

**Flat 2/3  
153 George Street  
Paisley  
PA1 2UG**



# Home Report

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# Energy Performance Certificate



# Energy Performance Certificate (EPC)

Flat 2/3 , 153 George Street, Paisley, PA1 2UG

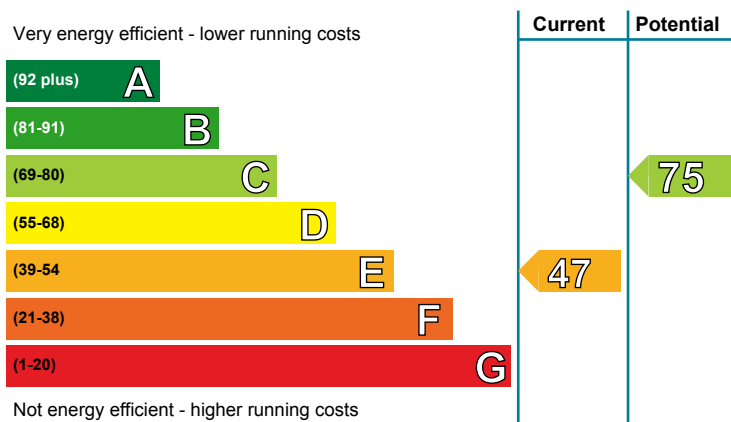
<b>Dwelling type:</b>	Mid-floor flat	<b>Reference number:</b>	0049-1005-6202-5497-4904
<b>Date of assessment:</b>	04 February 2013	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	14 February 2013	<b>Primary Energy Indicator:</b>	399 kWh/m <sup>2</sup> /year
<b>Total floor area:</b>	42 m <sup>2</sup>	<b>Main heating and fuel:</b>	Room heaters, mains gas

## You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£2,433</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£1,284</b>	

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

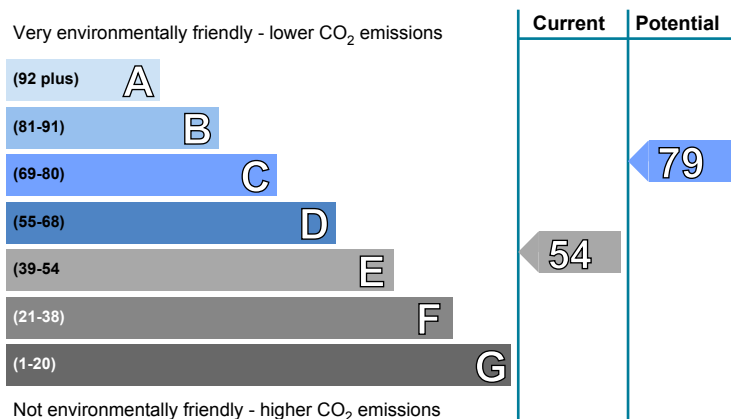


## Energy Efficiency Rating

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

Your current rating is **band E (47)**. The average rating for a home in Scotland is **band D (61)**.

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




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

This graph shows the effect of your home 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.


Your current rating is **band E (54)**. The average rating for a home in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Low energy lighting	£20	£48	
2 Condensing boiler	£3,000 - £7,000	£1236	

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.



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

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	(other premises below)	—	—
Windows	Partial double glazing	★★☆☆☆	★★☆☆☆
Main heating	Room heaters, mains gas	★★★★☆	★★★★☆
Main heating controls	No thermostatic control of room temperature	★★☆☆☆	★★☆☆☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★☆☆☆☆
Lighting	Low energy lighting in 20% of fixed outlets	★★☆☆☆	★★☆☆☆

## The energy efficiency rating of your home

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


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

## The impact of your home on the environment

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

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.1 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


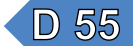



## Estimated energy costs for this home



	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,095 over 3 years	£810 over 3 years	
Hot water	£1,197 over 3 years	£261 over 3 years	
Lighting	£141 over 3 years	£78 over 3 years	
<b>Totals</b>	<b>£2,433</b>	<b>£1,149</b>	

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

## Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from your local Energy Saving Scotland advice centre which can be contacted on 0800 512 012. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Low energy lighting for all fixed outlets	£20	£16			
2 Change room heaters to condensing boiler	£3,000 - £7,000	£412			

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

### Alternative measures

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

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

## Choosing the right improvement package

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

## About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

### 1 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 Condensing boiler

A full central heating system using a condensing boiler will provide space and water heating at greater efficiency than gas room heaters, meaning it will burn less fuel to heat this property, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	3,229	N/A	N/A	(1,346)
Water heating (kWh per year)	3,028			

## Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.



