

# Home report



thorntons-property.co.uk

Thorntons is a trading name of Thorntons Law LLP

Property address	Flat 1B 1A Eassons Angle Dundee DD22LP	
Seller(s)	Karen Johnstone	
Completion date of property questionnaire	17/9/20	

### **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? 25 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
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
	(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
	(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.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes 🖂 No 🖂 Partial
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). Electric Storage heating  If you have answered yes, please answer the three questions	
	below:	
	i) When was your central heating system or partial central heating system installed?	over 25 years ago

	(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		
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		connected to your property	and give d	letails of the	
Servi	ces	Connected	Supplier		
Gas o	r liquid petroleum gas	No			
1 1	mains or private supply	Yes			
Electr	icity	Yes	SSE Scotti	sh Hydro	
Mains	drainage	Yes			
Telep	hone	Yes	ВТ		
Cable	TV or satellite	Yes	Freeview		
Broad	lband	Yes	ВТ		
			1		
b. Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:				Yes No	
(i) Do you have appropriate consents for the discharge from your septic tank?			Yes No Don't know		
		ance contract for your septi		Yes No	
If you have answered yes, please give details of the company with which you have a maintenance contract:					
11.	Responsibilities for share				
a.	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: Communal areas are maintained by Home Scotland				
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: Repairs organised by Home Scotland					
C.	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 No	$\square$
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: Factor is Home Group. Home in Scotland Registered Office 20 Harvest Road, Newbridge, Edinburgh EH288LW. Factoring charge is currently £60 per month. No deposit.		
b.	Is there a common buildings insurance policy?	Yes No	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? Yes it is	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.  NONE		•
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.		
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 have any guarantees relating to this work?  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 th	ne followi	ing:		
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	$\boxtimes$				
(ii)	Roofing	$\boxtimes$				
(iii)	Central heating	$\boxtimes$				
(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 de installations to which the guarantee(s) rela		se give o	details of	the work or	
C.	Are there any outstanding claims under any of the guarantees listed above?					
	If you have answered yes, please give deta					
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	ceived a	notice:			
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	

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

Date: 17/9/20

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

**Dwellings** 

## **Scotland**

#### 1/B, 1A EASSONS ANGLE, DUNDEE, DD2 2LP

Dwelling type: Mid-floor flat

Date of assessment: 17 September 2020 Date of certificate: 21 September 2020

Total floor area: 66 m<sup>2</sup>

Primary Energy Indicator: 572 kWh/m²/year

**Reference number:** 6210-9921-7100-0733-3292 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

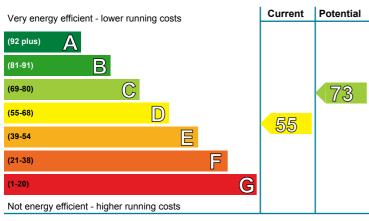
Main heating and fuel: Electric storage heaters

#### You can use this document to:

- . Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,158	See your recommendations
Over 3 years you could save*	£1,770	report for more information

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

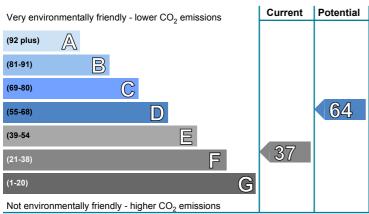


#### **Energy Efficiency Rating**

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 D (55)**. 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 F (37)**. 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 Internal or external wall insulation	£4,000 - £14,000	£1728.00
2 Low energy lighting	£15	£42.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	***	***
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	***	***
Main heating	Electric storage heaters	***	***
Main heating controls	Manual charge control	***	***
Secondary heating	Portable electric heaters (assumed)	_	_
Hot water	Electric immersion, off-peak	****	***
Lighting	Low energy lighting in 70% 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 97 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 6.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.0 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	£2,991 over 3 years	£1,278 over 3 years	
Hot water	£921 over 3 years	£921 over 3 years	You could
Lighting	£246 over 3 years	£189 over 3 years	save £1,770
Totals	£4,158	£2,388	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.

