

HOME REPORT



Hardies

PROPERTY & CONSTRUCTION CONSULTANTS



Energy Performance Certificate

Energy Performance Certificate (EPC)

MIRAMAR LOWER WEST FLAT, MARKETGATE, CRAIL, ANSTRUTHER, KY10 3TJ

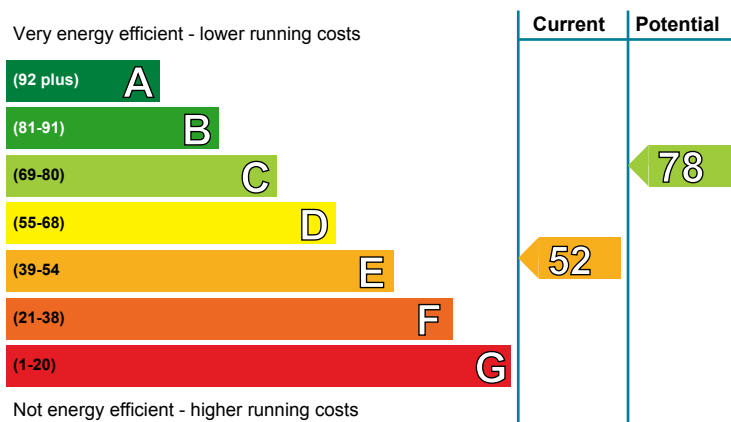
Dwelling type:	Ground-floor flat	Reference number:	0186-1046-4234-0277-4920
Date of assessment:	08 April 2013	Type of assessment:	RdSAP, existing dwelling
Date of certificate:	08 April 2013	Primary Energy Indicator:	353 kWh/m ² /year
Total floor area:	78 m ²	Main heating and fuel:	Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,225	See your recommendations report for more information
Over 3 years you could save*	£1,728	

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

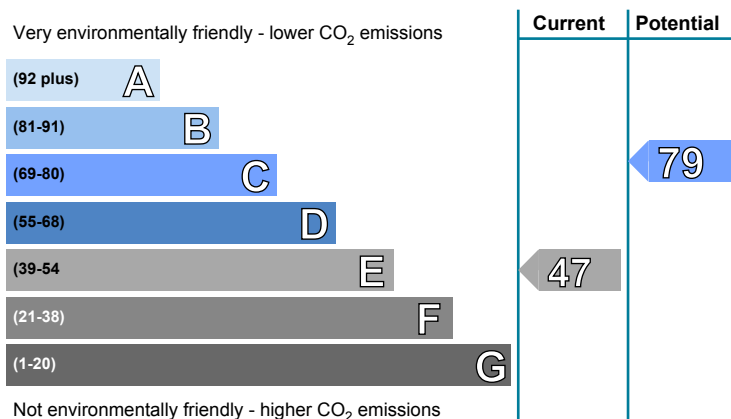


Energy Efficiency Rating

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

Your current rating is **band E (52)**. The average rating for a home 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 (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (47)**. The average rating for a home 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	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£537	✓
2 Floor insulation	£800 - £1,200	£264	✓
3 Increase hot water cylinder insulation	£15 - £30	£93	✓

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	Suspended, no insulation (assumed)	—	—
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.


As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ 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 average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.3 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 3.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home



	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,337 over 3 years	£1,035 over 3 years	
Hot water	£750 over 3 years	£321 over 3 years	
Lighting	£138 over 3 years	£141 over 3 years	
Totals	£3,225	£1,497	

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 your local Energy Saving Scotland advice centre which can be contacted on 0800 512 012. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Internal or external wall insulation	£4,000 - £14,000	£179	D 60	D 56	✓
2 Floor insulation	£800 - £1,200	£88	D 64	D 61	✓
3 Increase hot water cylinder insulation	£15 - £30	£31	D 65	D 63	✓
4 Draughtproofing	£80 - £120	£12	D 66	D 64	✓
5 Hot water cylinder thermostat	£200 - £400	£32	D 67	D 66	✓
6 Upgrade heating controls	£350 - £450	£47	C 69	C 69	✓
7 Replace boiler with new condensing boiler	£2,200 - £3,000	£129	C 75	C 76	✓
8 Replace single glazed windows with low-E double glazing	£3,300 - £6,500	£56	C 78	C 79	✓

Measures which have a green deal tick  are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick  may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.energysavingtrust.org.uk/scotland or contact the Scottish Green Deal advice service at your local Energy Saving Scotland advice centre on 0800 512 012.

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Micro CHP

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact your local Energy Saving Scotland advice centre on 0800 512 012 or go to www.energysavingtrust.org.uk/scotland.



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 planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

2 Floor insulation

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

3 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

5 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

6 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

7 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

8 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 regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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

For most homes, the vast majority of energy costs come from heating the home. Where applicable to your home, the table below shows the energy that could be saved by insulating the attic and walls, based upon the typical energy use for this building. Numbers shown in brackets are the reduction in energy use possible from each improvement measure.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	11,162	N/A	N/A	(3,175)
Water heating (kWh per year)	4,022			

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

The Energy Performance Certificate and Recommendations Report for this dwelling were produced following an energy assessment undertaken by an assessor accredited by Elmhurst, 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.

Assessor's name:	Mr. David P Marr
Assessor membership number:	EES/008365
Company name/trading name:	Hardies Property & Construction Consultants
Address:	Swilken House 35 Largo Road St Andrews KY16 8NJ
Phone number:	01383 731 841
Email address:	david.marr@hardies.co.uk
Related party disclosure:	No related party

This Certificate and report will be available to view online by any party with access to the report reference number and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be shared with third parties for purposes other than the sale or rental of the property, please notify the assessor listed above and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk.

Opportunity to benefit from a Green Deal on this property

When the Green Deal launches, it may enable owners and occupiers to make improvements to their property to make it more energy efficient. Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.direct.gov.uk/savingenergy or call 0300 123 1234.

**Authorised
home energy
assessment**

**Finance at
no upfront
cost**

**Choose from
authorised
installers**

**May be paid
from savings
in energy bills**

**Repayments
stay with the
electricity bill
payer**



Single Survey

Single Survey

survey report on:

Property address	MIRAMAR LOWER WEST FLAT MARKETGATE CRAIL ANSTRUTHER FIFE KY10 3TJ
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Customer	MR & MRS WILLIAM MURRAY
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Customer address	PER PAGAN OSBORNE 5A SHORE STREET ANSTRUTHER FIFE KY10 3EA
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Prepared by	Hardies Property & Construction Consultants
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Date of inspection	27th March 2013
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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 Property¹.

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.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

² 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;

Terms and Conditions

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a ground floor flat contained within a detached three storey building.
Accommodation	GROUND FLOOR: Lounge, 2 Bedrooms, Kitchen, Bathroom, Toilet.
Gross internal floor area (m²)	78 or thereby.
Neighbourhood and location	The subjects form part of an established residential area within the coastal village of Crail where essential facilities and amenities are available. St Andrews town centre is within easy commuting distance.
Age	It is assumed that the building will date back to circa 1900.
Weather	At the time of the inspection the weather was dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimneys appear to be of brick construction roughcast externally.
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. The roof structure is of half mansard design which is partly pitched and slated and also incorporates areas of flat lead/zincwork. There was no available access to the roof space area.

Single Survey

Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are a mixture of cast iron and plastic.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>External walls are partly of solid stonework and partly roughcast/rendered brickwork.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows to the property are fitted with timber framed, single glazed units. Secondary glazing is incorporated internally to various units.</p> <p>The main entrance door is of timber and the French doors off the lounge are uPVC framed, double glazed.</p> <p>The fascia area is of timber.</p>
External decorations	<p>Visually inspected.</p> <p>The various external components of the property have a painted finish.</p>
Conservatories / porches	Not applicable.
Communal areas	None.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>The subjects benefit from a cellar storage area accessed from the front of the building. The central heating boiler is located within this area.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>Garden grounds surround the building. It is assumed that allocated and shared garden is included and the full extent should be confirmed by the Legal Advisor. The boundaries are defined by a mixture of post and wire fencing and stone walling. It is also understood that off-street parking is available.</p>

Single Survey

Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings within the property are finished in a mixture of plasterboard, lath and plaster and timber cladding.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls and partitions are a mixture of plaster, plasterboard and timber cladding.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixated hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>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.</p> <p>Flooring was found to be partly inaccessible due to the presence of fitted floor coverings to a number of rooms. Surfaces are mainly of suspended timber, partly solid concrete.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The doors, facings and skirtings are of mixed vintage and are to a style in-keeping with a property of this age and type.</p> <p>The kitchen fittings provide ample worktop and storage space.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The various fireplaces have been removed and it is assumed that the disused flues have been capped and ventilated appropriately.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decoration has been finished with painted/paper materials.</p>

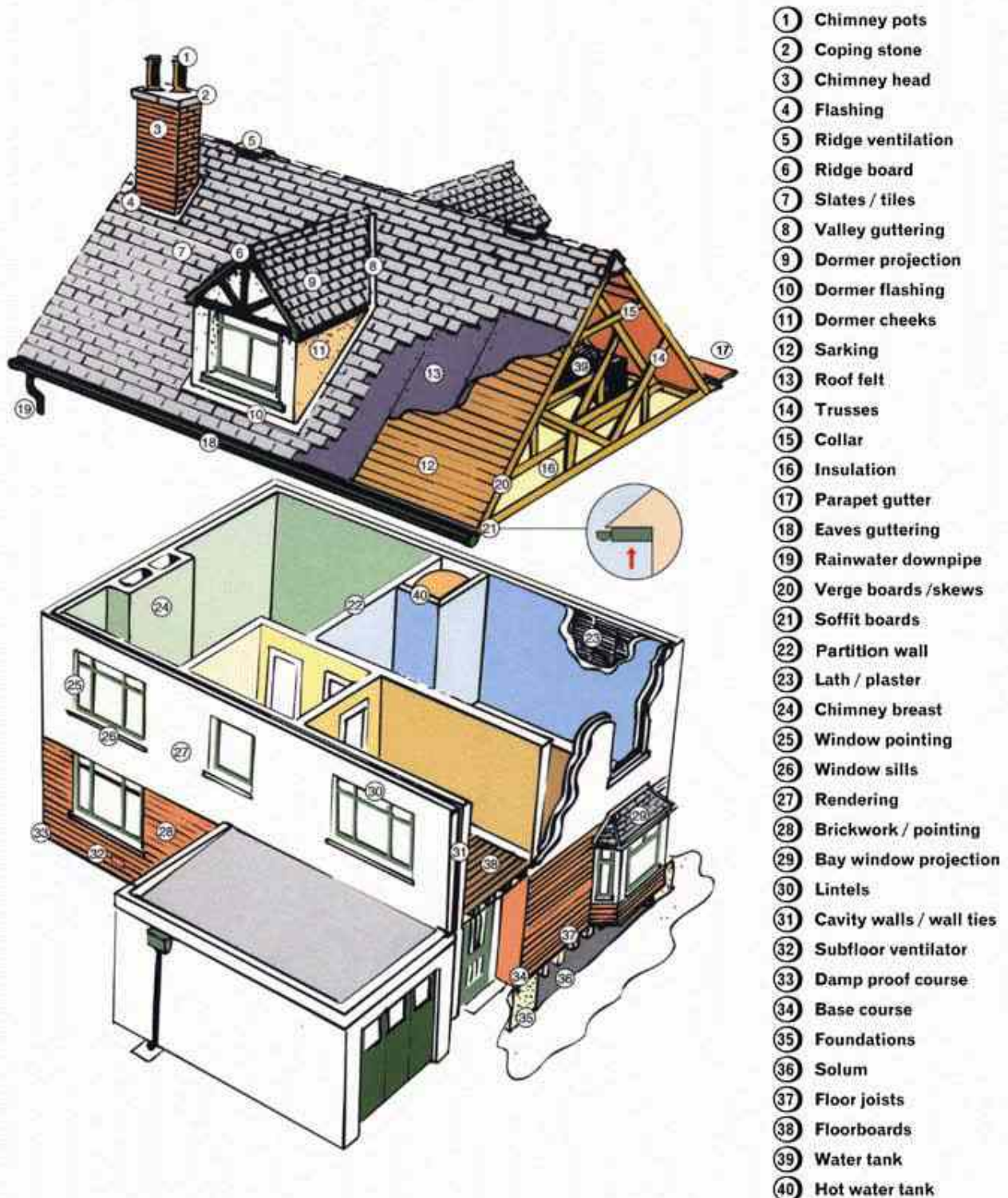
Single Survey

Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>The subjects benefit from a cellar storage area to the front of the building. The central heating boiler is located within this area and there are various stored items which restricted our inspection.</p>
Electricity	<p>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.</p> <p>Mains supply. The meter and fuse box are wall mounted within the entrance hallway.</p>
Gas	<p>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.</p> <p>Mains supply. The gas meter is located in an external box housing.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply. The plumbing installation where seen appears to be generally of satisfactory materials although there is a galvanised water tank off the wall hatch in the smallest bedroom.</p> <p>The sanitary fittings include a three-piece white suite within the family bathroom which is of mixed vintage.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Heating and hot water are provided via the gas fired central heating boiler which is located within the cellar area.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is connected to the main sewer.</p>

Single Survey

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. There are smoke detectors fitted 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. At the time of the inspection the property was unoccupied but was fully furnished with fitted floor coverings to the majority of the rooms. We did not gain access to any sub-floor area nor was it possible to gain sight of the rising main water supply pipe. The various external components of the property were seen from ground level only and limited sight of roof coverings was therefore possible. Furthermore, the storage cellar area was partially full of stored items which restricted our inspection. We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purposes of this report we have assumed that there is no Japanese Knotweed or other invasive plant species within boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be made by a Specialist Contractor.

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

Single Survey

2. Condition

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

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



Structural movement

Repair category	1
Notes	No evidence was found of any current settlement, subsidence or significant structural movement.



Dampness, rot and infestation

Repair category	2
Notes	<p>Localised areas of rising dampness were evident within the property to include an area within the toilet and also an area adjacent to the bay window within the lounge. Further investigations and repairs are required.</p> <p>Almost inevitably, properties of this age do suffer from some form of timber defect although it would not be possible to establish the facts without lifting floor coverings and boards which is clearly not practical.</p>



Chimney stacks

Repair category	2
Notes	Cracking was evident through roughcast and render together with previous patch repairs. Pointing/further patch repairs cannot be ruled out.



Roofing including roof space

Repair category	2
Notes	The roof structure is of a relatively complex design and the coverings could not be fully seen from ground level. The various flat sections will be found to have a limited lifespan and as a precautionary measure, you are recommended to instruct a competent roofing contractor to fully check the coverings and comment on current and future liabilities.

Single Survey



Rainwater fittings

Repair category	2
Notes	Sections of the plastic guttering were noted to be leaking at the joints which is commonplace and it was also noted that there is no end cap to the rhone of the bay window projection.



Main walls

Repair category	2
Notes	<p>Various open joints and evidence of erosion was noted to stonework. Furthermore, staining to the front elevation of the building was noted and this could indicate that the rainwater goods are leaking.</p> <p>Areas of spalled and cracked roughcast/render was evident together with a number of slipped slates to the vertical clad sections.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>Areas of cracked glazing were evident and a number of the sliding sashes were sealed shut with paint.</p> <p>No significant defects were noted to external doors.</p> <p>The timber fascia area appeared satisfactory.</p>



External decorations

Repair category	1
Notes	It is understood that since our original inspection, the windows to the property were all painted externally.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.

Single Survey



Garages and permanent outbuildings

Repair category	2
Notes	Evidence of wall dampness and general timber defects were evident to the cellar area.



Outside areas and boundaries

Repair category	1
Notes	Garden grounds appeared adequately maintained. General maintenance is required to boundaries. The full extent of grounds and boundaries should be confirmed by the Legal Advisor.



Ceilings

Repair category	1
Notes	Shrinkage cracking was evident in parts which is commonplace.



Internal walls

Repair category	1
Notes	No significant defects were noted.



Floors including sub-floors

Repair category	1
Notes	Flooring was found to be very inaccessible due to the presence of fitted floor coverings to a number of rooms. Surfaces appeared generally firm and level. Various crude patch repairs have been carried out to exposed flooring within the lounge where previous central heating pipes have been removed.



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>The doors, facings and skirtings were found to be in a reasonable order although some adjustments are required. Furthermore, the various glazed panels may not be fitted with toughened glass and these may prove hazardous particularly for young children.</p> <p>The kitchen fittings are showing the usual signs of wear.</p>

Single Survey



Chimney breasts and fireplaces

Repair category	1
Notes	It is assumed that the disused flues have been capped and ventilated appropriately.



Internal decorations

Repair category	1
Notes	Generally to a modern style and standard although it is likely that some redecoration will be desirable.



Cellars

Repair category	2
Notes	Indications of general wall dampness and timber defects were evident.



Electricity

Repair category	2
Notes	The electrical installation is not of the newest and will not comply with current regulations.



Gas

Repair category	1
Notes	As a matter of good practice, all gas appliances should be checked on an annual basis by a qualified specialist and a Service Record produced thereafter.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The plumbing installation where seen, generally appeared to be of satisfactory materials although there is a galvanised water tank within the wall hatch off one of the bedrooms. Galvanised tanks of this type will be prone to corrosion and failure and replacement is required.</p> <p>The sanitary fittings appear serviceable but are showing the usual signs of wear. An overbath shower has been fitted and it is essential that suitable screening and sealant be maintained around the bath to prevent potential damage and rot defects from leakage.</p>

Single Survey



Heating and hot water

Repair category	2
Notes	The central heating boiler is not of the newest and may be nearing the end of its useful lifespan. You may wish to obtain the advice of a competent heating engineer in this regard. A Service Record may exist.



Drainage

Repair category	1
Notes	Assumed to be connected to the main sewer. The surface inspection of accessible parts revealed no significant defects.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	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	2
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Availability and adequacy of any specialist guarantees for previous treatment works.

Service Record for heating installation.

Extent and ownership of grounds and boundaries together with liabilities in respect of maintenance and upkeep of common parts.

The only apparent recent alteration to the property has been the installation of uPVC framed French doors off the lounge bay window projection. It should be confirmed that all necessary consents and approvals were obtained.

Estimated reinstatement cost for insurance purposes

£250,000 (TWO HUNDRED AND FIFTY THOUSAND POUNDS).

Valuation and market comments

£165,000 (ONE HUNDRED AND SIXTY-FIVE THOUSAND POUNDS).

The property is likely to perform in line with current market conditions.

Signed	Security Print Code [446996 = 7567] Electronically signed
Report author	David P Marr
Company name	Hardies Property & Construction Consultants
Address	Swilken House, St Andrews Business Centre, 35 Largo Road, St Andrews, KY16 8NJ
Date of report	9th May 2013

Mortgage Valuation Report



Property Address

Address MIRAMAR LOWER WEST FLAT, MARKETGATE, CRAIL, ANSTRUTHER, FIFE, KY10 3TJ
Seller's Name MR & MRS WILLIAM MURRAY
Date of Inspection 27th March 2013

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Cellar storage area.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

A full gas fired central heating system is installed.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects form part of an established residential area within the coastal village of Crail where essential facilities and amenities are available. St Andrews town centre is within easy commuting distance.

The general condition of the property was found to be in a condition consistent with age. Defects noted should be capable of remedy by way of maintenance and it should be borne in mind that elements of the property are ageing and likely to require attention.

The only apparent recent physical alteration to the property has been the replacement of French doors from the lounge bay window projection with the installation of uPVC framed, double glazed units. It should be confirmed that all necessary consents and approvals were obtained if required.

Essential Repairs

None.

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

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes.

Valuations

Market value in present condition £ 165,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 250,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ 500-550
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [446996 = 7567]
Electronically signed by:-
Surveyor's name David P Marr
Professional qualifications BSc MRICS
Company name Hardies Property & Construction Consultants
Address Swilken House, St Andrews Business Centre, 35 Largo Road, St Andrews, KY16 8NJ
Telephone 01334 476 469
Fax 01334 477 779
Report date 9th May 2013



Property Questionnaire

property questionnaire

Property address	Ground floor flat West Miramar Marketgate Crail KY10 3TJ
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Seller(s)	Mrs I MURRAY e MR W Murray
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Completion date of property questionnaire	25.03.2013.
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property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property? <i>Since 30/07/1999</i>	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	
3.	Parking	
	What are the arrangements for parking at your property?	
	(Please tick all that apply)	
	<ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input checked="" type="checkbox"/> <i>off street</i> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input type="text"/> 	
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 <i>yes</i>

property questionnaire

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 No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p>If you have answered yes, please describe below the changes which you have made:</p> <p>1) Kitchen moved from lounge to 3rd bedroom - no permission required. 2) 2nd toilet installed - permission obtained</p> <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	Yes/No yes Yes/No yes.
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>If you have answered yes, please answer the three questions below:</p>	Yes/No yes
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p> <p>dike for like patio doors replaced in th - lounge (wood changed to UPVC)</p>	Yes/No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	Yes/No No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Rotten wood patio door replaced with UPVC in 2007.</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p> <p>i) When was your central heating system or partial central heating system installed?</p> <p>(ii) Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	<p>Yes/No/ Partial yes gas fired</p> <p>> 14 yrs ago</p> <p>Yes/No No</p>
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes/No No</p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No No</p>

property questionnaire

10.	Services																									
a.	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas <i>gas</i></td> <td>✓</td> <td>Scottish Gas</td> </tr> <tr> <td>Water mains or private water supply</td> <td>✓</td> <td>Morins</td> </tr> <tr> <td>Electricity</td> <td>✓</td> <td>Scottish Power</td> </tr> <tr> <td>Mains drainage</td> <td>✓</td> <td></td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>BT</td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td></td> </tr> <tr> <td>Broadband</td> <td>✓</td> <td>BT</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas <i>gas</i>	✓	Scottish Gas	Water mains or private water supply	✓	Morins	Electricity	✓	Scottish Power	Mains drainage	✓		Telephone	✓	BT	Cable TV or satellite			Broadband	✓	BT	
Services	Connected	Supplier																								
Gas or liquid petroleum gas <i>gas</i>	✓	Scottish Gas																								
Water mains or private water supply	✓	Morins																								
Electricity	✓	Scottish Power																								
Mains drainage	✓																									
Telephone	✓	BT																								
Cable TV or satellite																										
Broadband	✓	BT																								
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes, please answer the two questions below:</u></p>	Yes/No <i>No</i>																								
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/Don't know																								
	<p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u></p>	Yes/No																								

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u> Garden fund - £100/year</p>	<p>Yes/No/ Don't know</p> <p>yes</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u> Share = 3/11 of cost</p>	<p>Yes/No/ Not applicable</p> <p>yes</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/No</p> <p>yes</p>
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u> For access on seaward aspect</p>	<p>Yes/No</p> <p>yes</p>
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u> as for 11d.</p>	<p>Yes/No</p> <p>yes</p>
f.	<p>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.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p> <p>No</p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes/No</p> <p>No.</p>

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/No/ Don't know <i>No</i></p> <p>Yes/No/ Don't know</p>
c.	<p>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.</p>	
<p>13. Specialist works</p>		
a.	<p>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?</p> <p>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.</p> <p><i>Wet rot and rising damp. Surveyed and treated 1999.</i></p>	<p>Yes/No</p> <p>Yes/No <i>yes.</i></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p> <p><i>Treated by SBS argyll Ltd in August 1999 with a 30 year guarantee</i></p>	<p>Yes/No</p> <p>Yes/No <i>yes</i></p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p> <p><i>Myself</i></p>	<p>Yes/No</p> <p><i>yes</i></p>

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(ii)	Roofing	<input type="radio"/> No	<input checked="" type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(iii)	Central heating	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(v)	Damp course	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): Common external building repairs - recent & ongoing.					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details: 3/11 of £5,350					Yes/No Yes
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:					Yes/ No/ Don't know No

property questionnaire

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No No
b.	that affects your property in some other way?	Yes/No No
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No 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) : —

Date:

EDINBURGH
London House, Ground Floor
20-22 East London Street
Edinburgh EH7 4BQ
Tel: 0131 557 9300 Fax: 0131 557 3520
Email: edinburgh@hardies.co.uk

ABERDEEN
The Coach House, 68 Spademill Lane
Aberdeen AB15 4EZ
Tel: 01224 325596 Fax: 01224 323403
Email: aberdeen@hardies.co.uk

DALKEITH
19 South Street, Dalkeith EH22 1AH
Tel: 0131 663 2780 Fax: 0131 660 4594
Email: dalkeith@hardies.co.uk

DUNDEE
Whitehall House, 35 Yeaman Shore
Dundee DD1 4BU
Tel: 01382 220699
Email: admin@christie-partners.co.uk

DUNFERMLINE
The Signature Building, 8 Pitreavie Court
Dunfermline KY11 8UU
Tel: 01383 731841 Fax: 01383 739714
Email: dunfermline@hardies.co.uk

GALASHIELS
Anderson Chambers, Market Street
Galashiels TD1 3AF
Tel: 01896 668875 / 01896 755879
Email: galashiels@hardies.co.uk

GLASGOW
Suite 1.31, The Innovation Centre
1 Ainslie Road, Hillington Park
Glasgow G52 4RU
Tel: 0141 585 6373 Fax: 0141 585 6372
Email: glasgow@hardies.co.uk

HAMILTON
29 Brandon Street, Hamilton ML3 6DA
Tel: 01698 421214 Fax: 0141 585 6372
Email: hamilton@hardies.co.uk

HELENSBURGH
15-17 Colquhoun Street
Helensburgh G84 8AN
Tel: 01436 678181 Fax: 0141 585 6372
Email: helensburgh@hardies.co.uk

KILMARNOCK
35 Main Street, Stewarton
Kilmarnock KA3 5BS
Tel: 01560 480354 Fax: 0141 585 6372
Email: kilmarnock@hardies.co.uk

PAISLEY
Mirren Court 1, 119 Renfrew Road
Paisley PA3 4EA
Tel: 0141 887 4240 Fax: 0141 585 6372
Email: paisley@hardies.co.uk

PERTH
Old Academy Buildings
7 Rose Terrace, Perth PH1 5HA
Tel: 01738 631631 Fax: 01738 637768
Email: perth@hardies.co.uk

ST ANDREWS
Swilken House, 35 Largo Road
St Andrews KY16 8NJ
Tel: 01334 476469 Fax: 01334 477779
Email: standrews@hardies.co.uk

STIRLING
10 Viewfield Place, Stirling FK8 1NQ
Tel: 01786 474476 Fax: 01786 448305
Email: stirling@hardies.co.uk

In association with
WJR Christie & Partners LLP
Whitehall House
35 Yeaman Shore
DUNDEE DD1 4BU

www.hardies.co.uk