

## Mortgage Valuation Reports for Purchasers

This document sets out the procedure that can be followed by solicitors or introducers requiring a mortgage valuation for a purchaser client where the single survey element of the Home Report has been provided by SBC Surveyors.

The mandatory single survey has been provided by SBC Surveyors, following instructions received via Remax. This is in the form of the option which does not include the Generic Mortgage Valuation and so does not provide the basis for a transcription for mortgage lending purposes. There is no prescribed 'shelf life' for this form of single survey and therefore no requirement to 'refresh' the survey unless SBC Surveyors becomes aware that there has been a material change in circumstances since the original date of inspection.

SBC Surveyors are consultants to Valuation, a national firm of Chartered Surveyors, appointed to the panels of all the major lending institutions. If a mortgage valuation report is required in respect of the property, by the successful purchaser, this is organised by SBC Surveyors through Valuation and there is no charge to the successful purchaser. It will be a current mortgage valuation and will reflect the circumstances at the date of valuation. Solicitors or introducers acting for the successful purchaser should, therefore, contact Remax to request the mortgage valuation report, which will be provided promptly. The lender should request a transcription of this report, from Valuation. In practice, the transcription report is often provided at the same time as the original mortgage valuation report.

SBC Surveyors

Services provided by SBC Surveyors include:

Residential Valuation Reports  
RICS Homebuyer Survey and Valuation Reports  
Home Reports  
Energy Efficiency Reports  
Building Surveys  
Commercial Property Valuation and Appraisal



**SBC** CHARTERED SURVEYORS

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# Single Survey Report

On

**4a Wester Bankton  
Livingston  
West Lothian  
EH54 9DX**

**DRAFT COPY ONLY**

**Customer: Mr. S. Greensmith**

**Date of inspection: 2 August 2010**

**Prepared by: SBC Surveyors**

## 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

<b>Description</b>	A purpose built, main door, ground floor flat within a two storey block containing four individual residential dwellings.
<b>Accommodation</b>	Entrance hall, inner hallway, living room, double bedroom, kitchen and bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	40m <sup>2</sup>
<b>Neighbourhood and location</b>	The property is situated in a popular residential development within close proximity to Livingston's wide range of retail and transport facilities.
<b>Age</b>	The property was built around 1988.
<b>Weather</b>	Dry and overcast.
<b>Chimney stacks</b>	<i>Visually inspected with the aid of binoculars where appropriate.</i>  The property / building does not have any chimney stacks.
<b>Roofing including roof space</b>	<i>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</i> <i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</i> <i>Roof spaces were visually inspected and were</i>

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

The building's roofs are of pitched design with tile coverings supported by timber frames and assumed to be internally lined with felt.

The roof space of the property cannot be accessed from this property.

**Rainwater fittings**

*Visually inspected with the aid of binoculars where appropriate.*

Rainwater fittings are of PVC construction.

**Main walls**

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

The main walls of the building are of approximately 300mm thickness and appear to be of cavity construction with outer facing brick claddings.

**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.*

Window units are double glazed within uPVC frames.

The front door to the flat is a timber structure.

Eaves detail is of timber construction.

**External decorations**

*Visually inspected.*

Mainly facing brick, tile, timber and PVC finishes.

**Conservatories / porches**

None.

**Communal areas**

There are unallocated residents and visitors parking areas situated to the front of the building.

