

#### 43 South Loch Park

Bathgate EH48 2QZ



## Home Report

Services provided by DM Hall include:

- Architectural Planning and Drawing
- Building Regulation Reports
- Building Surveying
- Business Appraisal, Valuation and Sales
- Commercial Agency Sales, Lettings and Acquisitions
- Commercial Property Valuation and Appraisal
- Energy Performance Certificates Domestic and Non-domestic
- Property Enquiry Certificates and Legal Searches
- Property Management
- Rating
- Rent Reviews
- Residential Development Appraisals

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**Energy Performance Certificate** 

### **Energy Performance Certificate**

#### Address of dwelling and other details

-		
43 South Loch Park	Dwelling type:	Mid-floor flat
Bathgate	Name of approved organisation	n:RICS
EH48 2QZ	Membership number:	RICS057800
	Date of certificate:	10 February 2010
	Reference number:	9308-1014-0202-3470-7904
	Type of assessment:	RdSAP, existing dwelling
	Total floor area:	54 m <sup>2</sup>
	Main type of heating and fuel:	Room heaters, electric

#### This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2005 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide ( $CO_2$ ) emissions.  $CO_2$  is a greenhouse gas that contributes to climate change.

(92 plus)

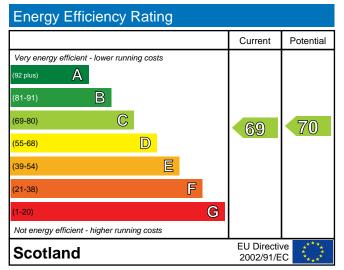
(81-91)

(69-80)

(55-68)

(39-54)

Scotland



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be. The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating the less impact it has on the environment.

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

D

E

G

Very environmentally friendly - lower CO2 emissions

B

Not environmentally friendly - higher CO2 emissions

A

Current

EU Directive 2002/91/EC

Potential

71

Approximate current energy use per square metre of floor area: 269 kWh/m<sup>2</sup> per year

Approximate CO<sub>2</sub> emissions: 41 kg/m<sup>2</sup> per year

#### Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above. Higher cost measures could also be considered and these are recommended in the attached energy report.

1 Low energy lighting for all fixed outlets

A full energy report is attached to this certificate



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market. Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

#### Energy Report

Energy Report



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

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

Phone number: Fax number: E-mail address: Related party disclosure: R I MacDonald DM Hall 12, Grampian Court, Beveridge Square, Livingston, EH54 6QF 01506 490 404 01506 497 192 roddy.macdonald@dmhall.co.uk No related party

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

	Current	Potential
Energy use	269 kWh/m <sup>2</sup> per year	263 kWh/m² per year
Carbon dioxide emissions	2.2 tonnes per year	2.1 tonnes per year
Lighting	£54 per year	£29 per year
Heating	£192 per year	£197 per year
Hot water	£133 per year	£133 per year

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

#### About the building's performance ratings

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

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

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

#### About the impact of buildings on the environment

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

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

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

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology against the following scale: Very poor / Poor / Average / Good / Very good. The assessment does not take into consideration the physical condition of any element. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology based on age and type of construction.

Elements	Description	Current performance Energy Efficiency Environmental	
Walls	Cavity wall, as built, insulated (assumed)	Good	Good
Roof	(another dwelling above)		-
Floor	(other premises below)	-	-
Windows	Fully double glazed	Average	Average
Main heating	Room heaters, electric	Poor	Poor
Main heating controls	No thermostatic control of room temperature	Poor	Poor
Secondary heating	Room heaters, electric	-	-
Hot water	Electric immersion, off-peak	Poor	Poor
Lighting	Low energy lighting in 17% of fixed outlets	Poor	Poor
Current energy efficiency rating		C 69	
Current environmental impact (CO <sub>2</sub> ) rating			C 70

#### Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere.

There are none applicable to this home.

#### Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

Lower cost measures (up to £500)	Typical savings per year	Performance rating Energy efficiency	s after improvement Environmental
1 Low energy lighting for all fixed outlets	£19	C 70	C 71
Sub-total	£19		
Higher cost measures			
2 Fan-assisted storage heaters	£-17	C 72	C 71
Total	£2		
Potential energy efficiency rating		C 72	
Potential environmental impact (CO <sub>2</sub> ) rating			C 71

#### Further measures to achieve even higher standards

#### None

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide ( $CO_2$ ) emissions.

