows, external doors and joinery

<b>Repair category</b>	2
<b>Notes</b>	<p>Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required.</p>



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	<p>Paint finished and decorated external surfaces will require redecoration on a regular basis.</p>



## Conservatories/porches

<b>Repair category</b>	2
<b>Notes</b>	<p>The entrance porch at the side elevation is beyond the end of its economic life span and comprehensive upgrading will be required. Quotes and estimates should be obtained prior to purchase. The glazed panel roof is cracked and is no longer considered safe.</p>



## Communal areas

<b>Repair category</b>	1
<b>Notes</b>	<p>Communal areas leading to and surrounding the subject property have been visually inspected where possible, however it should be appreciated that there may be a common repairing liability in respect of other parts of the building out</p>

# Single Survey

	with the scope of our inspection and this should be confirmed.
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## Garages and permanent outbuildings

Repair category	2
Notes	The garage and outbuildings will regular ongoing maintenance and repair and this should be anticipated. Timber lintel above the garage entrance door with slipped and broken roof slates evident. It is presumed there is a right of vehicular access over the unmade road to the rear.



## Outside areas and boundaries

Repair category	2
Notes	Boundary walls are heavily weathered and eroded with damaged, cracked and leaning sections. A building or suitably qualified landscaping contractor should inspect the areas prior to purchase and provide quotes and estimates for repair/rebuilding.



## Ceilings

Repair category	1
Notes	Some cracked/uneven ceiling plaster was noted and some repairs may be required at the time of redecoration or disturbance.



## Internal walls

Repair category	1
Notes	Cracked wall plaster was noted and repairs may be required at the time of disturbance or redecoration.



## 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	2
Notes	Internal joinery is generally serviceable however some wear and tear was noted to kitchen fittings, internal doors and facings, future maintenance or upgrading should be anticipated.

# Single Survey



## Chimney breasts and fireplaces

Repair category	1
Notes	It is assumed that the gas fire has been installed in accordance with the manufacturer's recommendations for fluing and ventilation and that this has been regularly checked and tested. All test documentation should be obtained and authenticated at the point of sale. In the absence of any such documentation, the appliance should be tested by a registered engineer prior to use.



## Internal decorations

Repair category	1
Notes	The property is in fair decorative order.



## Cellars

Repair category	-
Notes	Not applicable.



## Electricity

Repair category	2
Notes	<p>Aspects of the electrical installation are on older lines and the system should be checked as a precaution by a registered electrician and upgraded if necessary.</p> <p>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.</p>



## 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	2
Notes	<p>Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.</p> <p>Given the age of the property and fittings there is the potential for lead plumbing.</p>

# Single Survey

	A reputable contractor should check the entire system and upgrade as necessary.
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## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	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

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

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

# 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
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 checked="" type="checkbox"/> No <input 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

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.

Confirm all details regarding rights of access, shared and private garden spaces and liability for the maintenance and upkeep of the garden and boundary walls. It is presumed there is a right of vehicular access over the unmade road to the rear.

The subjects form part of a divided dwelling and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The internal layout of the subjects has been altered and the property divided in the past. It should be checked to establish if all appropriate Local Authority documentation is available and is in order. In the event that no such documentation is available, given the age of the alterations this would not adversely affect our advice.

### 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 £500,000 (FIVE HUNDRED THOUSAND POUNDS). 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 £155,000 (ONE HUNDRED AND FIFTY-FIVE THOUSAND POUNDS).

<b>Signed</b>	Security Print Code [549283 = 9450 ] Electronically signed
<b>Report author</b>	BARRY J REID
<b>Company name</b>	J & E Shepherd
<b>Address</b>	13 Albert Square, Dundee, DD1 1XA

# Single Survey

Date of report	6th November 2019
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# Mortgage Valuation Report



## Property Address

Address 3A Springfield Terrace, Arbroath, DD11 1EL  
Seller's Name Mr & Mrs Hutchinson  
Date of Inspection 30th October 2019

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

Outbuildings comprise a stone and slate store which was padlocked, no access at the time of inspection.  
Remaining outbuildings comprise a timber and felt garden shed.