## About this document

The Energy Performance Certificate and Recommendations Report for this dwelling were produced following an energy assessment undertaken by an assessor accredited by Elmhurst, an Approved Organisation appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register.

Assessor's name:	Mrs. Lesley Gardner
Assessor membership number:	EES/009336
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	1 Glasgow Road Paisley PA1 3PX
Phone number:	0141 887 7700
Email address:	lesley.gardner@dmhall.co.uk
Related party disclosure:	No related party

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

## Opportunity to benefit from a Green Deal on this property

The Green Deal may enable tenants or owners to improve the property they live in to make it more energy efficient, more comfortable and cheaper to run, without having to pay for the installation work upfront.

This report identifies which measures recommended for this property are eligible for Green Deal finance. You can choose which measures you want and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised installer. You pay for the improvements over time through your electricity bill, at a level no greater than the estimated savings to energy bills. If you move home, the Green Deal charge stays with the property and the repayments pass to the new bill payer.

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

To find out how you could use Green Deal finance to improve your property, visit [www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland) or contact the Scottish Green Deal advice service at your local Energy Saving Scotland advice centre on 0800 512 012.

**Authorised  
home energy  
assessment**

**Finance at  
no upfront  
cost**

**Choose from  
authorised  
installers**

**Pay from  
savings in  
energy bills**

**Repayments  
stay with the  
home**





# Single Survey



# Single Survey

survey report on:

<b>Property address</b>	Flat 2/3 153 George Street Paisley PA1 2UG
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<b>Customer</b>	Firm of Aslam & Sharif
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<b>Customer address</b>	C/o The Royal Bank Of Scotland PO BOX 569 Adwick Park ROTHERHAM S63 3FB
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<b>Prepared by</b>	DM Hall
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<b>Date of inspection</b>	4th February 2013
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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.

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	Purpose built second floor right most flat this being contained within a four storey terraced tenement building which houses eleven residential units and shop premises at ground level.
<b>Accommodation</b>	SECOND FLOOR:- Entrance hallway, living room, bedroom, kitchen and bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	49 sq.m.
<b>Neighbourhood and location</b>	The block of which the flat forms part is contained within a mixed residential/commercial district west of Paisley town centre. Surrounding properties are of varied age, style and construction. Local amenities and facilities are within reasonable travelling distance.
<b>Age</b>	100+ years.
<b>Weather</b>	Dull, overcast and raining.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  Formed in a mix of pointed and rendered sandstone with lead flashings where visible.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b>  <b>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.</b>

# Single Survey

	<p><b>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.</b></p> <p>Pitched and slated with lead ridging features where visible.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Cast iron and PVC rainwater goods these being of round and half round style.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The building is constructed in a mix of 650mm solid pointed sandstone with common brick projection to rear.</p> <p>There are no indications of under floor ventilation.</p> <p>No visible external indications of damp proofing at ground level, however, experience dictates a building of this style is likely to incorporate slate or similar membrane.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>WINDOWS:- The property incorporates a mix of PVC double glazed and single glazed double hung timber sash window units.</p> <p>ACCESS DOOR:- The property is accessed from the mutual landing through a single leaf timber door.</p> <p>JOINERY:- External fascia are of mixed PVC and timber style.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External elements including joinery finishes and rainwater goods are painted.</p>
<b>Conservatories / porches</b>	<p>None noted.</p>

# Single Survey

<b>Communal areas</b>	<b>Circulation areas visually inspected.</b>  The building is accessed at ground level through a single leaf timber door which leads to the mutual hall, landing and stairwell areas. There are eleven flats in total in the building each accessed from common parts. The building also incorporates a shop unit at ground level.
<b>Garages and permanent outbuildings</b>	None noted.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b>  Usual common grounds pertain these to the rear of the main building and being bounded by metal fencing. The areas are not landscaped.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b>  Lath and plaster.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b>  <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b>  The internal walls are plasterboard lined with a mix of brick and stud partitions.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b>  <b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b>  <b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b>  Traditional suspended timber flooring throughout.
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b>  <b>Kitchen units were visually inspected excluding appliances.</b>  Internal facings and skirtings are in timber with timber frame and panel pass doors.  The kitchen is equipped with a dated range of fitted floor and wall mounted storage units.