D	and the second s	In directive and	Typical saving	Rating after improvement	
RE	commended measures	Indicative cost	per year	Energy	Environment
1	Internal or external wall insulation	£4,000 - £14,000	£576	C 73	D 64
2	Low energy lighting for all fixed outlets	£15	£14	C 73	D 64

#### 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 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.

#### 2 Low energy lighting

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

#### Low and zero carbon energy sources

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

LZC energy sources present: There are none provided for this home

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	9,969	N/A	N/A	(5,755)
Water heating (kWh per year)	1,855			

#### 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. Graham Tonner
EES/009482
Graham & Sibbald
Dundee
DD1 4QB

Phone number: 01382 200064
Email address: dundee@g-s.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 greenerscotland.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	1/B 1A Eassons Angle Dundee DD2 2LP
Customer	Miss Karen Johnstone
Customer address	c/o Thorntons Whitehall House 33 Yeaman Shore Dundee DD1 4BJ
Prepared by	Graham & Sibbald
Date of inspection	17th September 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 purpose-built, self-contained first floor flat, part of a three storey end- terraced tenement building containing six residential flats.	
Accommodation	FIRST FLOOR - Hallway, Lounge, 2 Bedrooms, Kitchen and Bathroom with WC.	
Gross internal floor area (m²)	66 sq m or thereby.	
Neighbourhood and location	The property is located approximately three quarters of a mile northwest of Dundee City Centre within a mixed, mainly residential district. Adequate secondary shopping, public transport, social and educational facilities can be found within easy reach.	
Age	Erected around 1900.	
Weather	Sunny and dry.	
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.  The chimney stacks are of solid stone construction and the front chimney stack has been capped in the past. These are served with metal flashings.	
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	

	The roof is of pitched timber construction, externally clad in slate. Access to the roof space is via a hatch within the stairwell and this was padlocked at the time of our inspection. Accordingly, no access could be obtained.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.  The rainwater goods are of PVC design.
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 property are of solid stone construction.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.  Random windows were opened and closed where possible.  Doors and windows were not forced open.  The windows are of double glazed timber casement design. Access to the property is via a timber panelled entry door.
External decorations	Visually inspected.
Conservatories / porches	Not applicable.
Communal areas	Circulation areas visually inspected.  Access to all flats is via a shared entrance and stairwell and this is served with a security entry system.
Garages and permanent outbuildings	Visually inspected.  We are unaware of any significant outbuildings. There is an old brick washhouse within the rear garden which appears to be shared. No internal inspection of this was possible.
Outside areas and boundaries	Visually inspected.  There is a small area of garden to the front which appears to pertain to the ground floor flats and this is enclosed with stone walls which are retaining in nature. The rear garden area is communal and enclosed with brick and stone walls. A limited inspection of these was possible due to vegetation growth.

Ceilings	Visually inspected from floor level.
	Originally, the ceilings would have been timber lath and plaster although plasterboard ceilings have been formed. These have a papered and painted and Artex finish and timber panelling has been applied to the ceiling within the bathroom.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of brick construction plastered on the hard, timber lath and plaster and timber stud overlaid in plasterboard. Internal surfaces are papered and painted and the walls are partially tiled and timber panelled within the kitchen and bathroom areas. Artex has been applied to wall surfaces at various points.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No
Floors including sub noors	carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	The flooring within is of suspended timber. Due to fitted carpets and floor coverings, no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal doors are of timber panel design. The kitchen units are semi-modern. Storage accommodation within is good.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	Any original fireplaces within the property have been
	removed/blocked and we presume adequate vented.
Internal decorations	

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains supply.
Gas	None.
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. There is a stainless steel sink unit in the kitchen and the plumbing below this is of PVC and copper design. The fittings within the bathroom are reasonably modern and there is an instant shower over the bath. A PVC cold water tank is provided within the hall cupboard.
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.  Space heating is by means of an electric storage and panel heating system. Domestic hot water is provided by an electrical immersion heater. There is an insulated hot water cylinder within the hall cupboard.
Drainage	Drainage covers etc. were not lifted.  Neither drains nor drainage systems were tested.  Presumed to be connected to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected.  No tests whatsoever were carried out to the system or appliances.  Smoke alarms are provided within the property.
Any additional limits to inspection	For flats / maisonettes  Only the subject flat and internal communal areas giving access to the flat were inspected.  If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no

