

# Home report



thorntons-property.co.uk

Thorntons is a trading name of Thorntons Law LLP

Property address	17 Kirnie Gardens Dundee Angus DD2 2FA
Seller(s)	Mr & Mrs S Greene
Completion date of property questionnaire	04 <sup>th</sup> August 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				
	How long have you owned the property? 4 years 7 months				
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				
7.	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	
		I .	
	(iii) Please describe the changes made to the windows doors, or approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.		
7.	approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.  Central heating		
7. a.	approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.		
	approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.  Central heating  Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).  If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).Gas Combi Boiler CH	your solicitor or Yes	
	approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.  Central heating  Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).  If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas	your solicitor or Yes	

	(ii) Do you have a maintenance contract for the central heating system?	Yes No	$\boxtimes$
	If you have answered yes, please give details of the company with which you have a maintenance contract: Scottish Gas		
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year). February 2020		
8.	Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes No	$\boxtimes$
9.	Issues that may have affected your property		
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes No	
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No	
b.	Are you aware of the existence of asbestos in your property?		
	If you have answered yes, please give details:	Yes No	

10.	Services				
a. Ple supplie		e connected to your property	y and give d	letails of the	
Servic	ces	Connected	Supplier		
Gas o	r liquid petroleum gas	X	Bulb		
	mains or private supply	X	Scottish Water		
Electr	icity	Х	Bulb		
Mains	drainage	Х	Scottish W	/ater	
Telepl	hone	Х	Virgin		
Cable	TV or satellite	Х	SKY & Virg	gin	
Broad	lband	Х	Virgin		
b.	Is there a septic tank system of the system	em at your property? , please answer the two que	estions	Yes No	
	(i) Do you have appropriate consents for the discharge from your septic tank?			Yes No Don't know	
	(ii) Do you have a maintenance contract for your septic tank?  If you have answered yes, please give details of the company			Yes No	
	with which you have a ma	ompany			
11.	Responsibilities for share				
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, Communal Maintenance fo				
b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?			Yes No Don't know		
	If you have answered yes, please give details:				
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?			Yes No	

d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes No	
	If you have answered yes, please give details:		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes No	
	If you have answered yes, please give details:		
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes No	
	If you have answered yes, please give details:		
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property?	Yes	
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	
b.	Is there a common buildings insurance policy?	Yes	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No Don't know	
C.	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a resident maintenance or stair fund.		r
13.	Specialist works		
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes No	
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.		
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes No	$\boxtimes$
b.	If you have answered yes, please give details:		

C.	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 your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.  Guarantees are held by:					
14.	Guarantees					
a.	Are there any guarantees or warranties for	r any of tl	he followi	ng:		
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work					
(ii)	Roofing				$\boxtimes$	
(iii)	Central heating				$\boxtimes$	
(iv)	National House Building Council (NHBC)		$\boxtimes$		$\boxtimes$	
(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 de installations to which the guarantee(s) rela All under NHBC		ase give o	letails of	the work or	
C.	Are there any outstanding claims under ar listed above?	ny of the	guarante	es	Yes No	
	If you have answered yes, please give details:					
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 red					
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 to solicitor or estate agent, including any notices which arrive date of entry of the purchaser of your property.		

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

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

Signature(s): Steven Greene

Michelle Greene

Date: 04<sup>th</sup> August 2020

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

**Dwellings** 

# **Scotland**

#### 17 KIRNIE GARDENS, DUNDEE, DD2 2FA

Dwelling type:Detached houseDate of assessment:10 August 2020Date of certificate:10 August 2020

Total floor area: 75 m<sup>2</sup>

Primary Energy Indicator: 153 kWh/m²/year

**Reference number:** 7802-3801-3822-0497-1803 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

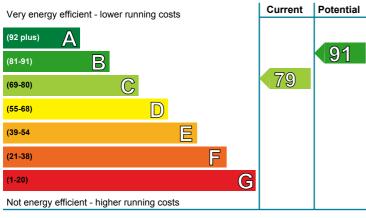
gas

#### 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*	£1,521	See your recommendations
Over 3 years you could save*	£81	report for more information

