

# HOME REPORT

4F3  
4 BRUNTSFIELD TERRACE  
EDINBURGH  
EH10 4EX



BARR BRADY

CHARTERED SURVEYORS



# Energy Performance Certificate



BARR BRADY

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# Energy Performance Certificate

## Address of dwelling and other details

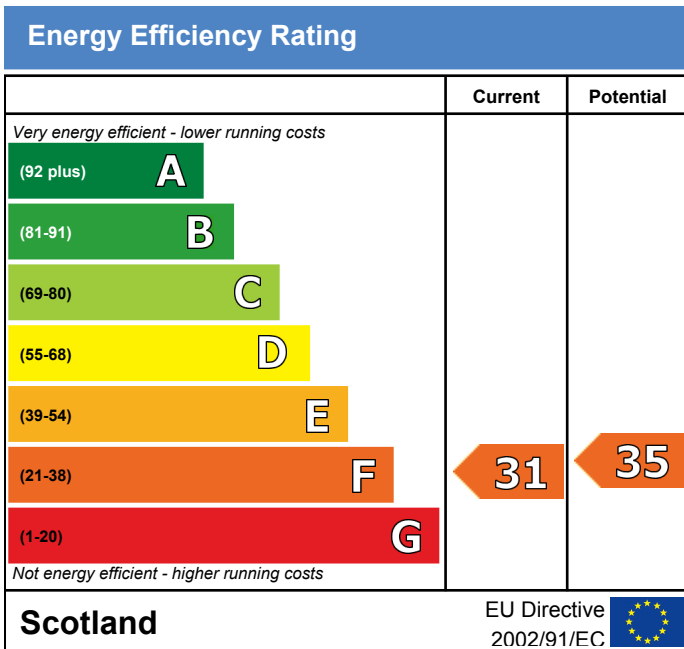
4F3,  
4 BRUNTSFIELD TERRACE,  
EDINBURGH,  
EH10 4EX

Dwelling type:  
Name of approved organisation:  
Membership number:  
Date of certificate:  
Reference number:  
Total floor area:  
Main type of heating and fuel:

Top-floor flat  
RICS Protocol for Scotland  
RICS082597  
18 November 2009  
9120-2887-8090-0591-0271  
79 m<sup>2</sup>  
Boiler and radiators, mains gas

## This dwelling's performance ratings

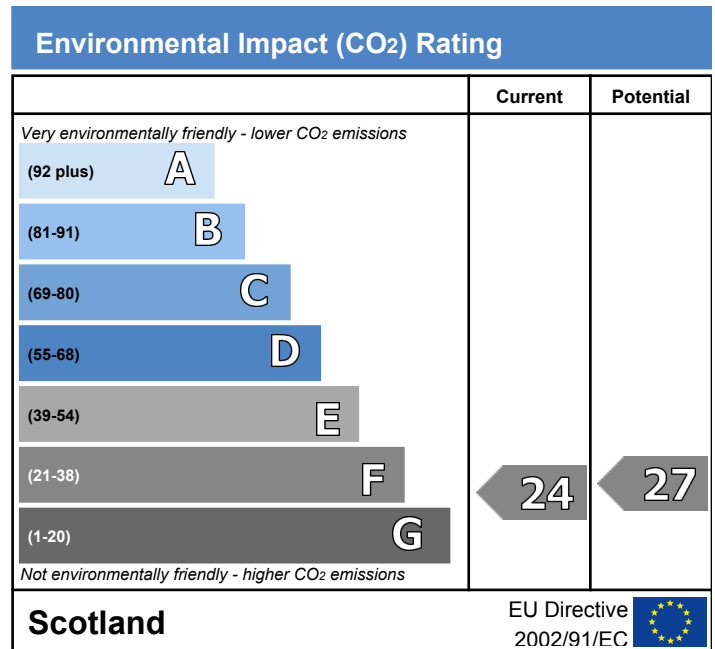
This dwelling has been assessed using the RdSAP 2005 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.



