

## HOME REPORT



2 Dublin Street Lane North Edinburgh EH3 6NT

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Single Survey
Property Questionnaire
Energy Performance Certificate

Mortgage Valuation Report



# Single Survey



http://homereport.g-s.co.uk

## survey report on:

| Property address | 2 Dublin Street Lane North            |
|------------------|---------------------------------------|
| Property address | Edinburgh                             |
|                  | EH3 6NT                               |
|                  |                                       |
| Customer         | Mr Peter Van Aswegan                  |
|                  |                                       |
| Customer         | 115 Glasgow Road                      |
| address          | Perth                                 |
| audiess          | PH2 OLU                               |
|                  |                                       |
| Prepared by      | Graham & Sibbald, Chartered 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 moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

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

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

| Description                    | The subjects comprise a two storey semi detached mews house with         |
|--------------------------------|--|
|                                | garage.  |
|                                | Burage.  |
|                                |  |
|                                |  |
| Accommodation                  | Cround Floor: Entranco Hall Loungo Kitchen and Integral Carago           |
| Accommodation                  | Ground Floor: Entrance Hall, Lounge, Kitchen and Integral Garage.        |
|                                |  |
|                                |  |
|                                | ·  |
|                                | First Floor: Two Bedrooms, Study/Bedroom Three and Bathroom.             |
|                                |  |
|                                |  |
|                                |  |
| Gross internal floor area (m²) | 77   |
| , ,                            |  |
|                                |  |
|                                |  |
| Neighbourhood and location     | The subjects are located within the New Town district of Edinburgh where |
| Neighbourhood and location     | · ·  |
|                                | immediate surrounding properties vary in terms of age, type and          |
|                                | character. Local facilities and amenities are available nearby.          |
|                                |  |
|                                | •  |
|                                |  |
| Age (year built)               | 1850   |
| Age (year bane)                | 1030   |
|                                |  |
|                                |  |
|                                |  |
| Weather                        | Dry at the time of inspection.   |
|                                |  |

| Chimney stacks                          | Stone construction.   |
|---|---|
| •                                       |   |
|   | Visually inspected with the aid of binoculars where appropriate.  |
|   |   |
| Roofing including roof space            | The roof is pitched and slated.   |
|   | Access to roof void was gained from a hatch at first floor level.   |
|   | Sloping roofs were visually inspected with the aid of binoculars where appropriate.   |
|   | Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.  |
|   | Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. |
|   |   |
| Rainwater fittings                      | Guttering and downpipes of cast iron materials.   |
|   | Visually inspected with the aid of binoculars where appropriate.  |
|   |   |
|   |   |
| Main walls                              | The main walls are of traditional solid stone construction.   |
| Main walls                              |   |
| Main walls                              | The main walls are of traditional solid stone construction.  Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.   |
| Main walls                              | Visually inspected with the aid of binoculars where appropriate.  |
| Main walls  Windows, external doors and | Visually inspected with the aid of binoculars where appropriate.  |
|   | Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.   |
| Windows, external doors and             | Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.  The windows are of timber framed single glazed design.   |
| Windows, external doors and             | Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.  The windows are of timber framed single glazed design.  The access door is timber.  Internal and external doors were opened and closed where keys were                             |

| External decorations         | External timbers and metal work are paint finished.  |  |
|------------------------------|--|--|
|                              | Visually inspected.  |  |
|                              |  |  |
|                              |  |  |
| Conservatories / porches     | N/A  |  |
|                              |  |  |
|                              | Luci   |  |
| Communal areas               | N/A  |  |
|                              |  |  |
| Garages and permanent        | There is an integral car garage.   |  |
| outbuildings                 | There is an integral car garage.   |  |
|                              | Visually inspected.  |  |
|                              | <u> </u>   |  |
| Outside areas and boundaries | No significant garden ground.  |  |
| Outside areas and boundaries | No significant garden ground.  |  |
|                              |  |  |
| Ceilings                     | Lath and plaster and plasterboard construction.  |  |
| · ·                          |  |  |
|                              | Visually inspected from floor level.   |  |
|                              |  |  |
| Internal walls               | Plasterboard and plastered masonry.  |  |
|                              |  |  |
|                              | Visually inspected from floor level.   |  |
|                              | Using a moisture meter, walls were randomly tested for dampness where  |  |
|                              | considered appropriate.  |  |
|                              | <u> </u>   |  |
| Floore including sub-floor   | Colid and supponded timber fleesing with fitted assessing the second   |  |
| Floors including sub floors  | Solid and suspended timber flooring with fitted coverings throughout.  |  |
|                              | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.   |  |
|                              |  |  |
|                              | Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.   |  |
|                              | Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch . |  |