	The building is surrounded by communal garden areas.
<b>Garages and permanent outbuildings</b>	<p><i>Visually inspected.</i></p> <p>There is no garage or any other significant outbuildings.</p>
<b>Outside areas and boundaries</b>	There are no private outside areas.
<b>Ceilings</b>	<p><i>Visually inspected from floor level.</i></p> <p>Ceilings are of plasterboard construction.</p>
<b>Internal walls</b>	<p><i>Visually inspected from floor level.</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p> <p>Internal walls are of lightweight timber construction with plasterboard lined finishes.</p>
<b>Floors including sub floors</b>	<p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></p> <p>The floor is mainly of suspended timber apart from the entrance hall which is of solid concrete construction. All surfaces were covered throughout.</p>
<b>Internal joinery and kitchen fittings</b>	<p><i>Built-in cupboards were looked into but no stored items were moved.</i></p> <p><i>Kitchen units were visually inspected excluding appliances.</i></p> <p>Timber internal joinery finishes and a fitted kitchen are installed.</p>
<b>Chimney breasts and fireplaces</b>	<p><i>Visually inspected. No testing of the flues or fittings was carried out.</i></p> <p>There are no chimney breasts or associated fireplaces within the property.</p>
<b>Internal decorations</b>	<p><i>Visually inspected.</i></p> <p>Decorated timber and plasterboard finishes.</p>
<b>Cellars</b>	<i>Visually inspected where there was safe and purpose-built access.</i>

None present.

## 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 connection with the fuse box situated on the entrance hall wall and the meter located in an external box.

## 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 gas connection is available with the meter located in an external box.

## Water, plumbing and 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 connection with visible plumbing pipework formed in copper and plastic.

There are standard bathroom fittings and appliances installed.

## 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.*

Central heating and hot water are supplied by the Worcester, gas fired combination boiler, located in the inner hallway cupboard. There is a programmer

located on the boiler and radiators are fitted with individual thermostatic valves.

A wall mounted electric heater is installed in the bathroom.

### **Drainage**

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

The property is connected to the mains drainage via a system which will be shared with neighbouring properties.

Several inspection chambers are located around the building.

### **Fire, smoke and burglar alarms**

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

Ceiling smoke detectors are installed.

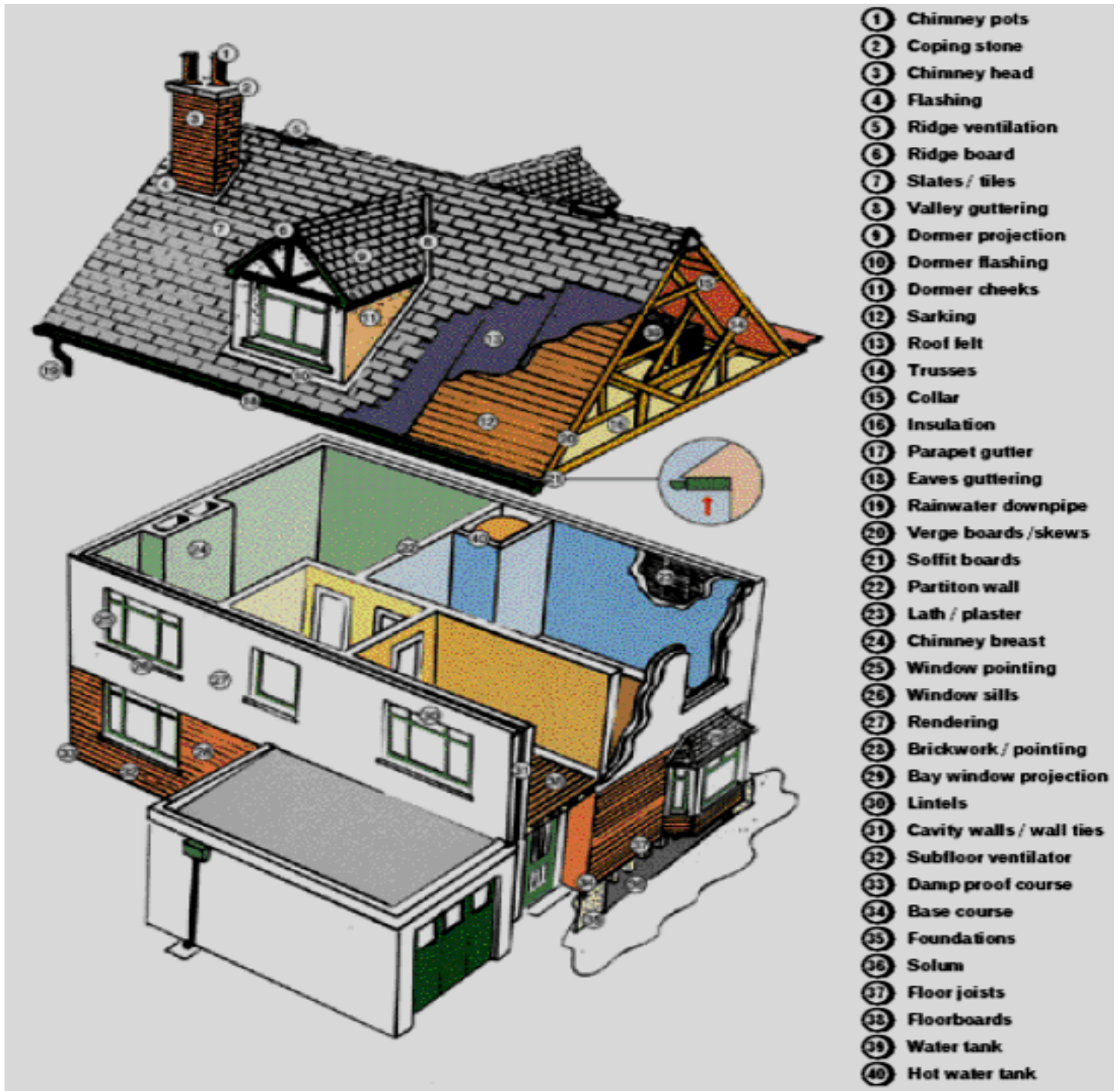
A carbon monoxide alarm is installed in the bedroom.