#### About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

#### Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

#### 1 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

#### Higher cost measures (typically over £500 each)

#### 2 Fan assisted storage heaters

Modern storage heaters are much less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for fan-assisted heaters with automatic charge control. Installations should be in accordance with the national wiring standards. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

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

Not applicable

#### What can I do today?

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

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

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





### survey report on:

Property address	43 South Loch Park Bathgate EH48 2QZ
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Customer	Mr John Morgan
	ini oonin morgan

Customer address	43 South Loch Park BATHGATE West Lothian EH48 2QZ
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Prepared by DM Hall
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Date of inspection	10th February 2010
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## DM HALL

chartered surveyors

#### 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.

- 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. 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	First floor Flat in a three storey block having three Flats per floor and secure common stair access.
Accommodation	ON FIRST FLOOR : Vestibule, Hall, Lounge, Kitchen, 2 Bedrooms, Bathroom.

Gross internal floor area (m²)	54
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Neighbourhood and location	The property forms part of a small private residential development of Flats situated directly to the north-west of Bathgate town centre. The surrounding area is primarily residential in nature and all local amenities are available close by.

Age	17 years.
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Weather	Bright, dry and cold following similar weather.
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Chimney stacks	NONE.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	Traditional pitched and hipped roof overlaid with concrete interlocking tiles.
	ROOF SPACE - No access.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Half round plastic gutters discharge into round plastic downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.

 Foundations and concealed parts were not exposed or inspected.

 Cavity walls comprising concrete block inner leaf and facing brick outer leaf.

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.
	Timber reversible casement windows with sealed unit double glazing. The front door is a flush timber veneer door. Timber fascia and soffit boards at the roof edges.

External decorations	Visually inspected.
	Painted timberwork.

Conservatories / porches	NONE.
Communal areas	Circulation areas visually inspected.

The common stair has an entry phone system and is carpeted.

Garages and permanent outbuildings	Visually inspected.
	NONE.

Outside areas and boundaries	Visually inspected.
	The block is surrounded by garden grounds which have been landscaped and maintained. There is an allocated parking space.
Ceilings	Visually inspected from floor level.
	Plasterboard lined with painted or artex finish.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal surfaces of the main outer walls are dry lined with plasterboard and the internal partitions are timber studs, dry lined with plasterboard.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Suspended timber floors comprising solid timber joists overlaid with chipboard flooring.

Internal joinery and kitchen fittings	Kitchen units were visually inspected excluding appliances.
	Conventional painted softwood skirtings and door facings. Flush timber veneer internal doors with timber and glazed door to Lounge. Fully fitted Kitchen comprising a range of floor and wall units with composite worktops.

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Chimney breasts and fireplaces	NONE.
Internal decorations	Visually inspected.
	Emulsion painted walls and ceilings. Gloss painted timberwork.

Cellars	NONE.

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Mains electricity supply. The meters and consumer unit are in a hall cupboard. PVC cabling connects to 13amp power outlets.