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

Approximate current energy use per square metre of floor area: 607 kWh/m<sup>2</sup> per year

Approximate current CO<sub>2</sub> emissions: 111 kg/m<sup>2</sup> per year



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

## Cost effective improvements

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

- |   |                            |
|---|----------------------------|
| 1 Low energy lighting for all fixed outlets | 2 Upgrade heating controls |
|---|----------------------------|

*A full energy report is appended to this certificate*



Information from this EPC may be given to Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

For advice on how to take action and to find out about offers available to make your home more energy efficient, call 0800 512 012 or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

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

## Energy Report



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

Assessor's name: Mr. Ian Gray  
 Company name/trading name: Barr Brady  
 Address: 31 Albany Street, Edinburgh, EH1 3QN  
 Phone number: 0131 478 4331  
 Fax number:  
 E-mail address: ian.gray@barrbrady.co.uk  
 Related party disclosure:

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

	Current	Potential
Energy use	607 kWh/m <sup>2</sup> per year	561 kWh/m <sup>2</sup> per year
Carbon dioxide emissions	8.8 tonnes per year	8.1 tonnes per year
Lighting	£77 per year	£41 per year
Heating	£1,141 per year	£1,069 per year
Hot water	£175 per year	£175 per year

Based on standardised assumptions about occupancy, heating patterns and geographical location, the above table provides an indication of how much it will cost to provide lighting, heating and hot water to this home. The fuel costs only take into account the cost of fuel and not any associated service, maintenance or safety inspection. This certificate has been provided for comparative purposes only and enables one home to be compared with another. Always check the date the certificate was issued, because fuel prices can increase over time and energy saving recommendations will evolve.

### About the building's performance ratings

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

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

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

### About the impact of buildings on the environment

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

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

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

The following is an assessment of the key individual elements that have an impact on this home's performance rating. Each element is assessed against the following scale: Very poor / Poor / Average / Good / Very good.

Elements	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed) Timber frame, as built, no insulation (assumed)	Poor Very poor	Poor Very poor
Roof	Flat, no insulation (assumed)	Very poor	Very poor
Floor	(other premises below)	-	-
Windows	Single glazed	Very poor	Very poor
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, no room thermostat	Very poor	Very poor
Secondary heating	Room heaters, coal	-	-
Hot water	From main system, no cylinderstat	Average	Average
Lighting	Low energy lighting in 10% of fixed outlets	Poor	Poor
Current energy efficiency rating		F 31	
Current environmental impact (CO <sub>2</sub> ) rating		F 24	

### Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

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

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

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvement	
		Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£26	F 32	F 25
2 Upgrade heating controls	£83	F 35	F 27
<b>Sub-total</b>	<b>£109</b>		
<b>Higher cost measures (over £500)</b>			
3 Replace boiler with Band A condensing boiler	£242	E 45	F 36
<b>Total</b>	<b>£351</b>		
<b>Potential energy efficiency rating</b>		<b>E 45</b>	
<b>Potential environmental impact (CO<sub>2</sub>) rating</b>			<b>F 36</b>

### Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

4 Replace single glazed windows with low-E double glazing	£42	E 48	F 38
5 50 mm internal or external wall insulation	£103	E 53	E 44
<b>Enhanced energy efficiency rating</b>		<b>E 53</b>	
<b>Enhanced environmental impact (CO<sub>2</sub>) rating</b>			<b>E 44</b>

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO<sub>2</sub>) emissions.



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

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

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

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

#### 1 Low energy lighting

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

#### 2 Heating controls (room thermostat and thermostatic radiator valves)

A room thermostat will increase the efficiency of the heating system by enabling the boiler to switch off when no heat is required; this will reduce the amount of energy used and lower fuel bills. Thermostatic radiator valves should also be installed, to allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves and a fully pumped system with the pump and the boiler turned off by the room thermostat. Thermostatic radiator valves should be fitted to every radiator except for the radiator in the same room as the room thermostat. Remember the room thermostat is needed as well as the thermostatic radiator valves, to enable the boiler to switch off when no heat is required. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

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

#### 3 Band A condensing boiler

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

## About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

#### 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 standards may apply to this work, so it is best to obtain advice from your local authority building standards department.

#### 5 Internal or external wall insulation

Solid wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating and can be installed by a competent DIY enthusiast. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). It should be noted that planning permission might be required and that building standards may apply to this work.