# Single Survey

<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>None noted.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Internal walls are finished in a mix of paint, paper and ceramic tiling.</p>
<b>Cellars</b>	<p>None noted.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains supply. Modern fuse box and switch gear in entrance hallway. Visible cabling is PVC coated with 13 amp switches and sockets.</p>
<b>Gas</b>	<p><b>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.</b></p> <p>Mains supply.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply. Visible pipe work in copper and plastic.</p> <p>Three piece bathroom suite comprising wc, wash hand basin and bath.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is no heritable heating system in the property. Hot water is assumed to be supplied by electric immersion heater, however no access was available to the hot water cylinder.</p>

# Single Survey

<b>Drainage</b>	<b>Drainage covers etc. were not lifted.</b> <b>Neither drains nor drainage systems were tested.</b> To public sewer.
<b>Fire, smoke and burglar alarms</b>	None noted.
<b>Any additional limits to inspection</b>	<b>For flats / maisonettes</b> <b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b> <b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b> <b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b> The property is currently vacant and unfurnished, floors are covered. Floor coverings have not been moved. No access is available to any common roof space areas. View of external roof structure to the rear of the building is limited by the topography of the site. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. Service connections in the property are currently drained down or turned off. Defects can often become apparent when systems are recommissioned.



## Sectional Diagram showing elements of a typical house




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


# Single Survey


## 2. Condition


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

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

 Structural movement	
<b>Repair category</b>	1
<b>Notes</b>	There is evidence of previous movement in the property but within the limitations of my inspection I found no evidence to suggest that the movement appears serious and there are no obvious signs of recent movement having occurred.

 Dampness, rot and infestation	
<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified.

 Chimney stacks	
<b>Repair category</b>	2
<b>Notes</b>	Sections of the chimney head stonework and render are damaged and repair expenditure is necessary.

 Roofing including roof space	
<b>Repair category</b>	2
<b>Notes</b>	The roof covering is of original materials and there are defects including missing, slipped and uneven slates and ridge sections. More detailed information on repair/replacement and potential costs may be obtained from a Roofing Contractor

# Single Survey



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	There is noticeable corrosion to rainwater goods and other fittings appear damaged or are heavily choked with vegetation. Damp staining is visible to external elevations which is consistent with overflowing or damaged units.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>Sections of the outer wall stonework are quite badly eroded or weathered and mortar pointing loose and perished.</p> <p>There is damage to the brick projection at the rear of the main building.</p> <p>Damp staining consistent with damaged or overflowing rainwater goods is noted to external walls. Refer to rainwater goods above. In a building of this style dampness can penetrate into the fabric often promoting internal defects including decay.</p>



## Windows, external doors and joinery

<b>Repair category</b>	2
<b>Notes</b>	Older timber window units are decayed, damaged or inoperable.



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	Paint work to external elements is weathered or is flaking.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	None noted.



## Communal areas

<b>Repair category</b>	2
<b>Notes</b>	Sections of plaster work within the internal common areas are damp, damaged or are perished.

# Single Survey



## Garages and permanent outbuildings

<b>Repair category</b>	-
<b>Notes</b>	None noted.



## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	Common grounds to the rear of the building are of poor appearance and in need of landscaping.



## Ceilings

<b>Repair category</b>	2
<b>Notes</b>	Sections of ceiling plaster work are uneven, cracked or are damaged.  Artex finishes are in place. It should be noted that older artex materials often contain asbestos fibres. The current informed opinion is that if left undisturbed these materials these materials should not present a health hazard. If, however, any works are anticipated these should be undertaken by specialist contractors.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified.



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	Internal joinery finishes are worn or are damaged and kitchen units are dated.



## Chimney breasts and fireplaces

<b>Repair category</b>	-
<b>Notes</b>	None noted.

# Single Survey



## Internal decorations

<b>Repair category</b>	2
<b>Notes</b>	Generally soiled throughout.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	None noted.



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	It is recommended that all electrical installations be checked every five years to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC registered Contractor.



## Gas

<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified. It is advantageous to ensure appliances are regularly checked by a contractor registered with 'Gas Safe Register'.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	No visible reportable defects identified.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No surface evidence of chokage or leakage.

