

# Home report



thorntons-property.co.uk

Thorntons is a trading name of Thorntons Law LLP

Property address	Smithy House 9 Muirdrum Carnoustie DD7 6LE
Seller(s)	Mr and Mrs Kit and Katrina Bremner
Completion date of property	24 <sup>th</sup> January 2020

### 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		- Ball		
	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:		
	(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 patio of approximate dates when the work was completed): Please give any guarantees which you received for this work to your sagent		
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 —  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:	Yes No Partial Oil - fired	
	i) When was your central heating system or partial central heating system installed?		
	(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		
	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	o notalgano	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  Replacement to rigging  If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No Yes No	
b.	Are you aware of the existence of asbestos in your property?  If you have answered yes, please give details: Outside storage roof	Yes No	$\boxtimes$

10.	Services				
a. Ple	ase tick which services are	connected to your proper	ty and give details	of the supplier:	
Service	es	Connected	Supplier		
Gas or	r liquid petroleum gas	1	Calor		
1 1	Water mains or private  water supply  Angus Council			uncil	
Electr	icity	1	SSE	.,	
Mains	drainage	<b>V</b>	Angus Co	uncil	
Telep	hone	<b>V</b>	Sky	-	
Cable	TV or satellite	<b>V</b>	Sky		
Broad	band	<b>V</b>	Sky		
b.	b. Is there a septic tank system at your property?  If you have answered yes, please answer the two questions below:				
	(i) Do you have appropriate consents for the discharge from your septic tank?				
	(ii) Do you have a maintenance contract for your septic tank?  If you have answered yes, please give details of the company with which you have a maintenance contract:				
11.	Responsibilities for shared			Yes	
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?				
	If you have answered yes, please give details:				
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:			Yes No Don't know	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?			Yes	

		No	$\bowtie$
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		11-13-11
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 basic common areas or repair works, for example to a residents' association, or fund.		
13.	Specialist works	OR VEREIN	
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?  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.	Yes No	
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 No	

	If you have answered yes, please give details:					
C.	If you have answered yes to 13(a) or (b), do you relating to this work?  If you have answered yes, these guarantees with purchaser and should be given to your solicite checking. If you do not have them yourself estate agent will arrange for them to be obtain provide a description of the work carried out. To original estimate.  Guarantees are held by:	le for tor or eed to	Yes No			
				H=/15000		au-th Savia
14.	Guarantees			R - 342		
a.	Are there any guarantees or warranties for an	y of the fo	ollowing:			
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work					
(ii)	Roofing		$\boxtimes$			
(iii)	Central heating					
(iv)	National House Building Council (NHBC)	$\boxtimes$				
(v)	Damp course	$\boxtimes$				
(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): roof of extension					
c.	Are there any outstanding claims under any o above? <u>If you have answered yes</u> , please give details:	ted	Yes No			
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years?  If you have answered yes, please give details:					

16.	Notices that affect your property		
	In the past three years have you ever received 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 the notices estate agent, including any notices which arrive at any time before the purchaser of your property.	•	

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

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

Signature(s)

Date:

## **Energy Performance Certificate (EPC)**

**Dwellings** 

## **Scotland**

#### SMITHY HOUSE, 9, MUIRDRUM, CARNOUSTIE, DD7 6LE

**Dwelling type:** Semi-detached bungalow

Date of assessment: 13 January 2020 Date of certificate: 13 January 2020

**Total floor area:** 151 m<sup>2</sup>

Primary Energy Indicator: 269 kWh/m²/year

**Reference number:** 9278-1020-2209-3130-9204 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

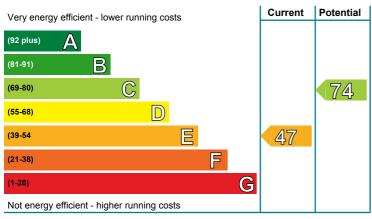
Main heating and fuel: Boiler and radiators, oil

#### 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*	£5,316	See your recommendations
Over 3 years you could save*	£1,938	report for more information

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

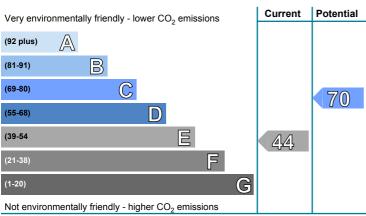


### **Energy Efficiency Rating**

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

Your current rating is **band E (47)**. 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 (CO<sub>2</sub>) 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 E (44)**. 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 Flat roof or sloping ceiling insulation	£850 - £1,500	£516.00
2 Internal or external wall insulation	£4,000 - £14,000	£831.00
3 Floor insulation (suspended floor)	£800 - £1,200	£201.00