# 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 central heating 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

The subjects comprise a converted first floor flat which forms part of a two storey divided detached house. The property is located to the north side of Arbroath town centre in a mixed predominantly residential locality which lies next to St Mary's Church.

The general condition of the property appears consistent with its type and age of construction but some works of repair and maintenance are required. Elements of the property are dated and ageing and will require attention, repair and modernisation.

Evidence of movement has affected the building which is evident by distortions to the external masonry finishes while internally there is a slight run to the flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Within the limitations of our inspection, no adverse damp readings or signs of rot related defects were obtained/visible however, given the age of the property and particularly the originality of the roof structure and parapet guttering a precautionary check of the property should be carried out by a reputable timber specialist contractor including estimates for any recommended remedial or preventative works.

The internal layout of the subjects has been altered and the property divided in the past. It should be checked to establish if all appropriate Local Authority documentation is available and is in order. In the event that no such documentation is available, given the age of the alterations this would not adversely affect our advice.

## Essential Repairs

None.

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

# Mortgage Valuation Report

## Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

## Valuations

Market value in present condition £ 155,000  
Market value on completion of essential repairs £ N/A  
Insurance reinstatement value £ 500,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary? ☐ Yes ☒ 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? £ N/A  
Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

## Declaration

Signed Security Print Code [549283 = 9450 ]  
Electronically signed by:-  
Surveyor's name BARRY J REID  
Professional qualifications MRICS  
Company name J & E Shepherd  
Address 13 Albert Square, Dundee, DD1 1XA  
Telephone 01382 200454  
Fax 01382 878008  
Report date 6th November 2019



# Energy Performance Certificate (EPC)

Dwellings

# Scotland

3A SPRINGFIELD TERRACE, ARBROATH, DD11 1EL

**Dwelling type:** Top-floor flat  
**Date of assessment:** 30 October 2019  
**Date of certificate:** 01 November 2019  
**Total floor area:** 110 m<sup>2</sup>  
**Primary Energy Indicator:** 337 kWh/m<sup>2</sup>/year

**Reference number:** 9120-2450-1100-9471-0921  
**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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,500	See your recommendations report for more information
Over 3 years you could save*	£2,127	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
54	75

## 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 E (54)**. 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.

Very environmentally friendly - lower CO<sub>2</sub> emissions



Not environmentally friendly - higher CO<sub>2</sub> emissions

Current	Potential
49	75

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

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

Your current rating is **band E (49)**. 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 Increase loft insulation to 270 mm	£100 - £350	£117.00
2 Internal or external wall insulation	£4,000 - £14,000	£1734.00
3 Low energy lighting	£45	£141.00

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](http://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, 150 mm loft insulation	★★★★☆	★★★★☆
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆☆	★★★★☆☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 31% 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, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.


## The impact of your home on the environment

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

The calculated emissions for your home are 59 kg CO<sub>2</sub>/m<sup>2</sup>/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 6.5 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 3.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


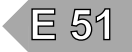






## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,777 over 3 years	£1,815 over 3 years	
Hot water	£309 over 3 years	£312 over 3 years	
Lighting	£414 over 3 years	£246 over 3 years	
<b>Totals</b>	<b>£4,500</b>	<b>£2,373</b>	

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 Increase loft insulation to 270 mm	£100 - £350	£39		
2 Internal or external wall insulation	£4,000 - £14,000	£578		
3 Low energy lighting for all fixed outlets	£45	£47		
4 Replacement glazing units	£1,000 - £1,400	£46		

## 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](http://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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 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](http://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.

### 3 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>).

### 4 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

## 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](http://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)	19,243	(664)	N/A	(9,802)
Water heating (kWh per year)	2,268			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

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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](http://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](http://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.

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