## What can I do today?

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

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

# Scottish Single Survey



BARR BRADY

CHARTERED SURVEYORS



# Single Survey

survey report on:

<b>Property address</b>	4F3 4 BRUNTSFIELD TERRACE EDINBURGH EH10 4EX
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<b>Customer</b>	Mr Tim McKay
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<b>Customer address</b>	4F3 4 Bruntsfield Terrace Edinburgh EH10 4EX
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<b>Prepared by</b>	Barr Brady
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<b>Date of inspection</b>	12th November 2009
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**BARR BRADY**  
CHARTERED SURVEYORS

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

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

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

### 1.2 THE REPORT

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

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

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

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

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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



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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	The subjects comprise a purpose built, top/fourth/attic flat within a four-storey and attic end- terraced tenement containing two main door properties at ground level and three flatted dwellings per floor to the upper portions of the building.
<b>Accommodation</b>	FOURTH FLOOR:  Entrance Vestibule Hall Living Room Kitchen/Breakfast Room 3 Bedrooms Bathroom
<b>Gross internal floor area (m<sup>2</sup>)</b>	79m <sup>2</sup>
<b>Neighbourhood and location</b>	<p>Bruntsfield Terrace is located within a Southern district of the City in an area made up of a variety of properties, a proportion of which are similar in age and character to the one under report.</p> <p>The subjects were seen to be reasonably convenient for transport, shopping and education facilities with all the main City Centre facilities being within commuting distance.</p>
<b>Age</b>	The subjects were originally constructed circa 1900.
<b>Weather</b>	The subjects were inspected on Thursday the 12th November 2009 at which time the weather was fair.
<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The chimney stacks are of traditional stonework and sections which have been repaired/rebuilt and provided with a render finish and utilise concrete copes housing clay pots.</p> <p>The roof junction detail flashings that we were able to examine appear to be of lead work.</p>

<p><b>Roofing including roof space</b></p>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>The roof is of mansard design having a pitched front elevation of timber construction overlaid in slate work whilst the main roof is of flat design and overlaid, we believe, in a mineral felt which has been finished with a reflective paint finish.</p> <p>The pitched section also incorporates a variety of dormer window details, a proportion utilising a stone structure whilst some have a timber framework and facing detail.</p> <p>Flashing details generally, we were able to examine, appear in the main to be of lead work.</p> <p>Slate work and hip details appear to utilise a zinc ridge flashing.</p> <p>No access has been gained to the roofing timbers.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater installation is of cast iron as are the waste vent pipes with the front elevation utilising an ogee style gutter whilst the remaining installation of half round design.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main external walls are of traditional 600mm thick solid stone construction with the front and gable elevations utilising a dressed stonework whilst the rear elevation is a combination of hammer dressed finish. We also note that the rear elevation the stonework is taken full height to the full five-storeys of the building.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of traditional timber frame sash and casement style incorporating single glazing.</p>

# Single Survey

	<p>The main entrance doors to the front and rear of the tenement are also of traditional timber with timber framework and facings.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External timbers and metal work are paint finished.</p>
<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>None.</p>
<b>Communal areas</b>	<p><b>Circulation areas visually inspected.</b></p> <p>The subject property and neighbouring flatted dwellings within the tenement are accessed via a mutual internal stairwell.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There are no garaging, parking or heritable outbuildings pertaining to the subject property.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>The subjects have the benefit of a communal drying green to the rear of the building shared and common to the tenement located to the rear.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings appear to be a combination of original lath and plaster and areas where plasterboard have been introduced.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls and partitions are a combination of lath with plaster, plaster to the hard and plasterboard.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>Fitted floor coverings have restricted our inspection but flooring appears to be of suspended timber joist design overlaid in tongued</p>

# Single Survey

	and grooved boarding.
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The kitchen contains an adequate number of modern units with work top and sink unit.</p> <p>The internal doors are of original panel design with original timber skirtings and facing details.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>The rear bedrooms retain open fireplaces, however, the remaining fireplaces have been blocked off.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>The walls and the ceilings have a combination of wallpaper and emulsion finishings with internal timbers being predominately paint finished.</p>
<b>Cellars</b>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>None.</p>
<b>Electricity</b>	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>Mains electricity serving 13 amp square pin power points throughout the property.</p>
<b>Gas</b>	<p><b>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>A mains gas supply is provided.</p>