| Internal joinery and kitchen | Internal pass doors, skirtings and window surrounds are timber.  |
|------------------------------|--|
| fittings                     | The kitchen comprises modern wall and base units with work-top   |
|                              | surfaces.  |
|                              | Surfaces.  |
|                              | Built-in cupboards were looked into but no stored items were moved.  |
|                              | Kitchen units were visually inspected excluding appliances.  |
|                              | the second secon |
|                              |  |
| Chimney breasts and          | Plastered masonry.   |
| fireplaces                   | Visually inspected. No testing of the flues or fittings was carried out  |
|                              | Visually inspected. No testing of the flues or fittings was carried out.   |
|                              |  |
| Internal decorations         | Most surfaces are paint finished.  |
|                              | Viewelly, in an extend   |
|                              | Visually inspected.  |
|                              |  |
| Cellars                      | N/A  |
|                              |  |
|                              |  |
| Electricity                  | There is mains supply of electricity provided.   |
|                              | 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.  |
|                              |  |
|                              |  |
| Gas                          | There is mains supply of gas provided.   |
|                              | 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.  |
|                              |  |

## Water, plumbing, bathroom fittings

Mains water.

Where seen, plumbers pipework is run in copper and pvc materials.

The bathroom contains a modern three piece suite.

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.

#### **Heating and hot water**

There is a gas fired central heating installation serving radiators throughout the property.

The boiler is a combination type located within the kitchen providing hot water direct to the taps.

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.

#### **Drainage**

Assumed to be connected to mains drainage.

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

## Fire, smoke and burglar alarms

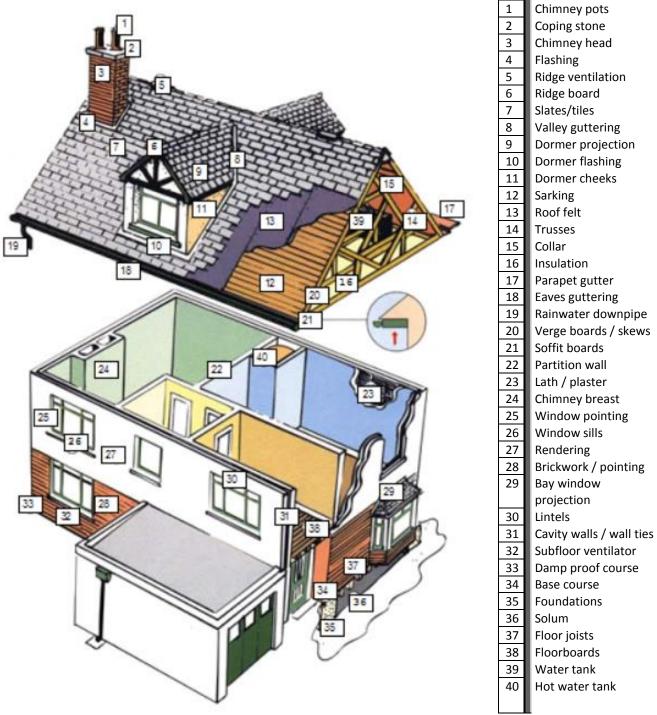
Smoke detectors present.

Visually inspected.

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

| Additional limits to inspection | The majority of walls are dry lined.  |
|---------------------------------|---|
|                                 | Restricted view of rear elevation.  |
|                                 | Restricted view of real elevation.  |
|                                 | Restricted head and shoulders inspection of roof void area.                 |
|                                 | Restricted inspection of main roof structure from ground/street level only. |
|                                 | No access to sub-floor areas.   |
|                                 | Fitted floor coverings.   |

