

# Home report



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# "THE NATIONAL PROPERTY SERVICE"



# **Shepherd Chartered Surveyors**



FLAT 22 21 SIMPSON LOAN EDINBURGH EH3 9GD



Energy performance certificate



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

**Dwellings** 

# **Scotland**

#### FLAT 22, 21 SIMPSON LOAN, EDINBURGH, EH3 9GD

Dwelling type:Mid-floor flatDate of assessment:19 April 2017Date of certificate:25 April 2017

Total floor area: 70 m<sup>2</sup>

Primary Energy Indicator: 123 kWh/m²/year

**Reference number:** 0400-0019-0429-3199-1433 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

gas

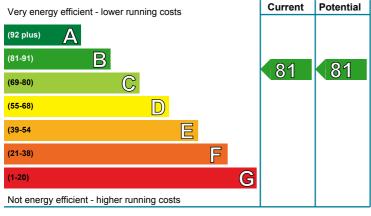
#### You can use this document to:

Compare current ratings of properties to see which are more energy efficient and environmentally friendly

### Estimated energy costs for your home for 3 years\*

£1,239

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

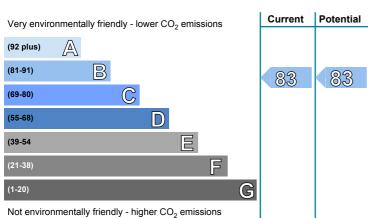


#### **Energy Efficiency Rating**

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 B (81)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



### Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (83)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

#### Top actions you can take to save money and make your home more efficient

There are currently no improvement measures recommended for your home.

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	System built, as built, insulated (assumed)	****	****
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★★</b> ☆
Lighting	Low energy lighting in all fixed outlets	****	****

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

### The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 22 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.5 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

#### Estimated energy costs for this home

	Curre	nt energy costs	Potential energy costs	Potential future savings
Heating	£717 c	over 3 years	£717 over 3 years	
Hot water	£360 d	over 3 years	£360 over 3 years	
Lighting	£162 c	over 3 years	£162 over 3 years	Not applicable
	Totals £1,239	)	£1,239	

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**

None

#### 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)	2,646	N/A	N/A	N/A
Water heating (kWh per year)	2,396			

#### **About this document**

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

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

Assessor's name:
Assessor membership number:
Company name/trading name:
Address:

Mr. Darren Lewis
EES/016141
J & E Shepherd
12 Aholl Crescent

Edinburgh EH3 8HA 0131 225 123

Phone number: 0131 225 1234 Email address: d.lewis@shepherd.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

# Scottish Single Survey



# survey report on:

Property address	FLAT 22 21 SIMPSON LOAN EDINBURGH EH3 9GD

Customer	Miss J Davidson
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Customer address	Flat 22 21 Simpson Loan Edinburgh EH3 9GD

Prepared by	J & E Shepherd
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te of inspection	19th April 2017
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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 Property<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.



The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

#### 1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report <sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

#### 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### 1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### 1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

#### 1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

#### 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

#### **WARNING:**

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	The property comprises a purpose fifth floor flat within an eleven storey and basement building.
Accommodation	Fifth Floor: Entrance hall, living room/kitchen, shower room, master bedroom with en-suite bathroom and further bathroom.
Gross internal floor area (m²)	70 square metres approx.
Neighbourhood and location	The subjects are situated within an established residential area of mixed style properties lying to the South of Edinburgh City Centre and convenient for local shopping, educational and social facilities.
Age	2008 approx
Weather	Dry but overcast.
Chimney stacks	Visually inspected with the aid of binoculars where
	appropriate.
	Appropriate.  None.
Roofing including roof space	
Roofing including roof space	None.  Sloping roofs were visually inspected with the aid of
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