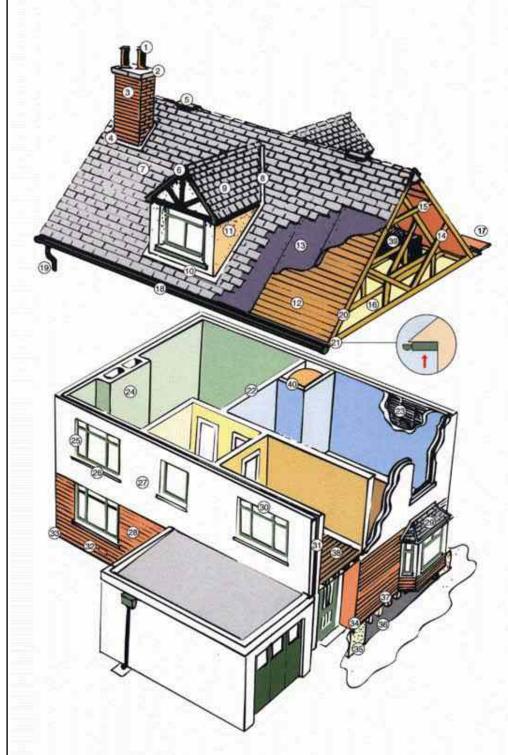
defects that will have a material effect on the valuation.

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

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.

## 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
- 3) Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- 37 Floor joists
- 38) Floorboards
- 39) Water tank
- 10) Hot water tank

#### 2. Condition

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

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

Structural movement		
Repair category	1	
Notes	There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.	

Dampness, rot and infestation	
Repair category	1
Notes	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.

Chimney stacks	
Repair category	2
Notes	There is evidence of some vegetation to the chimney stacks and the gable chimney stack is leaning slightly due to past movement.

Roofing including roof space		
Repair category	2	
Notes	This is generally well maintained although typical weathering has occurred and there are a few cracked and slipped slates. Ongoing maintenance will be necessary.	

Rainwater fittings	
Repair category	1
Notes	At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection.

Main walls	
Repair category	1
Notes	No evidence of significant defect is apparent. Typical weathering has occurred and patching repairs have been carried out in the past with cement render.

Windows, external doors and joinery	
Repair category	2
Notes	The windows are of an older double glazed design and these are affected by weathering, condensation and interstitial condensation.

External decorations	
Repair category	2
Notes	The external timbers require to be overhauled and thereafter repainted.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	1
Notes	The communal entrance and stairwell is generally well maintained. A service charge will be payable for the upkeep of this and common areas.

Garages and permanent outbuildings	
Repair category	1
Notes	The brick washhouse to the rear is in need of general repairs.

Outside areas and boundaries	
Repair category	1
Notes	The boundaries appear reasonably well defined and are in adequate condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	
Repair category	1
Notes	Plaster cracking has occurred and there is an Artex finish at various points within. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.

Internal walls	
Repair category	1
Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary. Some decorative surfaces are finished with an Artex type product. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.

Floors including sub-floors	
Repair category	1
Notes	No evidence of significant defect is apparent.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. The kitchen units are of a reasonably modern type and appeared in adequate condition for their age and purpose.

Chimney breasts and fireplaces	
Repair category	1
Notes	All original fireplaces have been removed/blocked and we assume adequately vented.

Internal decorations	
Repair category	1
Notes The property is generally in fresh decoration throughout.	

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The electrical system is on mixed lines and, as such, we recommend that it be checked and upgraded as necessary by an NICEIC/SELECT registered electrical contractor.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	The plumbing and fittings appear of copper/PVC piping where seen and appeared in serviceable condition but were not tested. The sanitary fittings are of modern style and type.

Heating and hot water	
Repair category	2
Notes	This is an older system which was not checked or tested.

Drainage	
Repair category	1
Notes	The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

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	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	1
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	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	2
Drainage	1

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

#### Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	First Floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes 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 X No
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

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

It is recommended that when repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

Property market activity has been impacted due to the current response to COVID-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The 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 the 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.

The property, we understand, was previously owned by Home Scotland and it is understood that the remaining flats within the building continue to be under the ownership of this Housing Association. A factoring charge will be payable and further information regarding this should be ascertained.

#### Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £185.000.

#### Valuation and market comments

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £92,000 (NINETY TWO THOUSAND POUNDS).