# Single Survey

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

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

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The report assumes that all necessary Local Authority and other Consents are in place for the general internal reorganisation of accommodation to form new bathroom and kitchen apartments and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require Consent then it was been assumed that they meet the standards required by the Building Regulations or are exempt.

### Estimated reinstatement cost for insurance purposes

£125,000 (One Hundred and Twenty Five Thousand Pounds).

### Valuation and market comments

£18,000 (Eighteen Thousand Pounds).

Demand in line with prevailing market conditions anticipated.

<b>Signed</b>	Security Print Code [525694 = 4219 ] Electronically signed
<b>Report author</b>	Lesley A Gardner
<b>Company name</b>	DM Hall
<b>Address</b>	1 Glasgow Road, Paisley, Renfrewshire, PA1 3PX
<b>Date of report</b>	25th February 2013



# Mortgage Valuation Report

## DM HALL

chartered surveyors

### Property Address

Address Flat 2/3, 153 George Street, Paisley, PA1 2UG  
Seller's Name Firm of Aslam & Sharif  
Date of Inspection 4th February 2013

### Property Details

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

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

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

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

Approximate Year of Construction

### Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

### Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

### Garage / Parking / Outbuildings

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

Permanent outbuildings:

None.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

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

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

## Service Connections

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

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

Brief description of Central Heating:

No heritable heating system.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The building of which the flat forms part has not undergone any form of refurbishment and retains many original features. There are a significant number of outstanding common repairs requiring attention at present. In addition, the flat under report requires upgrading and repair.

The following items were noted which are indicative of the current condition of the property but should not be regarded as an exhaustive list.

The roof covering and pertinents comprise largely original materials. The covering is ragged and uneven and generally of poor appearance. Overhaul is required. Whilst this should satisfy immediate requirements, more extensive works will prove necessary in the short to medium term.

Rainwater goods are formed in cast iron and were seen to be corroded, choked and overflowing. A comprehensive scheme of repair and upgrading is required and thereafter units should be repainted.

General erosion and weathering is visible to the outer wall stonework and mortar pointing at places appears cracked, loose and perished. A scheme of pointing and repair would be beneficial.

In general, the external appearance of the building is poor and in addition to repairs noted above, general repainting of joinery would also be beneficial.

Common grounds to the rear of the building are of unkept and overgrown appearance.

The flat is accessed to the mutual hall and stairwell areas. These areas at the date of the inspection were seen to be of poor condition with extensive damage to plaster work and damp condition visible. In a building of this style, damp conditions can promote decay and other defects within the concealed fabric.

The flat under report is of rather basic and tired appearance and requires a general scheme of upgrading and modernisation. Works should include replacement of older timber sash windows in the living room which are broken and painted shut.

Evidence of previous movement was noted in the property, but within the limitations of our inspection, we found no evidence to suggest that the movement appears serious or that there were obvious signs of recent movement having occurred. It is our opinion that this evidence would not have an adverse effect on future saleability.

The internal layout of the flat has been reconfigured at some point to provide internal bathroom and galley style kitchen accommodation. We have assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then we have assumed they meet the standards required by the Building Regulations or are exempt.

The flat is currently vacant and unfurnished, however, all floors are covered.

# Mortgage Valuation Report

## Essential Repairs

None noted.

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

# Mortgage Valuation Report

## Comment on Mortgageability

The property would in our opinion be unlikely to form suitable security for the majority of mortgage lenders.

## Valuations

Market value in present condition £ 18,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 125,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ 250  
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 [525694 = 4219 ]  
Electronically signed by:-  
Surveyor's name Lesley A Gardner  
Professional qualifications BSc MRICS  
Company name DM Hall  
Address 1 Glasgow Road, Paisley, Renfrewshire, PA1 3PX  
Telephone 0141 887 7700  
Fax 0141 887 7700  
Report date 25th February 2013





# Property Questionnaire





# Property Questionnaire

<b>Property address</b>	Flat 2/3, 153 George Street, Paisley, PA1 2UG
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<b>Seller(s)</b>	The Royal Bank Of Scotland
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<b>Completion date of property questionnaire</b>	18 February 2013
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# Property Questionnaire

