## **Survey Report**

On

11 St Stephen Place Edinburgh EH3 5AJ

Client: Mr & Mrs John

Client address: c/o Messrs D J Alexander

Date of inspection: 3 September 2012

Prepared by: MCNEILL MAGUIRE & MCCREATH

### TERMS & CONDITIONS

### 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-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. 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. 1 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 contract, a Single Survey is instructed by the Seller and made available to all potential Purchasers in 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.

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.



Which shall be in accordance with the current RICS Appraisal and Valuation Standards (The Red Book) and RICS Rules of Conduct.

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

#### 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

Which shall be in accordance with the current RICS Appraisals and Valuation Standards (The Red Book) and RICS Rules of Conduct

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 the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm's length transaction after proper marketing where 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;
- 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; and
- 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.

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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.

- 2.3.1 <u>Category</u> 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 replacements are needed now.
- 2.3.2 <u>Category 2</u>: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 <u>Category 1</u>: 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 efficiency regulations, safety and expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with 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 reinstatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation with a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted knowledgably, 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

### TERMS & CONDITIONS

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 cost of repairs to the building are shared among the coproprietors on an equitable basis.

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

"Reinstatement 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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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. were not inspected or reported on.

### **Description**

Converted main door basement level flat in a four storey and basement mid terraced tenement building.

#### Accommodation

BASEMENT LEVEL	LIVING	ROOM/KITCH	EN, IN	ITERNAL	HALL,	<b>SHOWER</b>
	COMPA	RTMENT, BED	ROOM	WITH BOX	X ROOM	OFF

## Gross internal floor area (m²)

38 m²

## Neighbourhood & location

The property is located in the Stockbridge area of Edinburgh approximately half a mile north of city centre. The immediate surrounding area is mixed residential/commercial in character although considered of good residential standing and is close to local amenities and facilities.

### Age

190 years approximately.

#### Weather

Monday the 3 September 2012 at which time it was dry and warm.

### **Chimney stacks**

Visually inspected with the aid of binoculars where appropriate.

Chimney heads are of stone construction. They could not be viewed in detail from ground level.

# Roofing including Roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The roof over the building is of pitched timber construction overlaid with natural slating.

There are various lead work details in the way of centre valley and wall head gutters and flashings at chimney heads etc.

### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The roof appear to drain by way of lead lined wall head and valley gutters to cast iron gutters and downpipes.

#### Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

600mm solid stonework which externally has a mainly hammer dressed finish.

## Windows, external doors & 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 property has original timber sash and case windows which are single glazed. The front entrance door is of single leafed timber framed and panel construction.

## External decorations

Visually inspected.

Windows, external doors and gutters and downpipes have an oil based paint finish.

### Conservatories/ Porches

Visually inspected.

None

#### Communal areas

Circulation areas visually inspected.

None

# Garages & permanent outbuildings

Visually inspected.

None

# Outside areas & boundaries

Visually inspected.

There is a small courtyard area at the front of the building which is overlaid with gravel. There is a communal drying area to the rear of the building which appears to serve adjacent buildings.

### **Ceilings**

Visually inspected from floor level.

Plasterboard construction.

#### Internal walls

Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

Brickwork/stone work plastered on the hard and partly plasterboard construction.

## Floors including sub-floors

Surfaces of exposed floors were visually inspected. No 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.

Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

Assumed suspended timber construction supporting tongued and grooved floor boarding. Fitted floor coverings and furnishings throughout the property prevented detailed inspection of any floor surfaces.

# Internal joinery & kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

The property has a mixture of modern and original joinery finishes with regards to skirtings, door surrounds and internal pass doors. There are fairly modern fitted cupboard units and laminate work surfaces in the kitchen.

# Chimney breasts & fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

None

#### Internal decorations

Visually inspected.

Walls and ceilings have emulsion paint finishes

### **Cellars**

Visually inspected where there was safe and purpose-built access.

None

### **Electricity**

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.

Mains electricity is connected. Power points throughout are of 13 amp standard.