# Single Survey

<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Exposed plumbing is a combination of copper and PVC and older lead work with an older lead cold water tank.</p> <p>The bathroom contains an adequate suite.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Central heating takes the form of a gas fired boiler serving panel radiators located throughout the property. Domestic hot water is also, we understand, supplied from the central heating boiler via a circulating tank which has been insulated and fitted with an electric immersion heater.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Foul and storm drainage are assumed to be connected to the mains sewer.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>For security reasons, we do not propose to discuss any burglar alarm systems.</p>
<b>Any additional limits to inspection</b>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b></p> <p><b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b></p> <p>Due to the roof construction and the nature of the attic accommodation, we have not carried out any roof inspection nor roof void inspection and cannot comment on the specific suitability of the design and construction of the roof nor the condition of the</p>



## Single Survey

	<p>roofing timbers.</p> <p>The property was inspected within the limits imposed by occupation which included, in parts, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings, etc. The owners' personal belongings were not removed from in built cupboards.</p> <p>Other flats within the building have not been inspected internally.</p>
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## Sectional Diagram showing elements of a typical house




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


# Single Survey


## 2. Condition


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

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

 Structural movement	
<b>Repair category</b>	1
<b>Notes</b>	Previous structural movement was noted. Within the limitations of the inspection no evidence was found to suggest that this was serious or recent or that it would have an adverse affect on saleability.

 Dampness, rot and infestation	
<b>Repair category</b>	1
<b>Notes</b>	<p>Random testing with a moisture meter did not reveal any significant levels of dampness within the subject property.</p> <p>An element of damp was noted to flooring within the bathroom apartment.</p> <p>High moisture readings were obtained to lower wall areas within the mutual stairwell although damp recorded was noted to be below any possible damp proof course.</p>

 Chimney stacks	
<b>Repair category</b>	1
<b>Notes</b>	The chimney stacks have recently undergone extensive remedial work and from a ground level inspection appeared to be in acceptable condition.

 Roofing including roof space	
<b>Repair category</b>	1
<b>Notes</b>	<p>The roof has recently been overhauled within the last 3/4 years and was seen to be generally in an order commensurate with age and having due regard to the works that have been carried out.</p> <p>Slate work was seen to be reasonably neat and tidy and evenly coursed although some damaged slates were noted.</p>

# Single Survey

	<p>The flat sections of roof were unsighted and we cannot comment on their condition although are assumed to be in acceptable condition having regard to the refurbishment works.</p> <p>It should be noted that flat sections of roof do, however, have a limited life span.</p>
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## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	The installation appeared to be in acceptable order and should cope with a normal runoff of rainwater.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>The external walls have suffered from erosion, spalling and deterioration of pointing details.</p> <p>During recent refurbishment works, an element of masonry remedial work has been carried out, however, further spalling and erosion was noted.</p>



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	<p>Windows and external timbers generally including the external doors were showing signs of weathering and deterioration with some decay noted particularly to the cills.</p> <p>Deterioration of ironmongery and window weights and ropes and mastic sealants was also recorded.</p>



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	External paintwork should be maintained on a regular basis in order to prevent deterioration of timbers and metalwork.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	Not Applicable.

# Single Survey



## Communal areas

<b>Repair category</b>	1
<b>Notes</b>	The internal stairwell was found to be generally in acceptable condition commensurate with age and character.  An element of damp was recorded to lower wall areas.



## Garages and permanent outbuildings

<b>Repair category</b>	-
<b>Notes</b>	Not Applicable.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	The common green was found to be in an acceptable condition.  An element of remedial work will be required to stone boundaries.



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	Plaster cracking was noted consistent with historical structural movement and loss of plaster key which deteriorates with age.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	The general finish is acceptable although an element of general wear and tear was noted.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	Flooring was seen to be reasonably firm to the tread and areas of loose and uneven flooring are assumed to relate to poor fixing and not timber defect.  An element of damp was noted to flooring within the bathroom apartment.