## 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.

## 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. |

| Structu                      | Structural movement  |  |  |
|------------------------------|--|--|--|
| Repair category              | 1  |  |  |
| Notes                        | There is evidence of a settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.   |  |  |
| Dampn                        | ess, rot and infestation   |  |  |
| Repair category              | 2  |  |  |
| Notes                        | At the time of inspection dampness was found to be affecting a number of lower wall areas. We have subsequently had sight of a Wise Property Care Ltd report dated 16th October 2013 stating remedial works are required. The quotation given was £1,632.00 + VAT.  Past repairs have been carried out in relation to penetrating dampness.  We would recommend this is clarified by the Vendor. |  |  |
| Chimney stacks               |  |  |  |
| Repair category              | 1  |  |  |
| Notes                        | These appeared generally in fair condition consistent with age.  |  |  |
| Roofing including roof space |  |  |  |
| Repair category              | 1  |  |  |

| 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. |

| Notes                |                    | At the time of our visit to the property the roof generally appeared in fair order and slates were generally intact.  Past staining was noted to timbers within roof void. It is understood remedial works have been carried out. |  |
|----------------------|--------------------|---|--|
|                      | Rainwater fittings |   |  |
| Repair catego        | ory                | 2   |  |
| Notes                |                    | Rainwater fittings are corroded and there is evidence of vegetation growth in guttering.  |  |
|                      | Main walls         |   |  |
| Repair catego        | ory                | 2   |  |
| Notes                |                    | There is weathering and erosion of stonework.   |  |
|                      | Window             | ows, external doors and joinery   |  |
| Repair catego        | ory                | 1   |  |
| Notes                |                    | These generally appeared in fair condition consistent with age.   |  |
| External decorations |                    | decorations   |  |
| Repair catego        | ory                | 1   |  |
| Notes                |                    | The external decorations are generally in fair order. Regular repainting will be required if these areas are to be maintained in satisfactory condition.  |  |
| Conserva             |                    | atories / porches   |  |
| Repair catego        | ory                |   |  |

| 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. |

| Notes                              |                | N/A   |  |
|------------------------------------|----------------|---|--|
|                                    | Communal areas |   |  |
| Repair catego                      | pry            |   |  |
| Notes                              |                | N/A   |  |
| Garages and permanent outbuildings |                | and permanent outbuildings  |  |
| Repair catego                      | ory            | 1   |  |
| Notes                              |                | The garage generally appears in fair condition consistent with age and usage.   |  |
|                                    |                | Dampness was noted within garage however it is understood this is included in the quotation by Wise Property Care Ltd.  |  |
| ?                                  | Outside        | ide areas and boundaries  |  |
| Repair catego                      | ry             | 1   |  |
| Notes                              |                | The boundaries appear reasonably well defined and fences etc., are in adequate condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property. |  |
|                                    | Ceilings       |   |  |
| Repair category                    |                | 1   |  |
| Notes                              |                | These generally appeared in fair condition consistent with age.   |  |
| Internal walls                     |                |   |  |

| 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. |

| Repair category             |          | 1  |  |
|-----------------------------|----------|--|--|
| Notes                       |          | Within the limits of our inspection these generally appeared in fair condition consistent with age.                                |  |
| Floors including sub-floors |          | ncluding sub-floors  |  |
| Repair catego               | ory      | 1  |  |
| Notes                       |          | Flooring is generally level and firm to the tread with the exception of some areas which were noted to be loose and noisy.         |  |
|                             | Internal | joinery and kitchen fittings   |  |
| Repair catego               | ory      | 1  |  |
| Notes                       |          | The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. |  |
|                             |          | The kitchen units are of a modern type and appeared in adequate condition for their age and purpose.                               |  |
| Chimne                      |          | breasts and fireplaces   |  |
| Repair catego               | ory      | 1  |  |
| Notes                       |          | All original fireplaces have been removed/blocked and assume adequately vented.  |  |
|                             | Internal | decorations  |  |
| Repair catego               | ory      | 1  |  |
| Notes                       |          | The property has recently been refurbished and modernised and is in fresh decoration throughout.                                   |  |