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

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

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

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

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	***	***
	Timber frame, as built, partial insulation (assumed)	***	***
Roof	Pitched, 100 mm loft insulation Flat, limited insulation (assumed)	*** ***	<b>★★★☆☆</b> ★☆☆☆☆
Floor	Solid, no insulation (assumed) Suspended, no insulation (assumed)	_ _	
Windows	Fully double glazed	<b>★★★★</b> ☆	<b>★★★</b> ☆
Main heating	Boiler and radiators, oil	***	<b>★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	****
Secondary heating	Room heaters, wood logs	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 43% 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 63 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 9.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.5 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	£4,317 over 3 years	£2,652 over 3 years	
Hot water	£549 over 3 years	£438 over 3 years	You could
Lighting	£450 over 3 years	£288 over 3 years	save £1,938
Totals	£5,316	£3,378	over 3 years

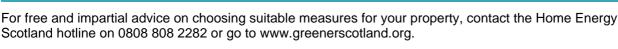
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The 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 de dimensiones		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Flat roof or sloping ceiling insulation	£850 - £1,500	£172	E 53	E 48
2	Internal or external wall insulation	£4,000 - £14,000	£277	D 62	D 57
3	Floor insulation (suspended floor)	£800 - £1,200	£67	D 64	D 59
4	Floor insulation (solid floor)	£4,000 - £6,000	£46	D 65	D 61
5	Low energy lighting for all fixed outlets	£40	£47	D 66	D 62
6	Solar water heating	£4,000 - £6,000	£38	D 68	D 64
7	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£318	C 74	C 70

### Choosing the right improvement package





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

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

#### 1 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

#### 2 Internal or external wall insulation

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

#### 3 Floor insulation (suspended floor)

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

#### 4 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

#### 5 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).

#### 6 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### 7 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### Low and zero carbon energy sources

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

#### LZC energy sources present:

Biomass secondary heating

#### 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)	26,256	(465)	N/A	(4,982)
Water heating (kWh per year)	3,486			_

#### **Addendum**

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

#### **About this document**

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

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

Assessor's name:

Assessor membership number:

Company name/trading name:

Address:

Mr. Barry Reid

EES/016131

J & E Shepherd

12 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.

## 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 greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



## survey report on:

Property address	Smithy House 9 Muirdrum Carnoustie DD7 6LE
Customer	Mr & Mrs Kit Bremner
Customer address	C/o Thorntons Property Services 165 High Street Arbroath DD11 1DR
Prepared by	J & E Shepherd
Date of inspection	10th January 2020



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

#### **WARNING:**

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a semi-detached single storey cottage with extended rear two storey outshoot.
Accommodation	GROUND FLOOR: Entrance Hallway, Family/Sitting Room, Kitchen, Open Plan Lounge/Dining Area into Playroom/Bedroom and Bathroom with WC.  FIRST FLOOR: Three Bedrooms and Shower Room with WC.
Gross internal floor area (m²)	151 sq metres or thereby.
Neighbourhood and location	Situated within the village of Muirdrum which lies to the north east of Carnoustie, where surrounding properties are of a mixed residential type and nature, although there is a vacant former commercial premises directly opposite. The property is conveniently positioned for easy access to the A92 dual carriageway, while local amenities and facilities can be found within central Carnoustie approximately two miles distant.
Age	The original cottage is in excess of one hundred years of age having been subsequently altered and extended at a later unknown date.
Weather	Overcast and damp.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	Masonry brick built chimney stacks being roughcast and pointed externally with metal and cement flashings adjacent.

### Roofing including roof space Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof over the main cottage is of pitched timber construction overlaid in timber sarking and externally clad in slate which incorporates tiled detailing at the ridge and hip lines. Over the rear outshoot which has been extended upward, the roof is of flat construction and would appear to be overlaid in a water-proof membrane. No view was at all possible of the flat roof coverings or central valley between the cottage and rear outshoot. Access to the original roof space over the main cottage is via the access hatch which has been formed within the upper floor bedroom. The roof space has been floored in the centre section and overlaid in floor coverings with various contents, items and belongings housed within. Furthermore there is scattered insulation between the joists and into the wall heads. Rainwater fittings Visually inspected with the aid of binoculars where appropriate. Predominantly replacement PVC fixtures and fittings with some original cast iron sections. Main walls Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls of the original cottage and lower half of the rear outshoot would appear to be of 585mm and 565mm traditional stone built construction being roughcast and whitewashed externally. The upper floor of the rear outshoot would appear to be

#### Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

of timber frame design and finished in hanging slaterwork.