### 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.

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 water is connected. Where visible water piping is run in copper pipe. There are hot and cold water storage tanks located in the cupboard off the living room. The shower room has a fairly modern white suite.

### Heating & 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 within the property is provided by electric storage radiators. Domestic hot water is provided by an electrical immersion heater to a modern insulated hot water tank located in the cupboard off the living room.

### **Drainage**

Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested.

Drainage is assumed to a street sewer connection.

# Fire, smoke & burglar alarms

Visually inspected. No tests whatsoever were carried out to the system or appliances.

There is a smoke alarm fitted to ceilings internally.

# Any additional limits to inspection

The flat did not appear in occupation at the date of inspection although had fitted floor coverings and furnishings throughout which prevented inspection of some floor surfaces and sections of wall. There was no access to any sub floor areas.

Other flats in the building have not been inspected.

No access was gained to the surface of the roof or roof space. Chimney heads, roof coverings and gutters and downpipes have been inspected from ground level although inspection was also restricted from ground level.

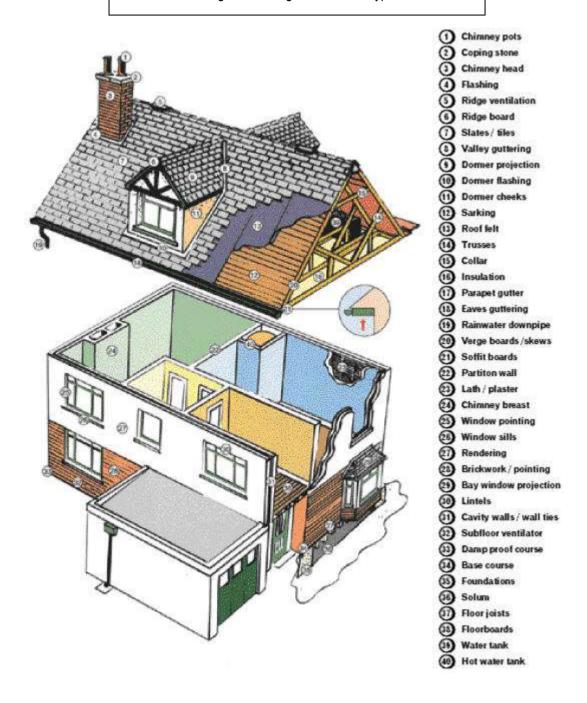
### ANY ADDITIONAL LIMITS TO INSPECTION:

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.

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 terms.

### 2. CONDITION

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

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

STRUCTURAL MOVEMI	ENT
Repair category	1
Notes	Outer walls and internal partitions exhibit some evidence of structural movement which is
	considered of a long standing nature and is unlikely to materially affect saleability.

DAMPNESS, ROT & IN	DAMPNESS, ROT & INFESTATION		
Repair category	2		
Notes	Random testing using an electronic moisture meter revealed some readings of dampness to plaster and joinery finishes on lower walls. Highest levels were obtained in the mutual side partition in the box room. The front entrance steps are above internal floor levels. Treatment of damp/timber has taken place in the property in recent days and it is likely walls are drying out following plaster repairs. Readings of dampness were also obtained in the floor adjacent to the shower tray caused by leakage/spillage from the use of the shower.		

CHIMNEY STACKS	
Repair category	1
Notes	Stonework/render finish at chimney heads appear in serviceable repair although do show evidence of weathering with age. Some measure of ongoing maintenance should be anticipated.

ROOFING INCLUDING	ROOFING INCLUDING ROOF SPACE			
Repair category	2			
Notes	The roof over the building could not be viewed in detail from ground level. Where visible roof slating appeared reasonably tidy and evenly coursed with only a small number of loose and misplaced slates. Centre valley and wall head gutters will require regular inspection and maintenance. Again some measure of ongoing maintenance should be anticipated.			

RAINWATER FITTINGS	
Repair category	1
Notes	No obvious evidence of leakage problems were noted with regards to gutters and downpipes although cast iron gutters and downpipe show some evidence of corrosion with age.