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>Kitchen fittings are of modern design and whilst not specifically tested appeared functional.</p> <p>Internal joinery generally including the internal doors have suffered from general wear and tear.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	<p>We have not inspected the flues although an element of general remedial work to the hearths would be required should future use be considered.</p>



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	<p>Internal decoration is largely a matter of taste and the subjects are in generally acceptable condition. There are areas where the finish is tired.</p>



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	<p>Not Applicable.</p>



## Electricity

<b>Repair category</b>	2
<b>Notes</b>	<p>The installation is mixed and dated with older fuse detailing and power points within skirting details.</p> <p>In general, the electrical installation would appear to be adequate for present usage although it should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IEE Regulations.</p>



## Gas

<b>Repair category</b>	1
<b>Notes</b>	<p>A mains supply of gas is connected. It is recommended that all gas appliances be subject to an initial check to ensure that they are safe and comply with current Gas Safety Regulations.</p>

# Single Survey



## Water, plumbing and bathroom fittings

<b>Repair category</b>	3
<b>Notes</b>	<p>Whilst there is no obvious signs of cracks and fractures at present, we note that older lead work is still being utilised within the plumbing installation.</p> <p>The sanitary fittings, whilst appearing serviceable, are dated.</p>



## Heating and hot water

<b>Repair category</b>	2
<b>Notes</b>	<p>At the date of inspection the central heating system was not in operation and comment on its efficiency cannot be made. Enquiries should be made of the vendor as to whether a servicing contract exists for the system.</p> <p>We note that the central heating system is dated.</p>



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	<p>We must clearly state that inspection covers have not been raised and that the drainage systems have not been tested.</p>

# Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	3
Heating and hot water	2
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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



# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

We have not inspected the Title Deeds of the property and have relied upon the information provided to us. Following the abolition of feudal tenure, the premises are understood to be held on the equivalent of freehold tenure. We have assumed that there are no onerous or unusual conditions in the Titles which would adversely affect our opinion of value and that ground burdens, if any, are nominal.

It has been assumed that the road fronting the property has been adopted by the Local Authority for maintenance purposes.

During the inspection it was noted that alterations have taken place and in this regard it is assumed that all necessary Consents and Certificates have been granted or will be available. It is, therefore, recommended that this matter be investigated and clarified, paying particular attention to the formation of the gable bedroom and the kitchen dining accommodation.

### Estimated reinstatement cost for insurance purposes

For re-instatement cost purposes, cover should be maintained in a sum of not less than £210,000 (TWO HUNDRED AND TEN THOUSAND POUNDS).

### Valuation and market comments

Having regard to the comments in this report, and current market conditions, it is my opinion that on the 12th November 2009 the Market Value for the property described herein could be fairly stated in the sum of £275,000 (TWO HUNDRED AND SEVENTY FIVE THOUSAND POUNDS).

All of the matters to which we have referred in this report should be fully investigated prior to concluding a purchase.

<b>Signed</b>	Security Print Code [390744 = 7415 ] Electronically signed
<b>Report author</b>	IAN S M GRAY
<b>Company name</b>	Barr Brady
<b>Address</b>	31 Albany Street, Edinburgh, EH1 3QN
<b>Date of report</b>	18th November 2009

# Mortgage Valuation Report



**BARR BRADY**  
CHARTERED SURVEYORS

## Property Address

Address 4F3, 4 BRUNTSFIELD TERRACE, EDINBURGH, EH10 4EX  
Seller's Name Mr Tim McKay  
Date of Inspection 12th November 2009

## Property Details

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

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

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

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

Approximate Year of Construction

## Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

## Accommodation

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

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

Residential Element (greater than 40%)  Yes  No

## Garage / Parking / Outbuildings

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

Permanent outbuildings:

None.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

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

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

## Service Connections

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

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

Brief description of Central Heating:

Gas boiler to panel radiators.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The subjects form part of a tenement which has undergone refurbishment in the past, however, further ongoing mutual maintenance repairs will be required. We would make specific reference to the masonry which was showing signs of erosion and spalling and to the flat sections of roof which by their nature will tend to attract maintenance costs and have a limited life span.

Within the internal stairwell, an element of damp was noted although this is below the damp proof course.

Previous structural movement was noted. Within the limitations of the inspection no evidence was found to suggest that this was serious or recent or that it would have an adverse affect on saleability.

Internally, general upgrading of the services will be required in conjunction with an element of modernisation, cosmetic repair and redecoration.

An element of damp was recorded to the bathroom flooring, we would suggest that floor coverings be uplifted, the area allowed to dry with adjacent timbers being inspected as a precaution against damp associated defects.