	The roof is of a flat type with both glass sections and waterproof membrane coverings.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Original rainwater goods present.
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 a steel frame type clad externally.
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 throughout are of a double glazed style. The external doors in the living room are of a double glazed style.
External decorations	Visually inspected.
	Coated alloy type finishes present.
Conservatories / porches	Visually inspected.
	None.
Communal areas	Circulation areas visually inspected.
	The property benefits from a communal access lift and communal
	access stair.
Garages and permanent outbuildings	Visually inspected.
Garages and permanent outbuildings	
Garages and permanent outbuildings  Outside areas and boundaries	Visually inspected.  The property benefits from an allocated parking space within the

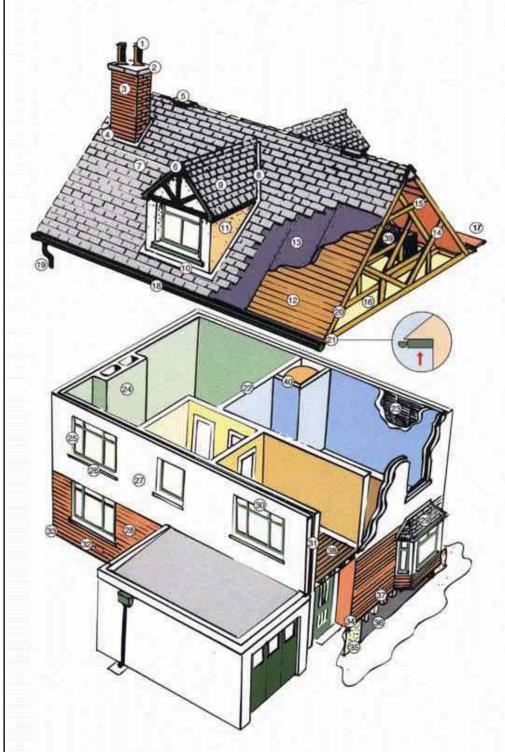
Ceilings	Visually inspected from floor level.
	Plaster finishes present.
Internal wells	Visually in an estad from the arrianal
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Plaster finishes present.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	The floors throughout have fitted floor coverings.
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 kitchen fittings are of a wall and base type. The internal doors, skirtings and facings are of a timber variety.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	None.
Internal decorations	Visually inspected.
	Painted throughout.
Cellars	Visually inspected where there was a safe and purpose-built access.
Cellars	Visually inspected where there was a safe and purpose-built
Cellars	Visually inspected where there was a safe and purpose-built access.
Cellars	Visually inspected where there was a safe and purpose-built access.

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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.
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.
	Water is from the mains supply. The plumbing where seen is original. The sanitary fittings comprise a three piece suite in the en-suite bathroom and three piece suite within the shower room.
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.
	The property benefits from a gas fired central heating system with the gas boiler located within the hall cupboard. A thermal store is located within the hall cupboard.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Neither drains nor drainage systems were tested.  Presumed to main public sewer.
Fire, smoke and burglar alarms	· /
Fire, smoke and burglar alarms	Presumed to main public sewer.
Fire, smoke and burglar alarms	Presumed to main public sewer.  Visually inspected.  No tests whatsoever were carried out to the system or
Fire, smoke and burglar alarms	Presumed to main public sewer.  Visually inspected.  No tests whatsoever were carried out to the system or appliances.
Fire, smoke and burglar alarms  Any additional limits to inspection	Presumed to main public sewer.  Visually inspected.  No tests whatsoever were carried out to the system or appliances.
	Presumed to main public sewer.  Visually inspected.  No tests whatsoever were carried out to the system or appliances.  The property benefits from a smoke alarm.
	Presumed to main public sewer.  Visually inspected.  No tests whatsoever were carried out to the system or appliances.  The property benefits from a smoke alarm.  For flats / maisonettes  Only the subject flat and internal communal areas giving

The property was fully floor covered at the time of inspection. The cupboards were full of possessions at the time of inspection. The property was furnished at the time of inspection. The main walls were seen from ground floor views only. Restricted views were made of the roof decks only. The services were not tested. The heating system was not tested. The roof and rainwater goods were not tested under wet weather conditions. At the time of inspection conditions were dry. The windows, external doors and external cladding were not monitored under wet weather conditions.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