MAIN WALLS	
Repair category	1
Notes	Stonework to external wall surfaces is in sound repair with only normal evidence of erosion due to weathering over the years.

WINDOWS, EXTERNAL DOORS & JOINERY		
Repair category	1	
Notes	Windows and external doors appear in serviceable repair commensurate with age. windows in the property have a low sill height.	The

EXTERNAL DECORATIONS				
Repair category	2			
Notes	External decorative finishes would benefit from some measure of re-painting with reference to windows and gutters and downpipes.			

Conservatories / Porches		
Repair category	-	
Notes	None	

COMMUNAL AREAS	
Repair category	1
Notes	None

GARAGES & PERMANENT OUTBUILDINGS	
Repair category	-
Notes	None

Outside Areas & Boundaries	
Repair category	1
Notes	The front courtyard area is generally well maintained.

CEILINGS	
Repair category	1
Notes	In sound repair.

INTERNAL WALLS	
Repair category	1
Notes	In sound repair with only normal evidence of wear and tear.

FLOORS INCLUDING SUB-FLOORS	
Repair category	1
Notes	Floors are generally level and without major deflection and movement.

Internal Joinery & Kitchen Fittings	
Repair category	1
Notes	Joinery finishes are in sound repair with only normal evidence of wear and tear.

CHIMNEY BREASTS & FIREPLACES	
Repair category	-
Notes	None

Internal Decorations	
Repair category	1
Notes	Decorative finishes are reasonably fresh and well maintained.

CELLARS	
Repair category	-
Notes	None

ELECTRICITY	
Repair category	2
Notes	Wiring where visible is run in PVC sheathed and insulated cable and power points throughout are of 13 amp standard. The electrical switchgear is boxed in the rear corner of the living room where there is a fairly modern cable head and two consumer units one with re-wireable fuses fitted and one with modern miniature circuit breakers.

GAS	
Repair category	-
Notes	None

WATER, PLUMBING & BATHROOM FITTINGS	
Repair category	1
Notes	No obvious evidence of inadequacy was noted with regards to the plumbing installation although the various units in the kitchen and shower room have not been specifically tested. The hot water tank is of a modern insulated type.

HEATING & HOT WATER	
Repair category	1
Notes	Space heating is provided by electric wall mounted storage radiators which have manual charge controls. They have not been tested.

DRAINAGE	
Repair category	1
Notes	No obvious evidence of inadequacy was noted with regards to the external drainage installation although the system has not been specifically tested.

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

Structural movement	1
Dampness, rot & infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors & joinery	1
External decorations	2
Conservatories / porches	-
Communal areas	1
Garages & permanent outbuildings	-
Outside areas & boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery & kitchen fittings	1
Chimney breasts & fireplaces	-
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
Water, plumbing & bathroom fittings	1
Heating & hot water	1
Drainage	1

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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 repair. 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.

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

### 4. VALUATION & 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

Alterations have been carried out to form the conversion of the flat and the present internal layout. It is assumed that all relevant local authority consents and certificates will be available.

The property is located within a Conservation Area, World Heritage Site and is likely to be within a listed building.

The valuation assumes that the costs of communal repairs will be allocated on an equitable basis.

Copies of any recent specialist reports and guarantees should be made available to establish the full extent of treatment of damp/timber problems and to assess the validity of guarantees.

### Estimated reinstatement cost for insurance purposes

We are of the opinion that the insurance reinstatement figure should be no less than **ONE HUNDRED AND THIRTY FIVE THOUSAND POUNDS (£135,000)** exclusive of VAT.