### **Any additional limits to inspection:**

The property was occupied and fully furnished at the time of inspection and there were fitted floor coverings in all areas.

Access to the roof space was not possible within the limitations of this inspection.






## Sectional diagram showing elements of a typical house


















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





## 2. CONDITION

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

 <b>Structural movement</b>	
Repair category	1
Notes:	There were no indications that the building was, or has ever been, affected by any form of significant structural movement.
 <b>Dampness, rot and infestation</b>	
Repair category	2
Notes:	<p>Moisture meter readings taken revealed the presence of above average levels of dampness most likely as a result of a build-up of condensation within the property. We recommend instructing a specialist timber and damp firm to inspect the property, confirm whether moisture levels are a result of condensation or a more serious form of dampness and discuss the most appropriate form of elimination possibly through improved ventilation, air extraction (especially in the kitchen and bathroom) and insulation of the property.</p> <p>There was no sign of rot or wood beetle infestation to exposed timbers within the subject property.</p>
 <b>Chimney stacks</b>	
Repair category:	-
Notes:	No chimney stacks present.
 <b>Roofing including roof space</b>	
Repair category:	1
Notes:	<p>The roof structure and coverings, from our ground level inspection, were found to be in satisfactory condition with no significant defects noted.</p> <p>Moss growth should be periodically removed from the tile coverings.</p>
 <b>Rainwater fittings</b>	
Repair category:	2
Notes:	Rainwater fittings appeared to be leaking at the joints and repair and replacement of parts will be required.

 <b>Main walls</b>	
Repair category:	1
Notes:	No significant defects were noted to the main walls of the property.
 <b>Windows, external doors and joinery</b>	
Repair category:	1
Notes:	Windows and the external door were found to be in satisfactory condition throughout and in working order where tested.  External joinery was in satisfactory order but will require regular treatment and painting to reduce the risk of rot.
 <b>External decorations</b>	
Repair category:	1
Notes:	External decoration is satisfactory.
 <b>Conservatories / porches</b>	
Repair category:	-
Notes:	None present.
 <b>Communal areas</b>	
Repair category:	1
Notes:	Communal gardens and parking areas were adequately maintained at the time of inspection.  There is a loose paving slab to the front of the building, posing a health and safety risk, which should be repaired at the earliest convenience.
 <b>Garages and permanent outbuildings</b>	
Repair category:	-
Notes:	None.
 <b>Outside areas and boundaries</b>	
Repair category:	-
Notes:	None.