### Sectional Diagram showing elements of a typical house



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

- 1) Chimney pots
- 2) Coping stone
- 3) Chimney head
- (4) Flashing
- (5) Ridge ventilation
- 6) Ridge board
- (7) Slates / tiles
- (8) Valley guttering
- 9 Dormer projection
- (10) Dormer flashing
- (11) Dormer cheeks
- 12) Sarking
- (13) Roof felt
- 14) Trusses
- 15) Collar
- 16) Insulation
- 7) Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- O Verge boards/skews
- (21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- (24) Chimney breast
- 25) Window pointing
- (26) Window sills
- 27) Rendering
- 28) Brickwork / pointing
- 29 Bay window projection
- (30) Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- (33) Damp proof course
- 34) Base course
- (35) Foundations
- 36) Solum
- (37) Floor joists
- 38) Floorboards
- (39) Water tank
- 10) Hot water tank

#### 2. Condition

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

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

Structural movement	
Repair category	1
Notes	None noted at the time of inspection.

Dampness, rot and infestation	
Repair category	1
Notes	Random damp meter readings were taken throughout using a moisture meter but no significant recordings were noted. For the purposes of this report we presume that those areas not inspected are free of defects.

Chimney stacks	
Repair category	-
Notes	None.

Roofing including roof space	
Repair category	1
Notes	The roof decks will require ongoing maintenance.

Rainwater fittings	
Repair category	1
Notes	We presume the rainwater goods have been monitored under wet weather conditions and are free of defects.

Main walls	
Repair category	1
Notes	No serious defects noted.

Windows, external doors and joinery	
Repair category	1
Notes	Random windows were opened and found to be operational as was the external door in the living room. In accordance with good practice we recommend that all windows be checked prior to use. The windows and external doors were not monitored under wet weather conditions.

External decorations	
Repair category	1
Notes	No serious defects noted.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	1
Notes	No serious defects noted.

Garages and permanent outbuildings	
Repair category	1
Notes	Dampness noted to the walls within the underground parking area together with standing water. We presume this will be attended to by the factor and this should clarified prior to purchase.

Outside areas and boundaries	
Repair category	1
Notes	No serious defects noted.

Ceilings	
Repair category	1
Notes	No serious defects noted.

Internal walls	
Repair category	1
Notes	No serious defects noted.

Floors including sub-floors	
Repair category	1
Notes	Sections of the timber flooring will require upgrading as the joints between the boards have opened.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen fittings are original.

Chimney breasts and fireplaces	
Repair category	-
Notes	None.

Internal decorations	
Repair category	1
Notes	Minor aesthetic defects noted.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	1
Notes	We presume the electrical wiring system has been checked by a Registered Electrician and currently complies with current regulations.

Gas	
Repair category	1
Notes	We presume the gas supply is free of defects, however, the system has not been tested. A precautionary check is always recommended.

Water, plumbing and bathroom fittings			
Repair category	1		
Notes	We presume the sealants around the sanitary fittings are functional and no defects are present to the adjacent areas. A precautionary check of these areas is always recommended prior to purchase as they are prone to leakage.		

Heating and hot water			
Repair category	1		
Notes	We presume the gas fired central heating system and hot water system have been checked and serviced by a Gas Safe Engineer and currently comply with current regulations. A precautionary check is always recommended.		

Drainage	
Repair category	1
Notes	We presume the drainage system is free of defects, however, the system has not been tested.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
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?	Fifth
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 X No
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes X No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

A factoring charge will be in operation and this should be confirmed. An NHBC Certificate should be available.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

#### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £210,000 (Two Hundred and Ten Thousand Pounds Sterling).

#### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £400,000 (Four Hundred Thousand Pounds Sterling).

Market conditions are steady at the present time.