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

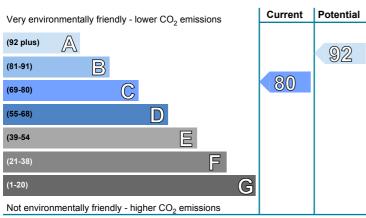


#### **Energy Efficiency Rating**

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

Your current rating is **band C (79)**. 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 C (80)**. 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 Solar water heating	£4,000 - £6,000	£81.00
2 Solar photovoltaic (PV) panels	£3,500 - £5,500	£927.00

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	Timber frame, as built, insulated (assumed)	****	****
Roof	Pitched, 400+ mm loft insulation	****	****
Floor	Solid, insulated (assumed) To unheated space, insulated (assumed)	_ _	_ _
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	****
Lighting	Low energy lighting in all 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 27 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 2.0 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.0 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	£1,083 over 3 years	£1,083 over 3 years	
Hot water	£240 over 3 years	£159 over 3 years	You could
Lighting	£198 over 3 years	£198 over 3 years	save £81
Totals	£1,521	£1,440	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.

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Solar water heating	£4,000 - £6,000	£27	C 80	B 82
2	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£309	B 91	A 92

## Choosing the right improvement package



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

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

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

#### 1 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.

#### 2 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: There are none provided for this home

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	5,438	N/A	N/A	N/A
Water heating (kWh per year)	1,798			

#### **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. Paul Taylor

EES/012881

J & E Shepherd

13 Albert Square

Dundee DD1 1XA

Phone number: 01382 200454

Email address: dundee@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	17 Kirnie Gardens Dundee DD2 2FA	
Customer	Mr & Mrs Steven Greene	
Customer address	c/o Thorntons Law LLP DX DD157 Dundee	
Prepared by	J & E Shepherd	
Date of inspection	10th August 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	Detached two storey villa.
Accommodation	GROUND FLOOR: Entrance Hallway, Lounge, Kitchen and Cloakroom with WC.  FIRST FLOOR: Master Bedroom with En Suite Shower Room and WC, 2 further Bedrooms and Bathroom with WC.
Gross internal floor area (m²)	75 sq metres or thereby.
Neighbourhood and location	Situated in a modern private residential development two miles north-west of Dundee City centre where surrounding properties are of an established residential nature and adequate facilities are available within easy reach.
Age	Erected in 2016.
Weather	Dry and overcast.
Chimney stacks	None.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.  Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.  If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.  The roof is of pitched timber construction externally clad in concrete tiles with tiled ridging and there is a mono pitched tiled roof over the rear outshoot.

	Due to the extent of insulation laid over the joists only a limited head and shoulders inspection was possible of the void from the hatch within the upper hallway.	
Rainwater fittings	Visually inspected with the aid of binoculars where	
Namwater mangs	appropriate.	
	PVC gutters and downpipes.	
Г <b></b>		
Main walls	Visually inspected with the aid of binoculars where appropriate.	
	Foundations and concealed parts were not exposed or inspected.	
	The main walls are of cavity timber frame/concrete block construction externally harled.	
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.	
	Random windows were opened and closed where possible.	
	Doors and windows were not forced open.	
	Windows are of UPVC double glazed design.	
	There are metal panelled double glazed front and rear doors and	
	UPVC double glazed French doors to the rear of the lounge.	
[ <b>-</b>	N	
External decorations	Not applicable - maintenance free PVC.	
Conservatories / porches	None.	
	·	
Communal areas	None.	
Garages and permanent outbuildings	Visually inspected.	
	Single integral car garage.	
Outside areas and boundaries	Visually inspected.	
	To the front is a chipped parking driveway and open lawn. The rear site comprises a large slabbed patio and garden laid in artificial turf.	
	Boundaries to the rear and side are of timber fencing.	