 <b>Ceilings</b>	
Repair category:	1
Notes:	Ceilings appeared to be in satisfactory condition throughout with no significant cracking or distortion apparent.
 <b>Internal walls</b>	
Repair category:	1
Notes:	There were no indications of significant defects to internal walls.
 <b>Floors including sub-floors</b>	
Repair category:	1
Notes:	Within the limitations of the inspection there were no signs of significant defects in flooring timbers.
 <b>Internal joinery and kitchen fittings</b>	
Repair category:	1
Notes:	Internal joinery and kitchen fittings were generally to a satisfactory standard of finish with no indications of significant defects.  Some door units are showing signs of wear and tear and require adjustment to allow them to open and close more freely.  There was no extractor fan above the cooker in the kitchen.
 <b>Chimney breasts and fireplaces</b>	
Repair category:	-
Notes:	There are no chimney breasts or fireplaces within the property.
 <b>Internal decorations</b>	
Repair category:	1
Notes:	Internal decorations were satisfactory.
 <b>Cellars</b>	
Repair category:	-
Notes:	None.
 <b>Electricity</b>	

Repair category:	1
Notes:	There were no visual indications of significant defects in the electrical wiring system.
 <b>Gas</b>	
Repair category:	1
Notes:	There were no visual indications of significant defects in the mains gas supply.
 <b>Water, plumbing and bathroom fittings</b>	
Repair category:	1
Notes:	There were no indications of significant defects to the bathroom fittings or visible plumbing pipework.
 <b>Heating and hot water</b>	
Repair category:	1
Notes:	The gas fired boiler was found to be reasonably modern and appeared to be in satisfactory condition at the time of our inspection but was not tested. Gas appliances should be serviced on an annual basis. If a recent test certificate is not available we recommend having the system serviced by a Gas Safe registered gas service engineer to ensure all appliances are in safe and efficient working order.
 <b>Drainage</b>	
Repair category:	1
Notes:	There were no surface indications of significant defects to the underground drainage system.

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	2
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	-
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

### Repair Categories

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

##### **Matters for a solicitor or licensed conveyance**

**Details/costs of the property management company in charge of the maintenance to the communal parts of this building and external areas should be confirmed by legal advisors.**

##### **Estimated re-instatement cost for insurance purposes**

**£70,000**

**SEVENTY THOUSAND POUNDS STERLING**

##### **Valuation and market comments**

**£88,000**

**EIGHTY EIGHT THOUSAND POUNDS STERLING**

The property is of the type for which there is normally a ready demand for owner occupation and for investment purposes.

**Report author:** Neil RT Bennie, BSc (Hons) MRICS  
For SBC Surveyors

**Address:** 24 Canning Street  
Edinburgh  
EH3 8EG

TEL 0131 272 2727

**Signed:** *Digitally produced report by: Neil Bennie*

**Date of report:** 3 August 2010

## **SINGLE SURVEY TERMS AND CONDITIONS (WITHOUT MVR)**

### **PART 1 – GENERAL**

#### **1.1 THE SURVEYORS**

The Seller has engaged the Surveyors to provide the Single Survey Report. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered

<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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 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.