## Note for sellers

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

## Information to be given to prospective buyer(s)

<b>1.</b>	<b>Length of ownership</b>	
	How long have you owned the property?	<b>Cannot answer*</b>
<b>2.</b>	<b>Council tax</b>	
	Which Council Tax band is your property in? (Please circle)	
	<input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D <input type="radio"/> E <input type="radio"/> F <input type="radio"/> G <input type="radio"/> H	
<b>3.</b>	<b>Parking</b>	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> <li>• Garage <input type="checkbox"/></li> <li>• Allocated parking space <input type="checkbox"/></li> <li>• Driveway <input type="checkbox"/></li> <li>• Shared parking <input type="checkbox"/></li> <li>• On street <input type="checkbox"/></li> <li>• Resident permit <input type="checkbox"/></li> <li>• Metered parking <input type="checkbox"/></li> <li>• Other (please specify): <input style="width: 450px;" type="text"/></li> </ul> <p style="text-align: right;"><b>Cannot answer*</b></p>	
<b>4.</b>	<b>Conservation area</b>	
	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)?	<b>Yes / No / Don't know</b> <b>Cannot answer*</b>

# Property Questionnaire

<b>5. Listed buildings</b>		
	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 / No</del> <b>Cannot answer*</b>
<b>6. Alterations/additions/extensions</b>		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  If you have answered <u>yes</u> , please describe below the changes which you have made:	<del>Yes / No</del> <b>Cannot answer*</b>
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered <u>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.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	<del>Yes / No</del>
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered <u>yes</u> , please answer the three questions below:	<del>Yes / No</del> <b>Cannot answer*</b>
	(i) Were the replacements the same shape and type as the ones you replaced?	<del>Yes / No</del>
	(ii) Did this work involve any changes to the window or door openings?	<del>Yes / No</del>
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):  Please give any guarantees which you received for this work to your solicitor or estate agent.	

# Property Questionnaire

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

# Property Questionnaire

<b>10.</b>	<b>Services</b>																									
<b>a.</b>	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Services</th> <th style="text-align: center;">Connected</th> <th style="text-align: center;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td style="text-align: center;">✓</td> <td>Unknown</td> </tr> <tr> <td>Water mains / private water supply</td> <td style="text-align: center;">✓</td> <td>Unknown</td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;">✓</td> <td>Unknown</td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;">✓</td> <td>Unknown</td> </tr> <tr> <td>Telephone</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Cable TV / satellite</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	✓	Unknown	Water mains / private water supply	✓	Unknown	Electricity	✓	Unknown	Mains drainage	✓	Unknown	Telephone	Cannot answer*		Cable TV / satellite	Cannot answer*		Broadband	Cannot answer*	
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<b>b.</b>	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	<b>Yes / No</b>																								
<b>c.</b>	(i) Do you have appropriate consents for the discharge from your septic tank?	<b>Yes / No / Don't know</b>																								
<b>d.</b>	(ii) Do you have a maintenance contract for your septic tank?	<b>Yes / No</b>																								
	<p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>																									

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

# Property Questionnaire

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

# Property Questionnaire

<b>14. Guarantees</b>								
<b>a. Are there any guarantees or warranties for any of the following:</b>								
<b>(i)</b>	<b>Electrical work</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>(ii)</b>	<b>Roofing</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>(iii)</b>	<b>Central heating</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>(iv)</b>	<b>NHBC</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>(v)</b>	<b>Damp course</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>(vi)</b>	<b>Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)</b>	<b>No</b>	<b>Yes</b>	<b>Don't know</b>	<b>With title deeds</b>	<b>Lost</b>	<b>Cannot Answer*</b>	
<b>b.</b>	<b>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</b>							
<b>c.</b>	<b>Are there any outstanding claims under any of the guarantees listed above?</b> <b>If you have answered yes, please give details:</b>						<b>Yes / No</b>	
<b>15. Boundaries</b>								
	<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b> <b>If you have answered yes, please give details:</b>						<b>Yes / No / Don't know</b> <b>Cannot answer*</b>	



# Property Questionnaire

16.	<b>Notices that affect your property</b>	
	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>Yes / No / Don't know</del> Cannot answer*
b.	that affects your property in some other way?	<del>Yes / No / Don't know</del> Cannot answer*
c.	that requires you to do any maintenance, repairs or improvements to your property?	<del>Yes / No / Don't know</del> Cannot answer*
	If you have answered <u>yes</u> to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s): \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

\* This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.





for more information call:  
**0131 477 6000**  
or visit [www.dmhall.co.uk](http://www.dmhall.co.uk)

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