| 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. |

|                    | Cellars          |  |
|--------------------|------------------|--|
| Repair catego      | ory              |  |
| Notes              |                  | N/A  |
| <b>A</b>           | Electrici        | ty   |
| Repair catego      | ory              | 2  |
| Notes              |                  | The electrical system is on mixed lines and as such we recommend that it be checked and upgraded as necessary by an NICEIC registered Electrical Contractor.   |
| 1                  | Gas              |  |
| Repair catego      | ory              | 1  |
| Notes              |                  | It is outwith our remit to carry out tests and as a precautionary measure it is appropriate to have the gas fittings tested by a Gas Safe Registered Engineer. |
| Water,             |                  | olumbing and bathroom fittings   |
| Repair catego      | ory              | 1  |
| Notes              |                  | The property appears connected to mains supplies of water.   |
|                    |                  | The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested.                                     |
|                    |                  | The sanitary fittings are of modern style and type.  |
|                    | Heating          | and hot water  |
| Repair catego      | ory              | 1  |
| 2 Dublin Street La | ane North Edinbu | I<br>Jirgh EH3 6NT Page 13 of 2  |

| 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. |

| Notes         |     | There is a gas fired central heating system and gas fittings and these should all be checked and serviced in the normal manner. In the interests of safety it would be prudent to have all gas appliances checked by a Gas Safe registered tradesman. |
|---------------|-----|---|
| Drainage      |     | 2   |
| Repair catego | ory | 1   |
| Notes         |     | The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.  |

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

#### Category 3

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

## 3. Accessibility information

Guidance notes on accessibility information

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

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

## 4. Valuation and conveyance 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 cost for insurance purposes.

### Matters for a solicitor or licensed conveyancer

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. The property has been structurally altered to form the present accommodation. These alterations may be historic in nature.

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

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

It is understood the property is A Listed.

### Estimated reinstatement cost for insurance purposes

#### £260000

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than Two Hundred and Sixty Thousand Pounds Sterling.

### Valuation and market comments

#### £435000

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of Four Hundred and Thirty Five Thousand Pounds Sterling.

| Report author | Graeme E Boyd, BSc Assoc RICS       |
|---------------|-------------------------------------|
| Address       | 11 Manor Place, EDINBURGH. EH3 7DL. |

### Signed

Q.Z. (

Graeme E Boyd, BSc AssocRICS
For and on behalf of Graham & Sibbald

**Date of report** 

18/10/2013

#### SINGLE SURVEY TERMS & CONDITIONS (WITH MVR)

#### 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. \*

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this here: Yes

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

\* Which shall be in accordance with the current RICS Appraisal and Valuation Standards (The Red Book) and RICS Rules of Conduct.

#### 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.

Prior to the 1<sup>st</sup> December 2008, Purchasers 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 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 advisors 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 advisors 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 will be prepared from information contained in the report and the generic Mortgage Valuation Report.

#### 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 whatsoever 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.

\*\* Which shall be in accordance with the current RICS Appraisal and Valuation Standards (The Red Book) and RICS Rules of Conduct.

#### 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 the Property should exchange, on the date of
  valuation, between a willing seller and a willing buyer in an arm's length transaction after proper
  marketing where 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 of 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 or 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 affect 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:

2.3.1. **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.

- 2.3.2. **Category 2:** Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3. **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 & 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 within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted knowledgably, 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 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 re-inspection 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.



## Property Questionnaire



http://homereport.g-s.co.uk

# Property Questionnaire

| PROPERTY ADDRESS:                          | 2 Dublin Street Lane North Edinburgh EH3 6NT |
|--|--|
|  |  |
| SELLER(S):                                 | Pieter van Aswegen                           |
|  |  |
| COMPLETION DATE OF PROPERTY QUESTIONNAIRE: | 22/10/2013                                   |

#### 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.

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

| 1. | Length of ownership                                     |               |
|----|---|---------------|
|    | How long have you owned the property? 13 years          |               |
| 2. | Council Tax   |               |
|    | Which Council Tax band is your property in?             | Don't<br>know |
|    | A B C D E F G H   |               |
| 3. | Parking   |               |
|    | What are the arrangements for parking at your property? |               |
|    | (Please indicate all that apply)                        |               |
|    | Garage  |               |
|    | Allocated parking space                                 |               |
|    | • Driveway  |               |
|    | Shared parking  |               |
|    | On street   |               |
|    | Resident permit   |               |
|    | Metered parking   |               |
|    | • Other (please specify): Garage                        |               |
|    |   |               |
|    |   |               |
|    |   |               |

| 4. | Conservation Area   |     |
|----|---|-----|
|    | Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?   | Yes |
| 5. | Listed Buildings  |     |
|    | Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?   | Yes |
| 6. | Alterations / additions / extensions  |     |
| a. | (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  If you have answered yes, please describe the changes which you have made: | No  |
|    | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?   | No  |