During the inspection it was noted that alterations have taken place and in this regard it is assumed that all necessary Consents and Certificates have been granted or will be available. It is, therefore, recommended that this matter be investigated and clarified.

## Essential Repairs

None.

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

# Mortgage Valuation Report

## Comment on Mortgageability

This property forms suitable security for mortgage purposes.

## Valuations

Market value in present condition £ 275,000  
Market value on completion of essential repairs £   
Insurance reinstatement value £ 210,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £   
Is the property in an area where there is a steady demand for rented accommodation of this type?  Yes  No

## Declaration

Signed Security Print Code [390744 = 7415 ]  
Electronically signed by:-  
Surveyor's name IAN S M GRAY  
Professional qualifications MRICS  
Company name Barr Brady  
Address 31 Albany Street, Edinburgh, EH1 3QN  
Telephone 0131 478 4331  
Fax  
Report date 18th November 2009

# Sellers Property Questionnaire



BARR BRADY

CHARTERED SURVEYORS





# PROPERTY QUESTIONNAIRE

Property address 4 BRUNTSFIELD TERRACE EDINBURGH EH 10 4EX.	
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Seller(s) TIM MCKAY	
------------------------	--

Completion date of property questionnaire	12th NOV 2009
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**Note for Sellers**

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

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

<b>1.</b>	<b>Length of ownership</b>								
	How long have you owned the property? <span style="float: right;">2 1/2 YEARS.</span>								
<b>2.</b>	<b>Council tax</b>								
	Which Council Tax band is your property in? (Please circle)								
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 12.5%; text-align: center;">A</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">B</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">C</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">D</td> <td style="border: 1px solid black; width: 12.5%; text-align: center; border: 2px solid black;">E</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">F</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">G</td> <td style="border: 1px solid black; width: 12.5%; text-align: center;">H</td> </tr> </table>	A	B	C	D	E	F	G	H
A	B	C	D	E	F	G	H		
<b>3.</b>	<b>Parking</b>								
	What are the arrangements for parking at your property?								
	(Please tick all that apply)								
	<ul style="list-style-type: none"> <li>• Garage <input type="checkbox"/></li> <li>• Allocated Parking Space <input type="checkbox"/></li> <li>• Driveway <input type="checkbox"/></li> <li>• Shared parking <input type="checkbox"/></li> <li>• On street <input type="checkbox"/></li> <li>• Resident permit <input checked="" type="checkbox"/></li> <li>• Metered parking <input type="checkbox"/></li> <li>• Other (please specify): <input style="width: 150px;" type="text"/></li> </ul>								

<b>4.</b>	<b>Conservation area</b>	
	Is your property in a designated Conservation Area that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No
<b>5.</b>	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No
<b>6.</b>	<b>Alterations/additions/extensions</b>	
a.	(i) During your time in the property, have you carried out any structural alterations, additions, or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  <u>If you have answered yes</u> , please describe below the changes which you have made:	Yes/No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  <u>If you have answered yes</u> , the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes/No N/A.
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  <u>If you have answered yes</u> , please answer the three questions below:	Yes/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No

	<p>Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed):</p> <p><i>Replacement-upvc "tilt and turn" windows were introduced into the original window opening area.</i></p> <p><i>TILT and TURN WINDOW IN KITCHEN REPLACED BY SASH + CASE IN LATE 2008.</i></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent. ✓</p>	
7.	<b>Central Heating</b>	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <i>Gas Fired back boiler serving panel radiators</i></p> <p><u>If you have answered yes</u>, please answer the three questions below</p>	Yes/No
	(i) When was your central heating system or partial central heating system installed?	DONT KNOW
	(ii) DO you have a maintenance contract for the central heating system? <u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:	Yes/No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year)	
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No
9.	<b>Issues that may have affected your property</b>	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it? <i>OVER 10 YEARS AGO.</i></p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	Yes/No Yes/No

5 Years guarantee.

b.	Are you aware of the existence of asbestos in your property?  <u>If you have answered yes, please give details:</u>	Yes/No
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**10. Services**

a. Please tick which services are connected to your property and gives details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	SCOTTISH GAS
Water mains or private water supply	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	SCOTTISH WATER
Electricity	<input type="radio"/> Yes/ <input type="radio"/> No	SCOTTISH POWER.
Mains drainage	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	SCOTTISH WATER
Telephone	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	VIRGIN MEDIA
Cable TV or satellite	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	VIRGIN MEDIA
Broadband	<input checked="" type="radio"/> Yes/ <input type="radio"/> No	VIRGIN MEDIA.