Signed	Security Print Code [472870 = 5795 ] Electronically signed
Report author	D Lewis
Company name	J & E Shepherd
Address	12 Atholl Crescent, Edinburgh, EH3 8HA
Date of report	27th April 2017



Property Address					
Address Seller's Name Date of Inspection	FLAT 22, 21 SIMPSON LOAN, EDINBURGH, EH3 9GD Miss J Davidson 19th April 2017				
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	lieve that the property was built for the public sector, Yes X No illitary, police?				
Flats/Maisonettes only Approximate Year of 0	No. of units in block 30				
Tenure					
X Absolute Ownership	Leasehold Ground rent £ Unexpired years				
Accommodation					
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)				
Gross Floor Area (excluding garages and outbuildings)  70 m² (Internal)  70 m² (External)  70 m² (External)					
Garage / Parking / 0					
Single garage Available on site?	☑ Double garage       ☒ Parking space       ☐ No garage / garage space / parking space         ☒ Yes       ☐ No				
Permanent outbuildings:					
None.					

Construction							
Walls	Brick	Stone	Concre	e Timber frame	X Oth	er (specify in Ger	neral Remarks)
Roof	Tile	Slate	Asphalt	Felt	X Oth	er (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			Yes	X No
If Yes, is this rece	ent or progres	sive?				Yes	No
Is there evidence, immediate vicinity	•	eason to antic	cipate subsiden	ce, heave, landslip	or flood in th	ne Yes	X No
If Yes to any of th	e above, prov	vide details ir	General Rema	arks.			
Service Connec	ctions						
Based on visual in of the supply in G			vices appear to	be non-mains, plea	ase commen	t on the type a	and location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ating:					
Gas fired with st	eel radiators.						
Site							
Apparent legal iss	sues to be ve	rified by the o	conveyancer. F	lease provide a br	ief description	n in General R	temarks.
Rights of way	X Shared dri	•		ner amenities on separa	Ċ	ared service conr	
Ill-defined boundar	ries	Agricu	Iltural land included	with property	Oth	ner (specify in Ge	neral Remarks)
Location							
Residential suburb	X Re	sidential within	town / city	lixed residential / comm	nercial Ma	inly commercial	
Commuter village	Re	mote village	Is	solated rural property	Oth	ner (specify in Ge	neral Remarks)
Planning Issues	s						
Has the property been extended / converted / altered? Yes X No  If Yes provide details in General Remarks.							
Roads							
X Made up road	Unmade roa	ad Dortl	y completed new ro	nad Pedestrian	access only	Adopted	Unadopted

General Remarks
A factoring charge will be in operation and this should be confirmed. An NHBC Certificate should be available. 2. Ongoing maintenance to the external fabric should be anticipated in accordance with good practice.
The main walls appear to be of a steel frame type clad externally. The roof is of a flat type with both glass sections and waterproof membrane.
Essential Repairs
None.
Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgageability					
The subjects appear to off	er suitable security for mortgage purposes subject to individual lenders r	requirements.			
Valuations					
Market value in present condition  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)  Is a reinspection necessary?					
Buy To Let Cases					
What is the reasonable rangementh Short Assured Tenar	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£			
Is the property in an area where there is a steady demand for rented accommodation of this type?					
Declaration					
Signed	Security Print Code [472870 = 5795 ] Electronically signed by:-				
Surveyor's name	D Lewis				
Professional qualifications	BSC MRICS				
Company name	J & E Shepherd				
Address	12 Atholl Crescent, Edinburgh, EH3 8HA				
Telephone	0131 225 1234				
Fax	0131 220 3178				
Report date	27th April 2017				







## SHEPHERD property questionnaire

Property address	FLAT 22 N°21 SIMPSON LOAN EDINBURGH EH3 9GD
Seller(s)	
Completion date of 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?				
2.	Council tax				
	Which Council Tax band is your property in? (Please tick one)				
3.	Parking				
	What are the arrangements for parking at your property?  (Please tick all that apply)  Garage  Allocated parking space  Driveway  Shared parking  On street  Resident permit  Metered parking  Other (please specify):  OWN ALLOCATED PRIVATE PARKING				
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)?				