|    | If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them. |    |
|----|--|----|
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:   | No |
|    | (i) Were the replacements the same shape and type as the ones you replaced?  |    |
|    | (ii) Did this work involve any changes to the window or door openings?   |    |
|    | (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.   |    |

| 7. | Central heating  |     |
|----|--|-----|
| a. | Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).  If you have answered yes/partial – what kind of central heating is there?  (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)  If you have answered yes, please answer the 3 questions below: | Yes |
|    |  |     |
| b. | When was your central heating system or partial central heating system installed?  Previous owner  |     |
| C. | Do you have a maintenance contract for the central heating system?  If you have answered yes, please give details of the company with which you have a maintenance agreement:  | No  |
| d. | When was your maintenance agreement last renewed? (Please provide the month and year).   |     |

| 8.  | Energy Performance Certificate  |    |
|-----|---|----|
|     | Does your property have an Energy Performance Certificate which is less than 10 years old?  |    |
| 9.  | Issues that may have affected your property   |    |
| a.  | Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  If you have answered yes, is the damage the subject of any outstanding insurance claim? | No |
| b.  | Are you aware of the existence of asbestos in your property?  If you have answered yes, please give details:  | No |
| 10. | Services  |    |

Please tick which services are connected to your property and give details of the supplier:

| Services                           | Connected         | Supplier |
|------------------------------------|-------------------|----------|
| Gas / liquid<br>petroleum gas      | GAS               |          |
| Water mains / private water supply | Water mains       |          |
| Electricity                        | Electricity       |          |
| Mains drainage                     | Mains<br>drainage |          |
| Telephone                          | Yes               |          |
| Cable TV / satellite               | Yes               |          |

|     | Broadband  | Yes                                |  |                   |
|-----|--|------------------------------------|--|-------------------|
| b.  | Is there a septic tank  If you have answered questions below:                      |                                    |  | No                |
| c.  | Do you have approfrom your septic tank   | •                                  | s for the discharge                      | )                 |
| d.  | Do you have a mai tank?  | ntenance cont                      | ract for your seption                    |                   |
|     | If you have answere company with which   |                                    |  |                   |
| 11. | Responsibilities for S   | hared or Comm                      | non Areas                                |                   |
| a.  | Are you aware of any cost of anything use shared drive, private                    | d jointly, such a<br>road, boundar | as the repair of a<br>y, or garden area? | No                |
| b.  | Is there a responsibility maintenance of the recommon areas?  If you have answered | oof, common s                      | tairwell or other                        | Not<br>applicable |
|     |  |                                    |  |                   |

| C.  | Has there been any major repair or replacement of any part of the roof during the time you have owned the property?   | No                    |
|-----|---|-----------------------|
| d.  | Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?   | Not<br>Applicabl<br>e |
|     | If you have answered yes, please give details:  |                       |
| e.  | As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?   | No                    |
|     | If you have answered yes, please give details:  |                       |
| f.  | As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) | No                    |
|     | If you have answered yes, please give details:  |                       |
| 12. | Charges associated with your property   |                       |
| a.  | Is there a factor or property manager for your property?  | No                    |
|     | If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:   |                       |

| b.        | Is there a common buildings insurance policy?  | No |
|-----------|--|----|
|           | If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?   |    |
| C.        | Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.  |    |
|           |  |    |
| 13.       | Specialist Works   |    |
|           | Specialist Works  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?  | No |
| 13.<br>a. | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been  | No |
|           | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?  If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the | No |

| C.    | If you have answered yes any guarantees relating to   |   |  |  | o you h                             | nave  |          |  |
|-------|---|---|--|--|-------------------------------------|---|----------|--|
|       | If you have answered yes needed by the purchaser solicitor as soon as possinot have them yourself plantese documents and you arrange for them to be obprovide a description of the may be shown in the original Guarantees are held by: | and s<br>ible for<br>ease<br>ur soli<br>tained<br>he wo | houl<br>or ch<br>write<br>citor<br>d. Yo<br>ork ca | d be giecking below or estou will arried c | ven to If you who h ate age also ne | your<br>i do<br><u>as</u><br>ent will<br>eed to |          |  |
| 14.   | Guarantees  |   |  |  |                                     |   | <u>L</u> |  |
| a.    | Are there any guarantees following:   | or wa   | arran  | ties fo                                    | any of                              | the   |          |  |
| (i)   | Electrical work   | No  |  |  |                                     |   |          |  |
| (ii)  | Roofing   | No  |  |  |                                     |   |          |  |
| (iii) | <u> </u>  | No  |  |  |                                     |   |          |  |
| (iv)  | NHBC  | No  |  |  |                                     |   |          |  |
| (v)   | Damp course   | No  |  |  |                                     |   |          |  |
| (vi)  | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)  | No  |  |  |                                     |   |          |  |