### Valuation & market comments

We are of the opinion that the Market Value of the property may be fairly stated in the sum of **ONE HUNDRED AND FIFTY THOUSAND POUNDS (£150,000)** 

Report author	Allan H Thomson, FRICS
Address	McNeill Maguire & McCreath, 24 Walker Street, Edinburgh EH3 7HR
Signed	
Signed	
Date of report	4 September 2012
Date of report	T OCPICITION EVIL

### **Energy Performance Certificate**



### Address of dwelling and other details

11 ST STEPHEN PLACE

EDINBURGH EH3 5AJ Dwelling type:

Basement maisonette

Name of approved organisation: Elmhurst Energy Systems Ltd

Membership number: EES/008698

Date of certificate: 07 September 2012

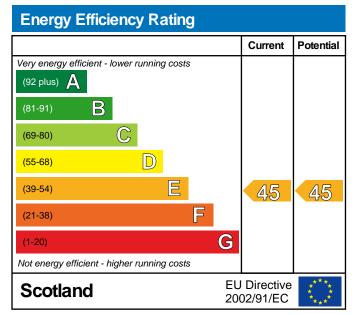
Reference number: 0837-1002-2201-5632-9904 Type of assessment: RdSAP, existing dwelling

Total floor area: 38 m<sup>2</sup>

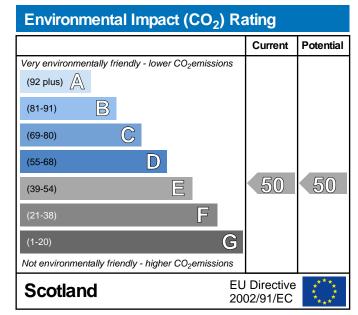
Main type of heating and fuel: Electric storage heaters

### This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating the less impact it has on the environment.

Approximate current energy use per square metre of floor area: 466 kWh/m<sup>2</sup>per year Approximate current CO<sub>2</sub>emissions: 82 kg/m<sup>2</sup>per year

### Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above.

Not Applicable

A full energy report is appended to this certificate



Remember to look for the Energy Saving Trust Recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

### **Energy Report**



The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of Elmhurst Energy Systems Ltd. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Mr. Allan Thomson

Company name/trading name: McNeill Maguire & McCreath

Address: 24 Walker Street Edinburgh EH3 7HR

Phone number: 0131 2266518
Fax number: 0131 2206445
E-mail address: aht@mmmcs.co.uk

Related party disclosure: Employed by the professional dealing with the property transaction

### Estimated energy use, carbon dioxide (CO<sub>2</sub>) emissions and fuel costs of this home

	Current	Potential
Energy use	466 kWh/m²per year	466 kWh/m²per year
Carbon dioxide emissions	3.1 tonnes per year	3.1 tonnes per year
Lighting	£28 per year	£28 per year
Heating	£554 per year	£554 per year
Hot water	£200 per year	£200 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

### About the building's performance ratings

The ratings on the certificate provide a measure of the buildings overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use standard occupancy assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

### About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

### Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. 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 physical condition of any element. '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	Current pe	Current performance	
		Energy Efficiency	Environmental	
Walls	Sandstone, as built, no insulation (assumed)	***	* * \$ \$ \$	
Roof	(another dwelling above)	_	_	
Floor	Suspended, no insulation (assumed)	_	_	
Windows	Single glazed	* * * * *	* * * * *	
Main heating	Electric storage heaters	* * * * * *	* * * * *	
Main heating controls	Manual charge control	***	***	
Secondary heating	Room heaters, electric	_	_	
Hot water	Electric immersion, standard tariff	* * * * * *	* * * * *	
Lighting	Low energy lighting in 80% of fixed outlets	****	****	
Current energy effi	ciency rating	E 45		
Current environme	ntal impact (CO <sub>2</sub> ) rating		E 50	

### Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

### Recommended measures to improve this homes energy performance

None

### Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

		Tomical carinos	Ratings after improvement	
	Indicative Cost	Typical savings per year	Energy Efficiency	Environmental Impact
Replace single glazed windows with low-E double glazing	£2,500 - £6,500	£144	D 55	D 59
2 50 mm internal or external wall insulation	£5,500 - £14,500	£75	D 60	D 64
Enhanced energy efficiency rating			D 60	
Enhanced environmental impact (CO <sub>2</sub> ) rating			D 64	

### About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approal from your landlord if the lease either requires it, or makes no express provision for such work.