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)?  DONT KNOW	☐ 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 ☐ Yo
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	☐ Yes
	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:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	☐ Yes ☑ No
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	☐ 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, or patio approximate dates when the work was completed):	doors (with
	Please give any guarantees which you received for this work to your sagent.	olicitor or estate

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).  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:	Yes  No Partial		
	(i) When was your central heating system or partial central heating	g system installed?		
	(ii) Do you have a maintenance contract for the central heating system?  If you have answered yes, please give details of the company with which you have a maintenance contract:	☑ Yes □ No		
	(iii) When was your maintenance agreement last renewed? (Please provide the mand year).  PAID MONTHLY TO BRITISH GRS			
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?  If you have answered yes, is the damage the subject of any outstanding insurance claim?	☐ Yes ☐ No ☐ 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. Pl	Please tick which services are connected to your property and give details of the supplier:						
	Services Connected Supplier						
	Gas or liquid petroleum gas	<b>✓</b>	BRITIS	H GAS			
	Water mains or private water supply						
	Electricity	✓	BRITISH	GAS			
	Mains drainage						
	Telephone						
	Cable TV or satellite	<b>✓</b>	SKY				
	Broadband	✓	SKY				
b.	Is there a septic tank system a  If you have answered yes, ple		ions below:	☐ Yes ☐∕No			
	(i) Do you have appropriate c septic tank?	☐ Yes ☐ No ☐ Don't Know					
(ii) Do you have a maintenance contract for your septic tank?  ☐ Yes ☐ Yes ☐ You have answered yes, please give details of the company with which you have a maintenance contract: ☐ No							

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:	Yes No Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	Yes No Not applicable
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	☐ Yes
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:	☐ Yes ☑ No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  If you have answered yes, please give details:	☐ Yes ☑ No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)  If you have answered yes, please give details:	☐ Yes ☑ No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?  If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:  GVA QUARTERMILE EDINBURGH EH39GD	Yes No

<b>b.</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  Yes No Don't Know
c.	Please give details of any other charges you have to pay on a regular to upkeep of common areas or repair works, for example to a residents' a maintenance or stair fund.  PARKING SPACE	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?  If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	☐ Yes
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  If you have answered yes, please give details:	☐ Yes ☑ No
c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?  If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.  Guarantees are held by:	☐ Yes ☐ No

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					
(iii)	Central heating					
(iv)	National House Building Council (NHBC)					
(v)	Damp course					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)					
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):					
c.	Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:					
15.	Boundaries					
	So far as you are aware, has any boundary moved in the last 10 years?  If you have answered yes, please give detay		property	been	☐ Yes  No ☐ Don't kr	now

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			
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 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.				
I/W of m	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	e:				

**Shepherd Offices** 

Aberdeen: 01224 202800 Ayr: 01292 267987 Coatbridge: 01236 436561 Cumbernauld: 01236 780000 Dumbarton: 01389 731682

> Dumfries: 01387 264333 Dundee: 01382 200454

Dunfermline: 01383 722337 Glasgow (Southside): 0141 649 8020

East Kilbride: 01355 248535 Edinburgh: 0131 2251234 Falkirk: 01324 635999 Fraserburgh: 01346 517456

Galashiels: 01896 750150 Glasgow: 0141 3532080

Forfar: 01307 466100

Greenock: 01475 730717 Hamilton: 01698 897548 Inverness: 01463 712239

Kilmarnock: 01563 520318 Kirkcaldy: 01592 205442

Livingston: 01506 416777

Montrose: 01674 676768

Motherwell: 01698 252229

Musselburgh: 0131 6533456

Paisley: 0141 8898334 Perth: 01738 638188

Peterhead: 01779 470766 Saltcoats: 01294 464228

St Andrews: 01334 477773

Stirling: 01786 450438







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