Random windows were opened and closed where possible.

Doors and windows were not forced open.

The windows are of a mixed aged replacement UPVC double glazed variety, while access at the side elevation is via a timber and glazed entrance door. From the family/sitting room an opening has been formed with a PVC and glazed unit which leads out to the

	garden.	
External decorations	Visually inspected.	
	PVC finishes.	
Conservatories / porches	Visually inspected.	
	Not applicable.	
Communal areas	Circulation areas visually inspected.	
	None apparent.	
	попе аррагент.	
Garages and permanent outbuildings	Visually inspected.	
	No garage pertaining to the property.	
	Outbuildings comprise a masonry lean-to store to the south side of the dwelling and the roof coverings would appear to be of cement asbestos construction.	
Outside areas and boundaries	Visually inspected.	
	The full extent of the garden ground should be outlined and confirmed with the Title Deeds. Gardens are primarily located to the west side of the dwelling which also forms the off street parking driveway which is laid in tarmac. Gardens are chipped and laid in grass with a courtyard type area located to the east side of the property finished in timber decking and largely unmade.	
	Boundaries where seen are made up of masonry concrete block walling with timber fencing and post and wire sections.	
Ceilings	Visually inspected from floor level.	
Cennigs		
	Ceilings are lath and plaster construction and timber stud overlaid in plasterboard with plastered, painted and textured finishes throughout.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal walls are of solid masonry construction and internally strapped and lined in plasterboard with plastered, painted and decorated finishes throughout.	

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Solid and 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. At the time of inspection there was insufficient clearance to allow access to the sub-floor area. Accordingly no comment can be made on the condition or otherwise of the sub-floor area/timbers.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Kitchen fittings comprise modern replacement wall and base mounted fixtures and fittings.
	Internal doors are of timber panel and timber glazed construction with skirtings and facings throughout.
Chimney breezes and firenieses	Vigually inequated
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	Within the main lounge and family/sitting room there are solid fuel stoves which are presumed to be vented through the chimney set within feature fireplaces.
Internal decorations	Visually inspected.
Internal decorations	Visually inspected.  Painted and decorated finishes throughout.
Internal decorations  Cellars	
	Painted and decorated finishes throughout.  Visually inspected where there was a safe and purpose-built
	Painted and decorated finishes throughout.  Visually inspected where there was a safe and purpose-built access.

## Water, plumbing, bathroom fittings Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply of water with the plumbing where seen being of PVC and copper type. Given the age of the property there may be lead plumbing in concealed areas and any sections discovered should be replaced and upgraded with a modern equivalent. Sanitary fittings comprise a basic three piece bathroom suite at ground floor level which incorporates a shower over the bath, while the fixtures and fittings at first floor have been modernised and comprise a three piece shower room suite. Heating and hot water Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. Oil fired central heating via the external Grant Vortex combination boiler which is also presumed to provide the hot water. Steel panel radiators in the main apartments with individual thermostatic control valves where seen. Drainage Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. All foul and surface water drainage is presumed to be connected to the main public sewer, however this should be confirmed. Visually inspected. Fire, smoke and burglar alarms No tests whatsoever were carried out to the system or appliances. Smoke detectors fitted. Any additional limits to inspection The property was occupied and furnished with general contents and household items in each apartment and against internal wall linings. Internal cupboards and wall press areas were generally filled with storage items. Access to the original roof space over the main cottage is via the access hatch which has been formed within the upper floor bedroom. The roof space has been floored in the centre section and overlaid in floor coverings with various contents, items and belongings housed within. Furthermore there is scattered insulation between the joists and into the wall heads. 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. At the time of inspection there was insufficient

clearance to allow access to the sub-floor area. Accordingly no comment can be made on the condition or otherwise of the

sub-floor area/timbers.

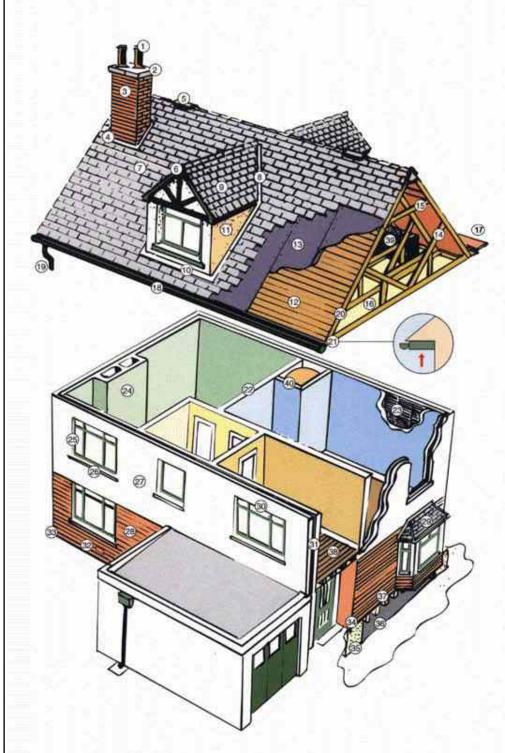
No inspection has been possible to flooring timbers beneath sanitary fittings or kitchen appliances.

Windows and external doors were not all fully opened or tested.

Some areas of the external building fabric including the flat roof coverings, valley gutters and south most elevation could not been seen or closely inspected from the surrounding ground level.

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
- $\simeq$  ...,
- 25) Window pointing
- 26) Window sills
- (27) Rendering
- (28) Brickwork / pointing
- 29 Bay window projection
- (30) Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- (33) Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- 37) Floor joists
- 38) Floorboards
- 9) Water tank
- 40) Hot water tank

### 2. Condition

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

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

Structural movement	
Repair category	1
Notes	Evidence of settlement/movement has affected the building reflected by past distortions and cracking to the masonry finishes. 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	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.  Traces of wood bore infestation was noted to the attic roof timbers. In the absence of valid guarantees for previous timber specialist treatment works, a reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works.  Guarantee documentation should be obtained for past timber and damp specialist treatments. If valid guarantees are not available, a precautionary check of the property including previous repairs should be carried out by a reputable timber specialist contractor.	

Chimney stacks		
Repair category	2	
Notes	Weathered and defective chimney masonry is visible and repairs are required.	

Roofing including roof space		
Repair category	2	
Notes	A number of loose and 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.  Flat roof coverings over the main dwelling, valley section and lounge bay. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.  There was evidence of previous water ingress within the main cottage roof space, particularly around the chimney, which would suggest that the roof coverings/flashings require a degree of maintenance and repair. The advice of a reputable roofing contractor should be obtained prior to purchase.	

Rainwater fittings	
Repair category	2
Notes	Rainwater goods are defective with leaking sections, particularly to the east most side of the dwelling with cosmetic chipped areas. Maintenance is required and gutters/downpipes should be checked during heavy rainfall.

Main walls	
Repair category	2
Notes	Sections of the roughcast to the property are bossed. Repairs are required.

Windows, external doors and joinery	
Repair category	2
Notes	The windows at first floor level, have been overhauled and replaced in the recent past, however the ground floor units are of a mixed age and type. Some are defective having failed and allowed condensation to form between the panes. Repairs including replacement of defective units will be required.

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

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	2
Notes	The roof covering over the outbuilding may contain materials with an asbestos content. These have not been tested and we have not carried out an asbestos survey on the property however these materials should be handled by a competent contractor only.  Test and upgrade the electrical supply within the outbuilding.

Outside areas and boundaries	
Repair category	2
Notes	Boundary walls are damaged and cracked and repairs are required.
	Repair and treat areas of the timber decked patio.

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	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.
	Low level glazing should be checked for safety glass.

Chimney breasts and fireplaces	
Repair category	1
Notes	It is assumed that the solid fuel burning stoves have been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept.

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

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	Aspects of the electrical installation are dated and the system should be checked as a precaution by a registered electrician and upgraded if necessary.  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	-
Notes	Not applicable.

Water, plumbing and bathroom fittings				
Repair category	2			
Notes	Staining was noted to the flooring and surfaces around the ground floor bath. No access was available beneath sanitary fittings and a precautionary check for damp/rot is recommended.			