| b.  | If you have answered 'yes' or 'with title deeds', please gi<br>of the work or installations to which the guarantee(s) relatives             |               |
|-----|---|---------------|
| c.  | Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:                  | No            |
| 15. | Boundaries  |               |
|     | So far as you are aware, has any boundary of your property been moved in the last 10 years?  If you have answered yes, please give details: | No            |
| 16. | Notices that affect your property   |               |
|     | In the past 3 years have you ever received a notice:  |               |
| a.  | advising that the owner of a neighbouring property has made a planning application?   | Don't<br>know |

| b. | that affects your property in some other way?  | No |
|----|--|----|
| C. | that requires you to do any maintenance, repairs or improvements to your property?   | No |
|    | If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase 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) : |                    |
|----------------|--------------------|
|                | Pieter van Aswegen |
|                |                    |
| Date:22/10/    | /13                |



# Energy Performance Certificate



http://homereport.g-s.co.uk

# **Energy Performance Certificate (EPC)**



#### 2 DUBLIN STREET LANE NORTH, EDINBURGH, EH3 6NT

Dwelling type:Semi-detached houseReference number:9149-1909-8200-4637-0904Date of assessment:14 October 2013Type of assessment:RdSAP, existing dwellingDate of certificate:17 October 2013Primary Energy Indicator:290 kWh/m²/year

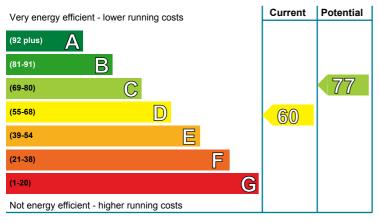
**Total floor area:** 77 m<sup>2</sup> **Main heating and fuel:** Boiler and radiators, mains gas

#### You can use this document to:

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

| Estimated energy costs for your home for 3 years* | £2,805 | See your recommendations       |
|---|--------|--------------------------------|
| Over 3 years you could save*                      | £462   | report for more<br>information |

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

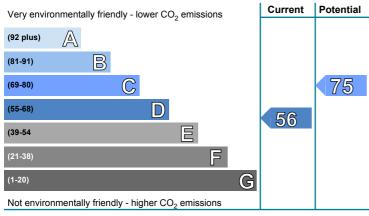


# **Energy Efficiency Rating**

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 D (60)**. 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  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (56)**. 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<br>over 3 years | Available with<br>Green Deal |
|--------------------------------------|-----------------|---------------------------------|------------------------------|
| 1 Low energy lighting                | £30             | £51                             |                              |
| 2 Heating controls (room thermostat) | £350 - £450     | £129                            | <b>⊘</b>                     |
| 3 Solar water heating                | £4,000 - £6,000 | £78                             | <b>Ø</b>                     |

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                  | Pitched, 250 mm loft insulation              | ****              | <b>★★★★</b> ☆ |
| Floor                 | Solid, no insulation (assumed)               | _                 | _             |
| Windows               | Single glazed                                | ***               | ***           |
| Main heating          | Boiler and radiators, mains gas              | ****              | <b>★★★★</b> ☆ |
| Main heating controls | Programmer, TRVs and bypass                  | ***               | <b>★★★☆☆</b>  |
| Secondary heating     | None   | _                 | _             |
| Hot water             | From main system                             | ****              | ****          |
| Lighting              | Low energy lighting in 57% of fixed outlets  | ****              | ****          |

# The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 4.3 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 1.6 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   | £2,328 over 3 years  | £2,001 over 3 years    |                          |
| Hot water | £282 over 3 years    | £204 over 3 years      | You could                |
| Lighting  | £195 over 3 years    | £138 over 3 years      | save £462                |
| Total     | s £2,805             | £2,343                 | over 3 years             |

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

# **Recommendations for improvement**

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 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.