#### **1.5 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

#### **1.6 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.

#### **1.7 PRECEDENCE**

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

#### **1.8 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 "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.

### **2.2 THE INSPECTION**

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below. "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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



# **Energy Performance Certificate**

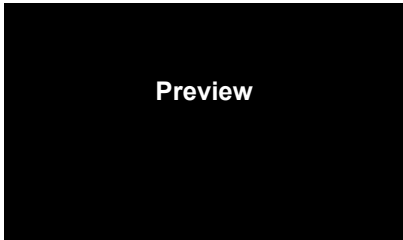
**On**

**4a Wester Bankton  
Livingston  
West Lothian  
EH54 9DX**

**Date of inspection: 3 August 2010**

**Prepared by: SBC Surveyors**

## Address of dwelling and other details



Dwelling type: Ground-floor maisonette  
 Name of approved organisation: RICS Protocol for Scotland  
 Membership number: RICS151500  
 Date of certificate: 03 August 2010  
 Reference number: 000301  
 Type of assessment: RdSAP, existing dwelling  
 Total floor area: 40 m<sup>2</sup>  
 Main type of heating and fuel: Boiler and radiators, mains gas

## 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<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.

Energy Efficiency Rating		Current	Potential
Very energy efficient - lower running costs			
(92 plus) <b>A</b>			
(81-91) <b>B</b>			
(69-80) <b>C</b>		<b>72</b>	<b>74</b>
(55-68) <b>D</b>			
(39-54) <b>E</b>			
(21-38) <b>F</b>			
(1-20) <b>G</b>			
Not energy efficient - higher running costs			
<b>Scotland</b>	EU Directive 2002/91/EC		

Environmental Impact (CO <sub>2</sub> ) Rating		Current	Potential
Very environmentally friendly - lower CO <sub>2</sub> emissions			
(92 plus) <b>A</b>			
(81-91) <b>B</b>			
(69-80) <b>C</b>		<b>71</b>	<b>73</b>
(55-68) <b>D</b>			
(39-54) <b>E</b>			
(21-38) <b>F</b>			
(1-20) <b>G</b>			
Not environmentally friendly - higher CO <sub>2</sub> emissions			
<b>Scotland</b>	EU Directive 2002/91/EC		

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

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

Approximate current energy use per square metre of floor area: 283 kWh/m<sup>2</sup> per year

Approximate current CO<sub>2</sub> emissions: 47 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 | 2 Upgrade heating controls |
|---|----------------------------|

A full energy report is appended 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.

**N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION**

## Energy Report



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

Assessor's name: Mr. Neil Bennie  
 Company name/trading name: SBC Surveyors  
 Address: 24 Canning Street, Edinburgh, Lothian, EH3 8EG  
 Phone number: 0131 272 2727  
 Fax number: 0131 272 2800  
 E-mail address: n.bennie@sbcsurveyors.co.uk  
 Related party disclosure: No related party

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

	Current	Potential
Energy use	283 kWh/m <sup>2</sup> per year	262 kWh/m <sup>2</sup> per year
Carbon dioxide emissions	1.9 tonnes per year	1.7 tonnes per year
Lighting	£31 per year	£22 per year
Heating	£343 per year	£330 per year
Hot water	£83 per year	£78 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	Pitched	Very good	Very good
Floor	Suspended, no insulation (assumed)	-	-
Windows	Fully double glazed	Good	Good
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, TRVs and bypass	Average	Average
Secondary heating	Room heaters, electric	-	-
Hot water	From main system	Good	Good
Lighting	Low energy lighting in 60% of fixed outlets	Good	Good
Current energy efficiency rating		C 72	
Current environmental impact (CO <sub>2</sub> ) rating		C 71	

### 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 ratings after improvement	
		Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£7	C 72	C 71
2 Upgrade heating controls	£20	C 74	C 73
<b>Sub-total</b>	<b>£27</b>		
<b>Higher cost measures (over £500)</b>			
3 Replace boiler with new condensing boiler	£28	C 76	C 75
<b>Total</b>	<b>£55</b>		
<b>Potential energy efficiency rating</b>		<b>C 76</b>	
<b>Potential environmental impact (CO<sub>2</sub>) rating</b>		<b>C 75</b>	

### 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<sub>2</sub>) 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.

#### 2 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations 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.

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

#### 3 New condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations 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.

## 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.
- 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.
- 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.
- Close your curtains at night to reduce heat escaping through the windows.

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](http://www.energysavingtrust.org.uk).