Gas	There is no mains gas.
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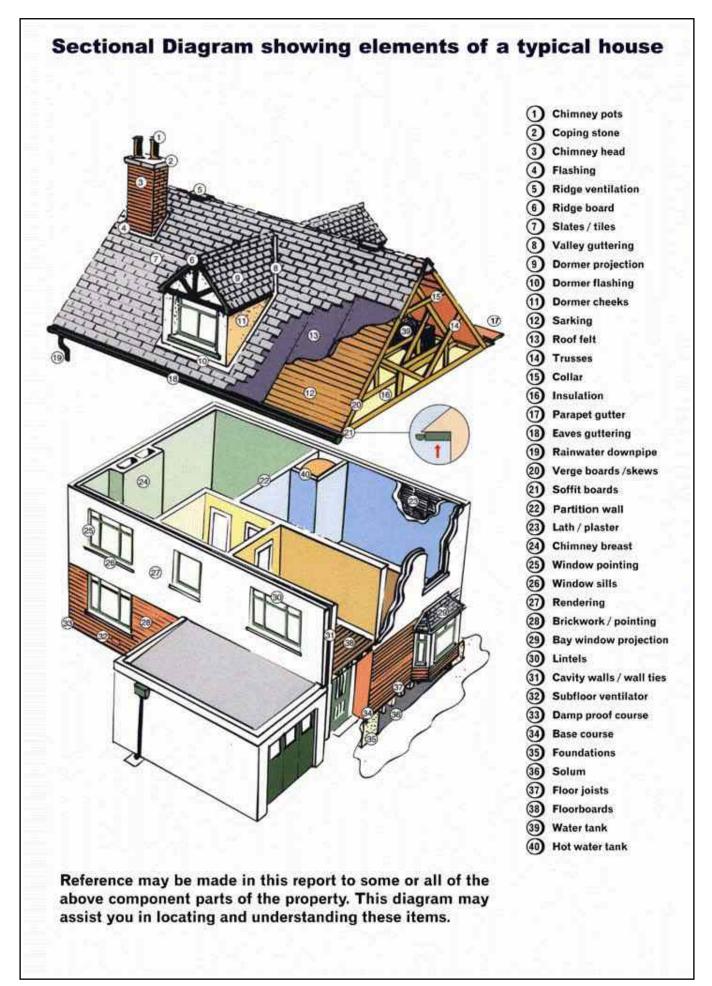
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains water supply. A plastic cold water storage tank in a hall cupboard serves the various fittings through copper and plastic plumbing pipework.
	Conventional 3-piece coloured Bathroom suite with electric 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.
	Heating is provided by wall mounted electric panel heaters. Hot water is from electric immersion heater fitted to a circulating tank in the hall cupboard.

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

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke detector fitted to the ceiling of the hall.
Any additional limits to inspection	At the time of my inspection the property was occupied, fully furnished and all floors were covered.

No access was gained to the communal roof space.



#### 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	I saw no evidence of significant structural movement.

Dampness, rot and infestation	
Repair category	1
Notes	I saw no evidence of dampness, rot or infestation in areas I was able to inspect.

Chimney stacks	
Repair category	-
Notes	NONE.

Roofing including roof space	
Repair category	1
Notes	Roof tiling observed to be intact.

Rainwater fittings	
Repair category	1
Notes	It was not raining at the time of my inspection and I cannot positively confirm if gutters and downpipes are sound but I saw no evidence of significant leakage to these items.

Main walls	
Repair category	1
Notes	No obvious significant defects to brickwork and pointing.

Windows, external doors and joinery	
Repair category	1
Notes	A random selection of windows were tested and found to operate satisfactorily, as did the main front door.

External decorations	
Repair category	1
Notes	No obvious signs of significant defects.

Conservatories/porches	
Repair category	-
Notes	NONE.

Communal areas	
Repair category	1
Notes	No obvious signs of significant problems in the common stairwell.

Garages and permanent outbuildings	
Repair category	-
Notes	NONE.

Outside areas and boundaries	
Repair category	1
Notes	Garden grounds adequately maintained.

Ceilings	
Repair category	1
Notes	No obvious significant defects.

Internal walls	
Repair category	1
Notes	No obvious significant defects.

Floors including sub-floors	
Repair category	1
Notes	Floors were found to be generally level with no signs of undue deflection or springiness.

Internal joinery and kitchen fittings		
Repair category	1	
Notes	No signs of significant defects to these items.	

Chimney breasts and fireplaces	
Repair category	-
Notes	NONE.

Internal decorations	
Repair category	1
Notes	Generally fresh.

Cellars	
Repair category	-
Notes	NONE.

Electricity	
Repair category	1
Notes         No specific test carried out but no obvious signs of problems.	

Gas		
Repair category -		
Notes	No mains gas connected.	

<b>F</b> Water, plumbing and bathroom fittings		
Repair category 1		
Notes	tes No obvious signs of significant problems or leakage.	

Heating and hot water	
Repair category	1
Notes	No obvious signs of problems.

Drainage	
Repair category	1
Notes	Drain covers were not lifted and drains have not been inspected. I saw no external surface evidence of chokage or leakage.

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

#### 4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

None.

Estimated reinstatement cost for insurance purposes

£65,000 (SIXTY FIVE THOUSAND POUNDS).

#### Valuation and market comments

In my opinion the Market Value of the property as inspected may be fairly stated at £105,000 (ONE HUNDRED AND FIVE THOUSAND POUNDS).

The housing Market in Bathgate, and in the country in general, is slow at the present time following the recent banking crisis and the current economic recession.

Signed	Security Print Code [470526 = 7553 ] Electronically signed
Report author	R I Macdonald
Company name	DM Hall
Address	12 Grampian Court, Beveridge Square, Livingston, EH54 6QF
Date of report	17th February 2010

## DM HALL

chartered surveyors

Property Address					
Address Seller's Name Date of Inspection	43 South Loch Park, Bathgate, EH48 2QZ Mr John Morgan 10th February 2010				
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 believe that the property was built for the public sector, e.g. local authority, military, police?					
Flats/Maisonettes onl	No. of units in block 9				
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)       0       Other (Specify in General remarks)				
Gross Floor Area (excluding garages and outbuildings) 54 m <sup>2</sup> (Internal) 61 m <sup>2</sup> (External)					
Residential Element (	(greater than 40%) X Yes No				
Garage / Parking /	Outbuildings				
Single garage Available on site?	Double garage       X Parking space       No garage / garage space / parking space         X Yes       No				
Permanent outbuildin	ıgs:				
NONE.					

## Mortgage Valuation Report

Construction								
Walls	X Brick	Stone	Concrete	Timber frame	Othe	Other (specify in General Remarks)		
Roof	X Tile	Slate	Asphalt	Felt	Othe	Other (specify in General Remarks)		
Special Risks								
Has the property	suffered strue	ctural movem	ent?			Yes	X No	
If Yes, is this recent or progressive?						No		
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes X No immediate vicinity?								
If Yes to any of th	e above, pro	vide details in	General Remar	ks.				
Service Connec	tions							
Based on visual ir of the supply in G			rices appear to b	e non-mains, plea	se comment	on the type a	nd location	
Drainage	X Mains	Private	None	Water	X Mains	Private	None	
Electricity	X Mains	Private	None	Gas	 Mains	Private	X None	
Central Heating	X Yes	Partial	None					
Brief description c	of Central He	ating:						
Electric panel he	aters.							
Site								
	u oo to bo vo	rified by the a		ana provida a brid	fdeceription	in Conorol D	omorko	
Apparent legal issues to be verified by the conveyancer.       Please provide a brief description in General Remarks.         Rights of way       Shared drives / access       Garage or other amenities on separate site       Shared service connections								
Rights of way         Ill-defined boundar			Itural land included v			er (specify in Gei		
Location								
Residential suburb	X Re	esidential within t	own / city 🗌 Mi>	ed residential / comme	ercial Mair	nly commercial		
Commuter village		emote village	Iso	ated rural property		er (specify in Ger	neral Remarks)	
Planning Issues	6							
Has the property been extended / converted / altered? Yes X No								
If Yes provide details in General Remarks.								
Roads								
Made up road	Unmade roa	ad Partly	/ completed new roa	d Pedestrian	access only	X Adopted	Unadopted	

#### **General Remarks**

This is a well presented property which appears to be in a condition consistent with its age and type of construction.

#### **Essential Repairs**

None noted within limitations of the inspection.

Estimated cost of essential repairs £

Retention recommended? Yes X N

X No Amount £

## Mortgage Valuation Report

#### **Comment on Mortgageability**

The property forms 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)	£ 65,000
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?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No

Declaration	
Signed	Security Print Code [470526 = 7553 ] Electronically signed by:-
Surveyor's name	R I Macdonald
Professional qualifications	BLE FRICS
Company name	DM Hall
Address	12 Grampian Court, Beveridge Square, Livingston, EH54 6QF
Telephone	01506 490 404
Fax	01506 497 192
Report date	17th February 2010