Visually inspected from floor level.		
Ceilings are of plasterboard construction.		
Visually inspected from floor level.		
Using a moisture meter, walls were randomly tested for dampness where considered appropriate.		
Internal partitions are of timber stud and plasterboard.		
Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.		
Ground floors are of solid concrete with suspended timber overlaid in chipboard at first floor level.		
Due to fitted floor coverings throughout no inspection was at all possible of the flooring.		
ernal joinery and kitchen fittings  Built-in cupboards were looked into but no stored items were		
Built-in cupboards were looked into but no stored items were moved.		
Kitchen units were visually inspected excluding appliances.		
Base and wall kitchen fitments.		
Internal doors are of timber panel design.		
None.		
Visually inspected.		
Painter work finish throughout.		
None.		
Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  13 amp mains supply of electricity serving the subjects with the meter and consumer unit being located within the garage.		

Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains supply of gas serving the subjects with the meter being located externally at the side of the garage.	
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.	
	Mains supply of water and plumbing where seen is of copper and PVC.	
	Sanitary fittings comprise a two piece cloakroom suite at ground floor level, three piece bathroom at first floor and three piece en suite shower room serving the master bedroom.	
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.	
	Gas central heating system fired by a wall mounted combination boiler located within the garage. There are radiators throughout the main apartments which benefit from individually controlled thermostatic valves and central heating piping is of PVC construction.	
	Hot water is assumed to be heated directly by the central heating boiler.	
Drainage	Drainage covers etc. were not lifted.	
	Neither drains nor drainage systems were tested.	
	Assumed to be connected to the main sewer.	
Fire, smoke and burglar alarms	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	Smoke detectors are fitted.	

#### Any additional limits to inspection

#### For flats / maisonettes

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

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

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

The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.

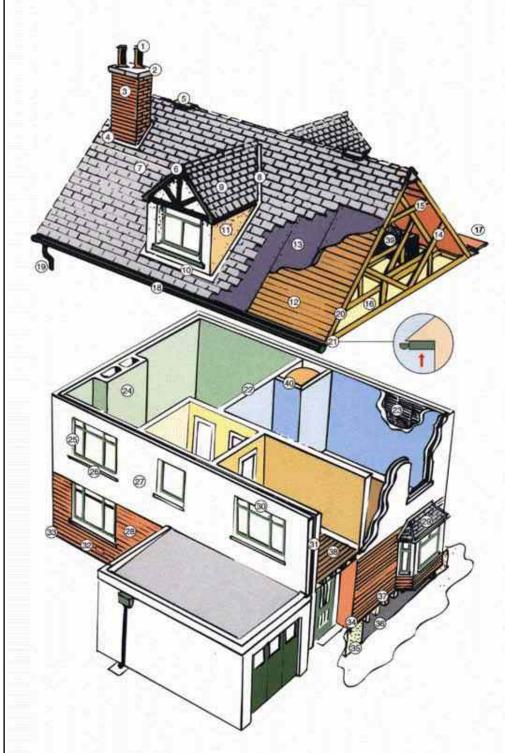
Windows and external doors were not all fully opened or tested.

Due to the extent of insulation laid over the joists only an extremely limited head and shoulders inspection was possible of the attic from the hatch within the first floor hallway. There is no provision for access to the void over the rear outshoot.

Inspection of the garage was restricted due to storage items.

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	There was no evidence of significant structural movement within the limitations of our inspection.	

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

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space		
Repair category	1	
Notes	No significant defects were noted at the time of inspection. Roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight.	

Rainwater fittings	
Repair category	1
Notes	Within the limitations of our inspection rainwater goods were seen to be free from significant defect.  We would highlight that it was not raining at the time of our inspection and we

would recommend that all rainwater fittings be inspected during heavy rainfall in
order to ensure they are free from defect.

Main walls	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted, however there is loose pointing where the rear outshoot roofs flashing meets the main building and pointing works would also be beneficial to the lintel of the French doors due to the detailing at the harling. Normal levels of maintenance are recommended.

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

External decorations	
Repair category	-
Notes	Not applicable.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	Normal maintenance will be required to the garage.