### 1 Double glazing

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double glazing will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building standards may apply to this work, so it is best to obtain advice from your local authority building standards department.

### 2 Internal or external wall insulation

Solid 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 and can be installed by a competent DIY enthusiast. 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 planning permission might be required and that building standards may apply to this work.

### What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO<sub>2</sub> emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot a cylinder thermostat need not normally be higher than 60°C
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk.

Property Address 11 87 8 tephen Place Edinburgh	
Seller(s) GR9 LM JOHN	
Completion date of Property Questionnaire	

### Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

### Information to be given to prospective buyer(s)

1.	Length of Ownership		
	How long have you owned the	ne property? 5-6 yrs	
2.	Council Tax		
	Which Council Tax band is y	our property in?	
	□A □B □0	D DE DF G	
3.	Parking		
	What are the arrangements	for parking at your property?	
]  1	(Please tick all that apply)		
	Garage		
	Allocated parking space		
	Driveway		
	On street		
	Resident Permit		
	Metered parking		
i i	Shared parking		
	Other (please specify)		

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)?	Please select
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)?	Please select
Alterations/Additions/Extensions	
(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)?  If you have answered yes, please describe below the changes which you have made:	Yes No
new bathroom - old tank removed - approx 2006	
(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	_N/A
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.	
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:	No
(i) Were the replacements the same shape and type as the ones you replaced?	N/A
(ii) Did this work involve any changes to the window or door openings?	N/A
(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	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)?  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)?  Alterations/Additions/Extensions  (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)?  If you have answered yes, please describe below the changes which you have made:  new bathroom—eld tank removed—approx 2006  (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.  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:  (i) Were the replacements the same shape and type as the ones you replaced?  (ii) Did this work involve any changes to the window or door openings?  (iii) Please describe the changes made to the windows doors, or patio doors

7.	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).	Please select
	If you have answered yes or partial – what kind of central heating is there?	xtight 8 torage
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	(ii) Do you have a maintenance contract for the central heating system?  If you have answered yes, please give details of the company with which you have a maintenance contract:	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
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?	No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	N/A

b.	Are you aware of the existence of asbestos in your property?			No
	<u>If you have answered yes</u> , please give details:			
				1
10.	Services			
a.	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains or private water supply			
	Electricity	<b>V</b>		
	Mains drainage			
	Telephone	₩ (V		
	Cable TV or satellite			
	Broadband			
b.	Is there a septic tank system at your property?			No
	If you have answered yes, please answer the two questions below:			
	(i) Do you have appropriate consents for the discharge from your septic tank?			N/A
	(ii) Do you have a maintenance contract for your septic tank?			N/A
<u>:</u>	If you have answered yes, please give details of the company with which you have a maintenance contract:			
1				

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	No Couran
	If you have answered yes, please give details:	Structural Pouts-see (6)
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	Yes
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No Yes
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?  If you have answered yes, please give details:	No, Nol-
-		
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?  If you have answered yes, please give details:	No

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 privately-owned)?  If you have answered yes, please give details:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?  If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy?	No
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	N/A
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	Mone

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?  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:	les, dans, Roger Woods
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?  If you have answered yes, please give details:	No
<b>c.</b>	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 please write below who has these documents 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:	NAYes

14.	Guarant	90S	
a.	Are there any guarantees or warranties for any of the following:		
	(i)	Electrical work	Please select
	(ii)	Roofing	Please select
	(iii)	Central heating	Please select
	(iv)	National House Building Council (NHBC)	Please select
	(v)	Damp course - see above re damy	Please select
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Please select
b.		ve answered yes or 'with title deeds', please give details of the work or ons to which the guarantee(s) relate(s):	
<b>c.</b>		e any outstanding claims under any of the guarantees listed above?  ve answered yes, please give details:	No
15.	Bounda	ries	
	last 10 y	s you are aware, has any boundary of your property been moved in the ears?  ve answered yes, please give details:	No

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
	If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

### 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):

ُ \_ate: