Homereport

thorntons-property.co.uk

Thorntons is a trading name of Thorntons Law LLP,



Property address	SF ARBTSFORD PLACE DUDDEE DD2 NDH

Seller(s)	MA MAS	12000
Seller(S)	11R FORS	VEDELL

Completion date of property questionnaire

11/11/2014

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?	3	
2.	Council tax		
	Which Council Tax band is your property in? (Please tick)		
	A B C D E F G H		
3.	Parking	A Dente State	
	What are the arrangements for parking at your property? (Please tick all that apply)		
	• Garage		
	Allocated parking space		
	Driveway		
	Shared parking		
	On street		
	Resident permit		
	Metered parking		
	Other (please specify):		
4.	Conservation area		12.8
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes No Don't know	
5.	Listed buildings		
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes No	
6.	Alterations/additions/extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes No	

	<u>If you have answered yes</u> , please describe below the changes which you have made:		
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: 	Yes No	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes No	
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes No	
	(ii) Did this work involve any changes to the window or door openings?	Yes No	
	 (iii) Please describe the changes made to the windows doors, o approximate dates when the work was completed): Please give any guarantees which you received for this work to estate agent. 		
7.	Central heating		
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes No Partial	
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired solid fuel, electric storage heating, gas warm air).		
	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed?	BEFOR	e U

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

10.	Services			-	
a. Ple suppli	ease tick which services ar er:	e connected to your pro	operty and give o	letails of the	
Servi	ces	Connected	Supplier		
Gas c	or liquid petroleum gas		Scor	TISH AND	£
	r mains or private supply		5007	TIJH WAR	ed
Electi	ricity		Storne	H Powe	n
Mains	s drainage		SCOTT	SH WATE	R
Telep			S	KY	
	TV or satellite			IKY	
Broad	lband			SKI	
b.	Is there a septic tank sys	tem at your property?		/	
υ.	If you have answered yes below:		questions	Yes No	
	(i) Do you have appropriate consents for the discharge from your septic tank?		Yes No Don't know		
	(ii) Do you have a mainte			Yes No	
	with which you have a ma		the company		
11.	Responsibilities for share				
а.	Are you aware of any resp anything used jointly, such road, boundary, or garden	n as the repair of a share		Yes No Don't know	
	If you have answered yes,	please give details:			
b.	Is there a responsibility to	Contribute to renair and	maintenance of	Yes	
5.	the roof, common stairwel	•		No Don't know	
	If you have answered yes,	please give details:		Don t know	
C.	Has there been any major			Yes	
	roof during the time you ha	ave owned the property?		No	C

d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes No	
	If you have answered yes, please give details:		
е.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes No	
	If you have answered yes, please give details:		
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes No	
	If you have answered yes, please give details:		
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes No	
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes No Don't know	
C.	Please give details of any other charges you have to pay on a regula upkeep of common areas or repair works, for example to a residents maintenance or stair fund.		r
13.	Specialist works	Rea Maria	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes No	2
	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.		
F	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes No	B
b.	<u>If you have answered yes, please give details:</u>		

	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes No	
C.	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.		
	Guarantees are held by:		

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work					
(ii)	Roofing	Z				
(iii)	Central heating	Ø				
(iv)	National House Building Council (NHBC)					
(v)	Damp course					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	V				
b.	If you have answered 'yes' or 'with title de installations to which the guarantee(s) rela		se give d	letails of	the work or	
С.	Are there any outstanding claims under an listed above? If you have answered yes, please give deta		juarantee	25	Yes No	
15.	Boundaries					
	So far as you are aware, has any boundary moved in the last 10 years? If you have answered yes, please give deta		property	been	Yes No Don't know	
16.	Notices that affect your property					
	In the past three years have you ever rec	eived a r	otice:			
a.	advising that the owner of a neighbourin planning application?	g proper	ty has m	ade a	Yes No	

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

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

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

Signature(s) :

Date:

11/11/2014

Energy Performance Certificate (EPC)



5F ABBOTSFORD PLACE, DUNDEE, DD2 1DH

Dwelling type:	Top-floor flat
Date of assessment:	14 November 2014
Date of certificate:	14 November 2014
Total floor area:	59 m²

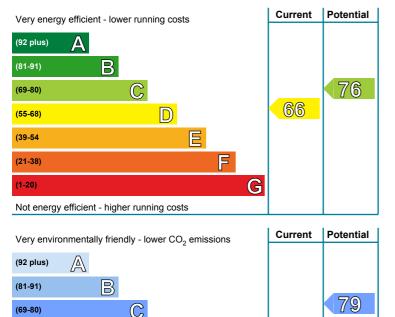
Reference number: Type of assessment: Primary Energy Indicator: Main heating and fuel: 5014-3729-5009-0444-1996 RdSAP, existing dwelling 255 kWh/m²/year Boiler and radiators, mains gas

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*	£2,184	See your recommendations
Over 3 years you could save*	£699	report for more information

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



D

Not environmentally friendly - higher CO₂ emissions

E

F

G

Energy Efficiency Rating

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

Your current rating is **band D (66)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (65)**. 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

65

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£696	\bigcirc

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.



(55-68)

(39-54

(21-38)

(1-20)

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

5F ABBOTSFORD PLACE, DUNDEE, DD2 1DH

14 November 2014 RRN: 5014-3729-5009-0444-1996

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	Solid brick, as built, no insulation (assumed)	****	\bigstar \Leftrightarrow \Leftrightarrow \Leftrightarrow \Leftrightarrow
Roof	Pitched, 200 mm loft insulation	★★★☆	★★★★☆
Floor	(other premises below)	—	
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	_
Hot water	From main system	★★★★☆	★★★☆☆
Lighting	Low energy lighting in 86% of fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 2.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

5F ABBOTSFORD PLACE, DUNDEE, DD2 1DH 14 November 2014 RRN: 5014-3729-5009-0444-1996

Estimated energy costs for this home			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,782 over 3 years	£1,083 over 3 years	
Hot water	£264 over 3 years	£264 over 3 years	You could
Lighting	£138 over 3 years	£138 over 3 years	save £699
Totals	£2,184	£1,485	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

		Typical saving	Rating after improvement		Green
Recommended measures	Indicative cost	per year	Energy	Environment	Deal
1 Internal or external wall insulation	£4,000 - £14,000	£232	C 76	C 79	

Measures which have a green deal tick \bigcirc 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 \bigcirc may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

Choosing the right improvement package

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

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5F ABBOTSFORD PLACE, DUNDEE, DD2 1DH 14 November 2014 RRN: 5014-3729-5009-0444-1996

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 longlasting 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.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	9,431	N/A	N/A	(5,063)
Water heating (kWh per year)	1,853			

5F ABBOTSFORD PLACE, DUNDEE, DD2 1DH 14 November 2014 RRN: 5014-3729-5009-0444-1996

About this document

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

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

Assessor's name: Assessor membership number:	Mr. Graham Tonner EES/009482
Company name/trading name:	Graham & Sibbald
Address:	1 Greenmarket
	Dundee
	DD1 4QB
Phone number:	01382 200064
Email address:	dundee@g-s.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) 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 used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk 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/epc.

Opportunity to benefit from a Green Deal on this property

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.greenerscotland.org or call 0808 808 2282.



survey report on:

Property address 5F Abbotsford Place Dundee DD2 1DH	
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Customer	Mr & Mrs Waddell

Customer address	c/o Thorntons Property Services Whitehall House 33 Yeaman Shore Dundee DD1 4BJ
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Prepared by Graham & Sibbald

Date of inspection	14th November 2014
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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.

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;

- 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. <u>Category 3:</u> 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. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 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 regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a purpose built self contained 2nd floor former Local Authority flat part of a 3 storey semi detached building containing 6 residential units.
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	Second Floor: Hallway; Lounge; 2 Bedrooms; Kitchen and Bathroom with W.C.
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Gross internal floor area (m²)	60 square metres or thereby
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Neighbourhood and location	The property is located approximately 1 mile west of Dundee city centre within an established residential district. Surrounding properties are of a private and Local Authority residential nature and adequate secondary shopping, public transport, social and educational facilities can be found within easy reach.

Age	Erected around 1920
Weather	Overcast with rain

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimney stacks are of concrete block construction served with metal flashings.

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 is of pitched timber construction externally clad in slate with tiled ridging and slated hips. Access to the roof space is via a hatch within the stairwell. This area has been divided with plasterboard partitions in the past. The roof space was found to be insulated which restricted our inspection.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater goods are of cast iron construction.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls appear to be of solid concrete block construction.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are of double glazed timber casement design. Access to the property is via the original timber panelled entry door.

External decorations	Visually inspected.
Conservatories / porches	Not applicable

Communal areas	Circulation areas visually inspected.
	Access to all flats is via a common entrance and stairwell.

Garages and permanent outbuildings	None	
Outside areas and boundaries	Visually inspected.	
	The garden ground to the rear is open plan and communal. The rear boundaries are stone walls and iron railings.	

Ceilings	Visually inspected from floor level.	
	The ceilings appear to be plasterboard design throughout.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	The internal walls are of brick construction plastered on the hard. Internal surfaces are papered and painted and the walls are partially tiled within the kitchen and fully tiled within the bathroom.	

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.
	The flooring within is of suspended timber construction overlaid in tongued and grooved boards. Due to fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and, accordingly, we cannot guarantee their soundness or otherwise. A very limited inspection was possible of the kitchen and bathroom flooring as this is laid in tiles.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal doors are of semi modern timber panelled and original timber panel design. The kitchen units are reasonably modern. Storage accommodation within is fair.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	Any original fireplace has been removed, blocked and we presume adequately vented.

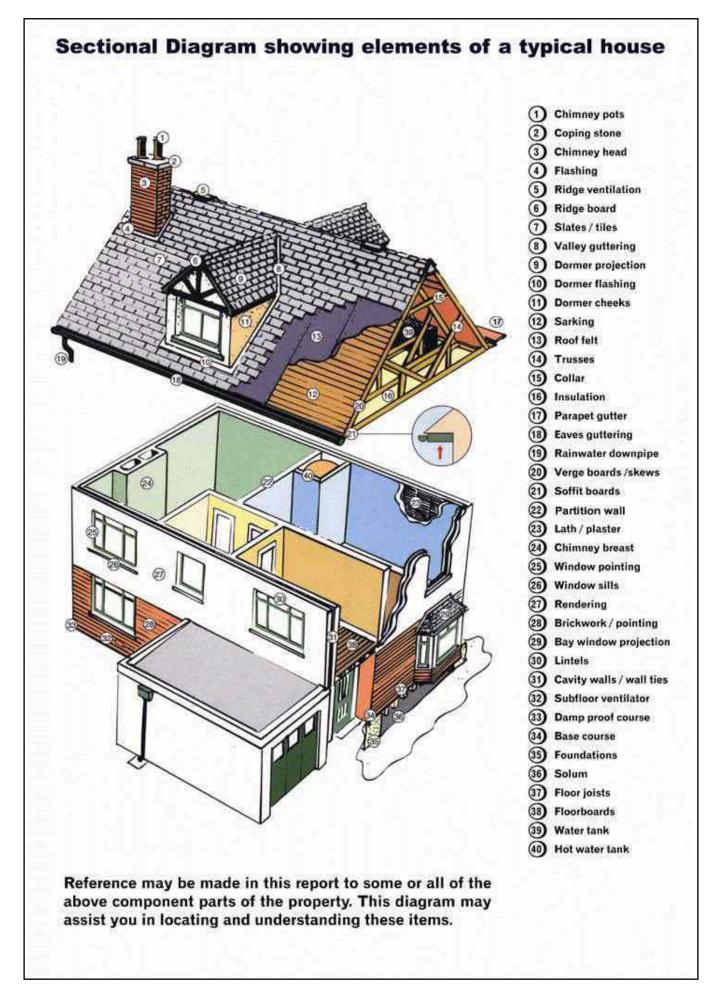
Internal decorations	Visually inspected.
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Cellars	Not applicable
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply of electricity with 13 amp power outlets within the various apartments. The meter for this system is located within the hallway.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply of gas. The meter is located within the rear bedroom area.

Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply of water. There is a stainless steel sink unit in the kitchen and the plumbing below this is of PVC and copper design. Fittings within the bathroom are serviceable and there is an instant shower over the bath.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	Space heating is by means of a gas fired system and the radiators are served with copper piping and individual thermostats. There is an Alpha wall-mounted combination boiler within the kitchen and this is served with a fan assisted flue. The central heating system provides domestic hot water.	
Drainage	Drainage covers etc. were not lifted.	
	Neither drains nor drainage systems were tested.	
	Presumed to be connected to the main public sewer.	

Fire, smoke and burglar alarms	Visually inspected.
Fire, shoke and burgiar alarnis	visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke alarms are provided within the property.
Any additional limits to inspection	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999 when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.
	The valuer will not carry out an inspection for Japanese Knotweed. Unless otherwise stated, for the purposes of the valuation we have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed should be made by a specialist contractor. It must be removed by specialist contractors and removal may be expensive. Where the valuer does report the presence of Japanese Knotweed, further investigations may be recommended.



2. Condition

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

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

Structural movement	
Repair category	1
Notes	There is evidence of settlement in the building (noted both internally and externally) but this is consistent with a property of this age and type.

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

Chimney stacks	
Repair category	1
Notes	No evidence of significant defect is apparent.

Roofing including roof space	
Repair category	2
Notes	This is the original roof covering which is typically weathered and there are a few slipped and cracked slates. Ongoing maintenance should be anticipated. Typical staining was noted to the sarking timbers within the roof space.

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

Main walls		
Repair category	1	
Notes	No evidence of significant defect is apparent. the past.	Open joints have been repointed in

Windows, external doors and joinery	
Repair category	1
Notes	These are of an older style double glazed design. Various windows are affected by condensation and there is some loose ironmongery.

External decorations	
Repair category	1
Notes	The external decorations are generally fresh. Regular repainting will be required if these are to be maintained in satisfactory condition.

Conservatories/porches	
Repair category	-
Notes	Not applicable

Communal areas	
Repair category	1
Notes	The common stairwell is generally in good order.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable

Outside areas and boundaries	
Repair category	1
Notes	A service charge may be payable for the upkeep of the common garden.

Ceilings	
Repair category	1
Notes	Minor cracks/blemishes are evident.

Internal walls	
Repair category	1
Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary.

Floors including sub-floors	
Repair category	1
Notes	Areas of loose/uneven flooring were noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. Typical wear and tear has occurred to the kitchen units.

Chimney breasts and fireplaces	
Repair category	1
Notes	All original fireplaces have been removed.

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

Cellars	
Repair category	-
Notes	Not applicable

Electricity	
Repair category	1
Notes	It appears that the system was updated around 1992. The system must now be regarded as semi modern. The Institution of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	1
Notes	All gas appliances should be tested by a Gas Safe registered engineer.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	The plumbing and fittings appear of copper/PVC piping where seen and appeared in serviceable condition but was not tested. The sanitary fittings appeared in fair order consistent with age.

Heating and hot water		
Repair category	1	
Notes	The system was not checked or tested. Ongoing maintenance and servicing should be carried out.	

Drainage	
Repair category	1
Notes	The property is thought to be connected to a main sewer. There was no surface evidence to indicate chokes or leaks in the drainage system.

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

We are unaware of any adverse Planning Proposals affecting the subjects of sale although this should be confirmed by obtaining a Property Enquiry Certificate from The Local Authority.

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

It should be appreciated that if any Local Authority tenant remains within the building then The Local Authority have the right to dictate if and when repair works should be carried out and the cost will be apportioned on an equitable basis.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than $\pounds120,000$

Valuation and market comments

We are of the opinion that the Market Value of the subjects, all as previously described and on a vacant possession basis, would be fairly stated in the region of £105,000 (One Hundred and Five Thousand Pounds Sterling)

Signed	Security Print Code [474491 = 9159] Electronically signed
Report author	Graham Tonner
Company name	Graham & Sibbald
Address	1 Greenmarket, Dundee, DD1 4QB
Date of report	20th November 2014

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	5F Abbotsford Place, Dundee, DD2 1DH Mr & Mrs Waddell 14th November 2014
Property Details	
Property Type	House Bungalow Purpose built maisonette Converted maisonette X Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached Semi detached Mid terrace End terrace Back to back High rise block X Low rise block Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	elieve that the property was built for the public sector, X Yes No nilitary, police?
Flats/Maisonettes onl	No. of units in block 6
Approximate Year of	
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) - Other (Specify in General remarks)
	cluding garages and outbuildings) 60 m ² (Internal) m ² (External)
Residential Element ((greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	Double garage Parking space X No garage / garage space / parking space Yes X No
Permanent outbuildin	igs:

Mortgage Valuation Report

Construction							
Walls	Brick	Stone	X Concrete	Timber fra	me 🗌 Oth	ner (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Oth	ner (specify in Ger	neral Remarks)
Special Risks							
Has the property s	suffered stru	ctural movem	ent?			Yes	X No
If Yes, is this rece	nt or progres	ssive?				Yes	No
Is there evidence, immediate vicinity		eason to anti	cipate subsidence	e, heave, lands	lip or flood in tl	ne 🗌 Yes	X No
If Yes to any of the	e above, pro	vide details ir	n General Remar	ks.			
Service Connec	tions						
Based on visual ir of the supply in G			vices appear to b	e non-mains, p	lease commen	t on the type a	and location
Drainage	X Mains	Private	None	Wate	er X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central He	ating:					
Gas fired							
Site							
Apparent legal iss	ues to be ve	erified by the o	conveyancer. Ple	ase provide a	brief descriptio	n in General F	Remarks.
Rights of way	X Shared dr			r amenities on sep		ared service conr	
Ill-defined boundar	ies	Agricu	ultural land included v	rith property	Ot	her (specify in Ge	neral Remarks)
Location							
Residential suburb	XR	esidential within	town / city 🛛 Mix	ed residential / cor	nmercial 🗌 Ma	ainly commercial	
Commuter village	R	emote village	Iso	ated rural property	Ot	her (specify in Ge	eneral Remarks)
Planning Issues	5						
Has the property b	peen extend	ed / converte	d / altered?	Yes X No			
If Yes provide det	ails in Genei	al Remarks.					
Roads							
X Made up road	Unmade ro	ad Parti	y completed new roa	d Pedestr	ian access only	Adopted	Unadopted

General Remarks

The subjects comprise a 2nd floor former Local Authority flat part of a 3 storey semi detached building located to the west of Dundee city. Externally we noted no evidence of serious defect to the main fabric. Typical weathering has occurred to the slaterwork and ongoing maintenance should be anticipated.

Internally fittings and fixtures are serviceable and decoration is to a good standard throughout. While defects were noted these are commonly found in a property of this type and, as far as possible, have been reflected in the valuation.

Essential Repairs

None			
Estimated cost of essential repairs £	Retention recommended?	No	Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subjects form suitable security for normal mortgage purposes.

Valuations	
Market value in present condition	£ 105,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 120,000
Is a reinspection necessary?	Yes X 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?	£ 500/525
Is the property in an area where there is a steady demand for rented accommodation of this type?	X Yes No

Declaration	
Signed	Security Print Code [474491 = 9159] Electronically signed by:-
Surveyor's name	Graham Tonner
Professional qualifications	MRICS
Company name	Graham & Sibbald
Address	1 Greenmarket, Dundee, DD1 4QB
Telephone	01382 200064
Fax	01382 305098
Report date	20th November 2014