b.	Is there a septic tank system at your property?  <u>If you have answered yes, please answer the two questions below:</u>	Yes/No
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(i)	Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't Know
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(ii)	Do you have a maintenance contract for you septic tank?  <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>	Yes/No
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11.	<b>Responsibilities for shared or common areas</b>	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary or garden area?</p> <p><u>If you have answered yes, please give details:</u></p> <p>CUTTING OF GRASS <del>and STAIR</del> ETC</p>	Yes/No
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p> <p>STAIR CLEANING.</p>	Yes/No
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	Yes/No
d.	<p>Do you have the right to walk over any of your neighbours' property – for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/No

<b>12.</b>	<b>Charges associated with your property</b>	
a.	Is there a factor or property manager for your property?  <u>If you have answered yes, Please provide the name and address, and give details of any deposit held and approximate charges:</u>	Yes/No <input checked="" type="radio"/>
b.	Is there a common buildings insurance policy?  <u>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</u>	Yes/No <input checked="" type="radio"/>  Yes/No. Don't Know
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund:	
<b>13.</b>	<b>Specialist Works</b>	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?  <u>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</u>	Yes/No <input checked="" type="radio"/>
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  <u>If you have answered yes, please give details:</u>	Yes/No <input checked="" type="radio"/>

c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	Yes/No
<b>14. Guarantees</b>		
a. Are there any guarantees or warranties for any of the following:		
(i)	Electrical Work	<input checked="" type="radio"/> No*    Yes    Don't Know    With title deeds    Lost
(ii)	Roofing	<input type="radio"/> No*    Yes <input checked="" type="radio"/> Don't Know    With title deeds    Lost
(iii)	Central heating	<input checked="" type="radio"/> No*    Yes    Don't Know    With title deeds    Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No*    Yes    Don't Know    With title deeds    Lost
(v)	Damp course	<input checked="" type="radio"/> No*    Yes    Don't Know    With title deeds    Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No*    Yes    Don't Know    With title deeds    Lost*
b. If you have answered "yes" or "with title deeds", please give details of the work or installations to which the guarantee(s) relate(s):		
c. Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:		
Yes/No <input checked="" type="radio"/>		



<b>15. Boundaries</b>	
So far as you are aware, has any boundary of your property been moved in the last 10 years?	Yes/No
<u>If you have answered yes</u> , please give details:	
<b>16. Notices that affect your property</b>	
In the past three years have you ever received a notice:	
a. advising that the owner of a neighbouring property has made a planning application?	Yes/No
b. that affects your property in some other way?	Yes/No
c. that requires you to do any maintenance, repairs or improvements to your property?	Yes/No
<u>If you have answered yes to any of a-c above</u> , please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s):

Tim McKay

Date:

12th Nov 2009.





**Residential Survey and Valuations**

**Commercial Surveys and Valuations**

**Land Valuations**

**Social Housing Consultancy**

**Development Appraisals**

**Expert Witness Consultancy**

**Rating Consultancy**

**Condition Reports**

**Schedules of Dilapidations**

**Commercial Property Acquisitions**

**Commercial Property Disposals**

**Commercial Rent Reviews**

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35 Main Street, Stewarton  
Kilmarnock, Ayrshire KA3 5DS  
Tel: 01560 482866 Fax: 01560 485357

**East Lothian Office**

8 Market Street, Haddington  
East Lothian EH41 3JL  
Tel: 01620 822847 Fax: 01620 825983

**Edinburgh Office**

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DX ED 431, Edinburgh-1  
Tel: 0131 478 4331 Fax: 0131 478 4339

**Falkirk Office**

6A Weir Street, Falkirk FK1 1RA  
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**Glasgow Office**

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Hillington Park, Glasgow G52 4JH  
Tel: 0141 810 1812 Fax: 0141 880 1140

**Hamilton Office**

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Tel: 01698 421214 Fax: 01698 477010

**Helensburgh Office**

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Dunbartonshire G84 8AQ  
Tel: 01436 678181 Fax: 01436 678280

**Paisley Office**

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