| Da                   |   | Indicative cost  | Typical saving | Typical saving Rating after improvement |             |      |
|----------------------|---|------------------|----------------|---|-------------|------|
| Recommended measures |   | Indicative cost  | per year       | Energy                                  | Environment | Deal |
| 1                    | Low energy lighting for all fixed outlets               | £30              | £17            | D 60                                    | D 57        |      |
| 2                    | Upgrade heating controls                                | £350 - £450      | £43            | D 62                                    | D 59        |      |
| 3                    | Solar water heating                                     | £4,000 - £6,000  | £26            | D 64                                    | D 61        |      |
| 4                    | Replace single glazed windows with low-E double glazing | £3,300 - £6,500  | £68            | D 66                                    | D 65        |      |
| 5                    | Solar photovoltaic panels, 2.5 kWp                      | £9,000 - £14,000 | £210           | C 77                                    | C 75        |      |

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.greenerscotland.org or contact the Home Energy Scotland hotline on 0800 512 012.

# Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0800 512 012 or go to www.greenerscotland.org.



# 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 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 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.

#### 3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### 4 Double glazing

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double glazing will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

#### 5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

# 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) | 13,751            | N/A                       | N/A                              | (4,297)                         |  |
| Water heating (kWh per year) | 2,083             |                           |                                  |                                 |  |

#### **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**

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

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

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

Mr. Graeme Boyd
EES/009439
Graham & Sibbald
11 Manor Place

11 Manor Place Edinburgh EH3 7DL

Phone number: 01312 251559
Email address: gboyd@g-s.co.uk
Related party disclosure: No related party

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

#### Use of this energy performance information

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

# Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

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

To find out more, visit www.greenerscotland.org or call 0800 512 012.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer



# Mortgage Valuation Report



http://homereport.g-s.co.uk



| Mortgage Valuation Report for Home Report   |
|---|
| Instructing Source HOME REPORT CASEREF: G&S FILEREF 2013\10\0139  |
| Seller Name Mr Peter Van Aswegan  |
| 1) Property Details Property  |
| Street No / Ext 2   |
| Address Dublin Street Lane North  |
| Area  |
| 2) Description of property  |
| Property Type House House Type Semi-Detached  * if other- specify in general comments  House Type Semi-Detached  Floor number of subject property   |
| Year Built  No. of floors in block  No. of floors in block  No. of flats in block   |
| 3) Accommodation - give number of:  |
| Receptions 1 Bedrooms 2 Kitchens 1 Bathrooms 1 Inside W.C.s 0 No of floors 2  |
| Other Study/3rd bedroom. Garage(s) Single Outbuildings 0 Garden Yes   |
| 4) Tenure Ex Feudal If Leasehold, years unexpired:  |
| Any known or reported problems with onerous or unusual ground rent or service charges?  |
|   |
| Owner occupied Tenanted Vacant X  |
| If part tenanted, please give details   |
| 5) Subsidence, Settlement and Landslip  |
| Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding, mining?  Yes  |
| If yes, please clarify  There is evidence of a settlement in the building but this does not appear to be inconsistent with a property of this age and type and is considered unlikely to prove progressive. |
| 6) Condition of Property  |
| Are essential internal repairs required?  Yes No X  |
| Are essential external repairs required?  Should the repairs be effected before the advance is made?  Yes  No  No   |
| Is a mortgage retention recommended?  If the answer to any of the above questions is Yes, please provide further detail:  |
| a die distre to diff of the above questions is rest pieuse provide ratalier detain.   |
|   |
|   |
|   |
|   |
|   |