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.  The central heating radiators are on semi-modern lines. Further advice should be obtained from a central heating engineer to fully ascertain the condition, life expectancy and efficiency.		

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

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

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The property has been heavily extended and altered with the erection of the upper floor accommodation over the rear outshoot. The exact age of these alterations is unknown. 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.

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 £445,000 (FOUR HUNDRED AND FORTY-FIVE 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 £235,000 (TWO HUNDRED AND THIRTY-FIVE THOUSAND POUNDS).

Signed	Security Print Code [571077 = 9296 ] Electronically signed			
Report author	BARRY J REID			
Company name	J & E Shepherd			
Address	13 Albert Square, Dundee, DD1 1XA			
Date of report	24th January 2020			



Property Address						
Address Smithy House, 9 Muirdrum, Carnoustie, DD7 6LE Seller's Name Mr & Mrs Kit Bremner Date of Inspection 10th January 2020						
Property Details						
Property Type	X House       Bungalow       Purpose built maisonette       Converted maisonette         Purpose built flat       Converted flat       Tenement flat       Flat over non-residential use         Other (specify in General Remarks)					
Property Style	□ Detached       X 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 Approximate Year of 0	No. of units in block					
Tenure						
X Absolute Ownership	Leasehold Ground rent £ Unexpired years					
Accommodation						
Number of Rooms	3 Living room(s) 4 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)					
,	cluding garages and outbuildings) 151 m² (Internal) m² (External)  greater than 40%) X Yes No					
Garage / Parking / 0	Outbuildings					
Single garage Available on site?	□ Double garage       X       Parking space       □ No garage / garage space / parking space         X       Yes       □ No					
Permanent outbuilding						
Lean-to masonry sto	re.					

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt		(specify in Gen	
Special Risks							
Has the property	suffered struc	tural movemer	nt?			X Yes	No
If Yes, is this rece	ent or progress	sive?				Yes	X No
Is there evidence, immediate vicinity		ason to anticip	ate subsidence	, heave, landslip or	flood in the	Yes	X No
If Yes to any of th	e above, prov	ide details in C	General Remark	S.			
Service Connec	ctions						
Based on visual ir of the supply in G			es appear to be	non-mains, please	e comment o	n the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ting:					
Oil fired central h	neating syster	n.					
Site							
Apparent legal iss	sues to be ver	ified by the cor	nveyancer. Plea	ase provide a brief	description i	n General R	emarks.
Rights of way	Shared driv	res / access	Garage or other	amenities on separate s	site Share	ed service conn	ections
Ill-defined boundar	ries	Agricultu	ral land included wi	th property	Other	(specify in Ger	neral Remarks)
Location							
Residential suburb	Res	sidential within tow	n / city Mixe	ed residential / commerc	cial Mainl	y commercial	
X Commuter village	Rei	mote village	Isola	ited rural property	Other	(specify in Ger	neral Remarks)
Planning Issues	s						
Has the property I			altered? X	Yes No			
If Yes provide det	ails in Genera	l Remarks.					
Roads							
X Made up road	Unmade roa	d Partly c	ompleted new road	Pedestrian ac	cess only	Adopted	Unadopted

#### **General Remarks**

The subjects comprise a semi-detached single storey cottage with extended rear two storey outshoot. Situated within the village of Muirdrum which lies to the north east of Carnoustie, where surrounding properties are of a mixed residential type and nature, although there is a vacant former commercial premises directly opposite. The property is conveniently positioned for easy access to the A92 dual carriageway, while local amenities and facilities can be found within central Carnoustie approximately two miles distant.

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 ageing likely to require attention.

Evidence of settlement/movement has affected the building reflected by past distortions and cracking to the masonry finishes. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

The property has been heavily extended and altered with the erection of the upper floor accommodation over the rear outshoot. The exact age of these alterations is unknown. 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 £

Comment on Mortgagea	bility	
The property forms suitab 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?		£ 235,000 £ N/A £ 445,000
Buy To Let Cases		
What is the reasonable ran- month Short Assured Tena	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£ N/A
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No
Declaration		
Signed Surveyor's name	Security Print Code [571077 = 9296 ] Electronically signed by:- BARRY J REID	
Professional qualifications	MRICS	
Company name	J & E Shepherd	
Address	13 Albert Square, Dundee, DD1 1XA	
Telephone	01382 200454	

Fax

Report date

01382 878008

24th January 2020