Outside areas and boundaries	
Repair category	1
Notes	Boundary fences should be regularly checked and maintained as necessary.

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

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

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

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

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

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

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The Institute of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations.

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

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

Heating and hot water	
Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.

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

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

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

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

#### Unrestricted parking within 25 metres:

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

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

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The subjects were erected in 2016 by Persimmon Homes Ltd with the benefit of an NHBC guarantee.

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 £160,000 (ONE HUNDRED AND SIXTY 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 £205,000 (TWO HUNDRED AND FIVE THOUSAND POUNDS).

Property market activity has been impacted due to the current response to Covid-19. We are faced with an unprecedented set of circumstances on which to make a valuation judgement. Our advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to our valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Signed	Security Print Code [425618 = 7917 ] Electronically signed
Report author	PAUL TAYLOR
Company name	J & E Shepherd
Address	13 Albert Square, Meadowside, Dundee, DD1 1XA
Date of report	12th August 2020



Property Address								
Address Seller's Name Date of Inspection	17 Kirnie Gardens, Dundee, DD2 2FA Mr & Mrs Steven Greene 10th August 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	X       Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)							
Does the surveyor believe that the property was built for the public sector,								
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	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 3 WC(s) 0 Other (Specify in General remarks)							
Gross Floor Area (excluding garages and outbuildings)  75 m² (Internal)  75 m² (External)  Residential Element (greater than 40%) X Yes No								
Garage / Parking / (	Outbuildings							
X Single garage Available on site?	□ Double garage       □ Parking space       □ No garage / garage space / parking space         X Yes       □ No							
Permanent outbuilding	gs: ————————————————————————————————————							

Construction							
Walls	Brick	Stone	Concrete	X Timber frame	Othe	er (specify in Ger	neral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Othe	er (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered struc	ctural movem	ent?			Yes	X No
If Yes, is this rece	ent or progres	sive?				Yes	No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes X No immediate vicinity?							
If Yes to any of th	e above, pro	vide details in	General Remar	ks.			
Service Connec	ctions						
Based on visual in of the supply in G			ices appear to b	e non-mains, plea	ise comment	on the type a	and location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ating:					
Gas fired combin	nation boiler t	o radiators.					
Site							
Apparent legal iss	sues to be ve	rified by the c	onveyancer. Ple	ease provide a bri	ef description	n in General F	Remarks.
Rights of way	Shared dri	ves / access	Garage or othe	r amenities on separat	te site Sha	ared service con	nections
Ill-defined boundar	ries	Agricu	Itural land included v			er (specify in Ge	neral Remarks)
Location							
Residential suburb	X Re	sidential within t	own / city Mix	ed residential / commo	ercial Ma	inly commercial	
Commuter village	Re	emote village	Iso	lated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	s						
Has the property been extended / converted / altered? Yes X No							
If Yes provide det	ails in Gener	al Remarks.					
Roads							
Made up road	Unmade roa	ad Partly	completed new roa	d Pedestrian	access only	X Adopted	Unadopted

General Remarks
The subjects comprise a detached two storey villa erected in 2016 by Persimmon Homes Ltd, a national builder registered under the NHBC scheme. The property forms part of a modern development in an established mixed residential location some two miles north-west of Dundee City centre. Adequate public transport, shopping, social and educational facilities are available within easy reach.  This is as well presented property in a condition consistent with its age and type of construction.
Essential Repairs
None.
Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgagea	bility	
The property forms suitable mortgage provider.	le security for mortgage purposes subject to the specific lending criteria o	f any
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total	£ 205,000 £ N/A £ 160,000	
Is a reinspection necessary	?	Yes X No
Buy To Let Cases		
What is the reasonable rangementh 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 [425618 = 7917 ] Electronically signed by:- PAUL TAYLOR	
Professional qualifications	MRICS	
Company name	J & E Shepherd	
Address	13 Albert Square, Meadowside, Dundee, DD1 1XA	
Telephone	01382 200454	

Fax

Report date

01382 878008

12th August 2020