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| 7) Services    | Mains     | water      | X        | Mains Drainage                             | X        | Electricity    | X         | Gas      | X         | Central Heating?      | Gas                    |
|----------------|-----------|------------|----------|--|----------|----------------|-----------|----------|-----------|-----------------------|------------------------|
| 8) Demand F    | or Lettii | ng (Buy    | To Le    | et)  |          |                |           |          |           |                       |                        |
| Monthly r      | ental val | ue from t  | he pro   | pperty: (on a furnis                       | hed bas  | sis)           |           |          |           |                       | £                      |
| Monthly r      | ental val | ue from t  | he pro   | pperty: (on an unfu                        | rnished  | basis)         |           |          |           |                       | £                      |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
| 9) Insurance   |           |            |          | ed internally                              |          |                |           |          |           |                       | 77 <b>m²</b>           |
|                |           |            |          | ,  | professi | ional food lo  | cal autho | rity roc | uiremer   | ate.                  |                        |
|                |           |            |          | on, site clearance,<br>r structures within |          |                |           |          |           |                       | £ £260,000             |
| 10) Market V   | aluation  | ı for Mo   | rtgag    | e Purposes (Assı                           | ıming '  | Vacant Poss    | ession    | )        |           |                       |                        |
| Do you reco    | mmend     | the prope  | erty as  | suitable security for                      | or a mo  | rtgage?        | Yes       |          |           | ]                     |                        |
| If No, pleas   | e provide | reasons    |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
| If Yes, pleas  | se provid | e vour va  | aluatio  | <br>n                                      |          |                |           |          |           |                       |                        |
| Valuation in   | •         | ,          |          |  |          |                |           |          |           |                       | £435,000               |
| Valuation or   | n comple  | tion of ar | ny wor   | ks required under                          | Questio  | n 6            |           |          |           |                       |                        |
| 11) General (  | Commer    | <u>ıts</u> |          |  |          |                |           |          |           |                       |                        |
| Please advise  | of any s  | pecial fea | atures   | of the property and                        | d/or the | e location, wh | ich affe  | ts the p | property  |                       |                        |
|                | condition | of the pr  | operty   | appears consister                          | t with i | ts age and ty  | pe of co  | nstructi | ion, but  | some works of repa    | ir and maintenance are |
| required.      |           |            |          |  |          |                |           |          |           |                       |                        |
| It is understo | od the p  | roperty is | A List   | ted.                                       |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
|                |           |            |          |  |          |                |           |          |           |                       |                        |
| IM             | 1PORT     | ANT -      | THIS     | S IS A CONFIL                              | ENTI     | AL REPO        | RT PR     | EPAR     | ED FO     | OR MORTGAGE           | PURPOSES.              |
| Certificate:   | I have n  | ersonallv  | insne    | cted the property o                        | lescribe | d herein and   | confirm   | adequa   | ate profe | essional indemnity co | over is held.          |
| Signature      |           | 4          | 30%      | 2 (  |          |                | Compa     | ny / Fii | rm Nam    | Graham +              | Sibbald                |
| -              |           | Gr         | ome E Pe | iyd, BSc AssocRICS                         |          |                | Addres    | S        |           | 11 Manor Pla          | ce                     |
| Valuer Nam     |           | Graeme     | E Boy    | d BSc AssocRICS                            | olah 7.1 |                |           |          |           | Edinburgh             |                        |
| Qualification  |           |            |          | half of Graham + S                         | ibbald   |                |           |          |           | EH3 7DL               |                        |
| Date of Ins    |           | 14/10/2    |          |  |          |                | Tel No    |          |           | 0131 225 155          | i9                     |
| Date of Rep    | ort       | 18/10/2    | 2013     |  |          |                |           |          |           |                       |                        |

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#### MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT

A valuation for mortgage purposes is a limited inspection and report produced for Building Societies, Banks and other Lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

The report is used to guide the lender on the market value of the property for mortgage purposes, and is carried out for this purpose alone. Although the inspection will be carried out by a valuer who will usually be a qualified surveyor it is not a detailed inspection of the property, and only major visible defects will be noted. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof spaces or other parts not readily accessible. The exterior and roof of the property will be inspected from ground level only from within the boundaries of the site and adjacent/communal public areas. The area of the property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not be moved. Services (such as water, gas, electricity and drainage) will not be tested and we will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phraseology may differ. Many people rely on the Mortgage Valuation Certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report of the condition of the building.

The definition of `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 arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purposes of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a Comparable Basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the property is free from defect. Defects which are not considered materially to affect the value of the property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content. In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoings or onerous restrictions contained within the Titles of which we have no knowledge. The surveyor has further assumed that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the buildings and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subjects and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of properties that may fall within the Control of Asbestos Regulations 2006. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2006, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an Asbestos Register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2006, and that a Register of Asbestos and effective Management Plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation Standards Manual, 6th Edition, effective from 1st January 2008, and, unless otherwise stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 9 Manor Place, Edinburgh, EH3 7DN, Tel No 0131 225 7078.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the clients lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed.

We confirm this firm operates formal procedures to deal with complaints from clients in accordance with Bye-law 19 Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.

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