Signed	Security Print Code [489979 = 7036 ] Electronically signed
Report author	Graham Tonner
Company name	Graham & Sibbald

Address	1 Greenmarket, Dundee, DD1 4QB
Date of report	23rd September 2020

## **GRAHAM + SIBBALD**

Property Address							
Address Seller's Name Date of Inspection	1/B, 1A Eassons Angle, Dundee, DD2 2LP Miss Karen Johnstone 17th September 2020						
Property Details							
Property Type	House Bungalow Purpose built maisonette Converted maisonette  X Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)						
Property Style	□ Detached       □ Semi detached       □ Mid terrace       □ End terrace         □ Back to back       □ High rise block       ▼ Low rise block       □ Other (specify in General Remarks)						
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?							
Flats/Maisonettes only Approximate Year of	No. of units in block 6						
Tenure							
X Absolute Ownership	Leasehold Ground rent £ Unexpired years Unexpired years						
Accommodation							
Number of Rooms	1 Living room(s)     2 Bedroom(s)     1 Kitchen(s)       1 Bathroom(s)     1 WC(s)     0 Other (Specify in General remarks)						
	cluding garages and outbuildings) 66 m² (Internal) m² (External)  (greater than 40%) X Yes No						
Garage / Parking /	Outbuildings						
Single garage Available on site?  Permanent outbuilding	☐ Double garage ☐ Parking space ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garage space / parking space ☐ Yes ☐ X No garage / garag						

Construction								
Walls	Brick	X Stone	Concre	ete Timber fram	ne Oth	Other (specify in General Remarks)		
Roof	Tile	X Slate	Aspha	lt Felt	Oth	er (specify in Ger	neral Remarks)	
Special Risks								
Has the property	suffered stru	ctural movem	ent?			X Yes	☐ No	
If Yes, is this rece	ent or progres	ssive?				Yes	X No	
Is there evidence immediate vicinity		eason to antic	ipate subside	nce, heave, landsli	p or flood in th	ne Yes	X No	
If Yes to any of th	e above, pro	vide details in	General Rem	arks.				
Service Connec	ctions							
Based on visual in of the supply in G			rices appear to	be non-mains, pl	ease commen	t on the type a	and location	
Drainage	X Mains	Private	None	Wate	r X Mains	Private	None	
Electricity	X Mains	Private	None	Gas	Mains	Private	X None	
Central Heating	X Yes	Partial	None					
Brief description of Central Heating:								
Electric storage.								
Site								
Apparent legal iss	sues to be ve	rified by the c	onveyancer.	Please provide a b	rief descriptio	n in General F	Remarks.	
X Rights of way	X Shared dr	ives / access	Garage or o	ther amenities on sepa	rate site Sh	ared service con	nections	
Ill-defined boundar	ries	Agricu	Itural land include	d with property	Otl	ner (specify in Ge	neral Remarks)	
Location								
Residential suburb	X R	esidential within t	own / city	Mixed residential / com	mercial Ma	inly commercial		
Commuter village	R	emote village		Isolated rural property	Otl	ner (specify in Ge	neral Remarks)	
Planning Issue	s							
Has the property been extended / converted / altered? Yes X No								
If Yes provide details in General Remarks.								
Roads								
X Made up road	Unmade ro	ad Partly	completed new	road Pedestria	an access only	Adopted	Unadopted	

General Remarks
The subjects comprise a first floor flat previously under the ownership of Home Scotland. Externally, we noted no evidence of serious defect to the main fabric although general maintenance repairs are required. Internally, fittings and fixtures are on serviceable lines and decoration is to a fair standard throughout. While defects were noted these are commonly found in a property of this type and as far as possible have been reflected in the valuation. The windows serving the property are rather weathered and these are affected by condensation and interstitial condensation. The electrical wiring and electric heating systems are on older/mixed lines and a degree of upgrading should be anticipated.
There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.
Due to fitted carpets and floor coverings, no detailed inspection was possible of the floor timbers.
Essential Repairs
None.
ivone.
Estimated cost of essential repairs £ Retention recommended?YesNo Amount £

Comment on Mortgagea	bility			
T				
	e security for normal mortgage purposes, although any purchaser should somet with their lender's criteria.	satisfy		
Valuations				
valuations				
Market value in present cor		£ 92,000		
Market value on completion	•	£		
Insurance reinstatement va (to include the cost of total	£ 185,000			
Is a reinspection necessary?				
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	Security Print Code [489979 = 7036 ] Electronically signed by:-			
Surveyor's name	Graham Tonner			
Professional qualifications	MRICS			
Company name	Graham & Sibbald			
Address	1 Greenmarket, Dundee, DD1 4QB			
Telephone	01382 200064			

01382 229773

23rd September 2020

Fax

Report date