Property address	43 South Loch Park, Bathgate, EH48 2QZ

Seller(s)	John Morgan
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Completion date of property questionnaire	8/2/10
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#### 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? 12 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle) A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	• Garage
	• Allocated parking space $\checkmark$
	• Driveway
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. 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 (i.e. a building recognised and approved as being of special architectural or historical interest)?	<del>Yes</del> / No		
6.	Alterations/additions/extensions			
a.	<ul> <li>(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)?</li> <li><u>If you have answered yes</u>, please describe below the changes which you have made:</li> </ul>	<del>Yes</del> / No		
	<ul> <li>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</li> <li><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</li> <li>If you do not have the documents yourself, please note below who has these documents and your solicitor as a possible for the purchaser.</li> </ul>	<del>Yes</del> / <del>Ne</del>		
b.	documents and your solicitor or estate agent will arrange to obtain them: Have you had replacement windows, doors, patio doors or double glazing installed in your property?	<del>Yes</del> / 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?	<del>Yes</del> / <del>No</del>		
	(ii) Did this work involve any changes to the window or door openings?	<del>Yes</del> / <del>No</del>		
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):			
	state 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). If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	<del>Yes</del> / No / <del>Partial</del>			
	If you have answered yes, please answer the three questions below:				
b.	When was your central heating system or partial central heating system installed?				
c.	Do you have a maintenance contract for the central heating system?	<del>Yes</del> / <del>No</del>			
	If you have answered yes, please give details of the company with which you have a maintenance contract:				
d.	When was your maintenance agreement last renewed? (Please provide the month and year).				
8.	Energy Performance Certificate				
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<del>Yes</del> / 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?	<del>Yes</del> / No			
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<del>Yes</del> / <del>No</del>			
b.	Are you aware of the existence of asbestos in your property?	<del>Yes</del> / No			
	If you have answered yes, please give details:				

Plea sup	se tick which services are plier:	our property and give details	s of the		
	Services	Connected	Supplier		
	Gas / liquid petroleum gas	_			
	Water mains / private water supply	~	scottish water		
	Electricity	~	scottish power		
	Mains drainage	~	west lothain council		
	Telephone	~	ВТ		
	Cable TV / satellite	~	Sky		
	Broadband	~	02		
	ere a septic tank system at yo ou have answered yes, please		questions below:	<del>Yes</del> / No	
(i) D	o you have appropriate conse	ents for the disch	narge from your septic tank?	<del>Yes</del> / <del>No</del> / <del>Don't know</del>	
(ii) D	(ii) Do you have a maintenance contract for your septic tank?				
lf yo have	ou have answered yes, please a maintenance contract:	e give details of	the company with which you		
1					
			1		

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	<del>Yes</del> / No / Den't Knew
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	<del>Yes</del> / No / <del>Not applicable</del>
	If you have answered yes, please give details:	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	<del>Yes</del> / No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?	<del>Yes</del> / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	<del>Yes</del> / 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.)	<del>Yes</del> / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / <del>No</del>
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	
	McBride Property Factors LTD Hudson House, 8 Albany Street, Edinburgh, EH1 3QB £300 PER ANNUAL, NO DEPOSIT HELD	

b.	Is there a common buildings insurance policy?	Yes / <del>No</del> / Don't Know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	<del>Yes</del> / No / Den't Knew
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
	no more charges	
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?	<del>Yes</del> / No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	<del>Yes</del> / No
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	<del>Yes</del> / <del>No</del>
	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 <u>please write below who has these documents</u> 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:						
(i)	Electrical work	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	¥es	<del>Don't</del> know	With title doods	Lost	Cannot Answer*
(iv)	NHBC	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(v)	Damp course	No	¥es	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	¥es	Don't know	With title deeds	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	l <u>s</u> ', pleas te(s):	e give de	etails of t	he work		·
C.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					<del>Yes</del> / <del>No</del>	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:						

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	<del>¥es</del> / No / <del>Don't know</del>
b.	that affects your property in some other way?	<del>¥es</del> / No / <del>Don't know</del>
c.	that requires you to do any maintenance, repairs or improvements to your property?	<del>Yes</del> / No / <del>Don't know</del>
	If you have answered yes to any of a-c above, please give the notices to your solicitor agent, including any notices which arrive at any time before the date of entry of the puryour 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:

# for more information call: $\begin{array}{c} 0131\ 477\ 6000\\ \text{or visit www.dmhall.co.uk} \end{array}$

