7 WHYTE CORNER
MILTON
DUMBARTON
G82 2TR

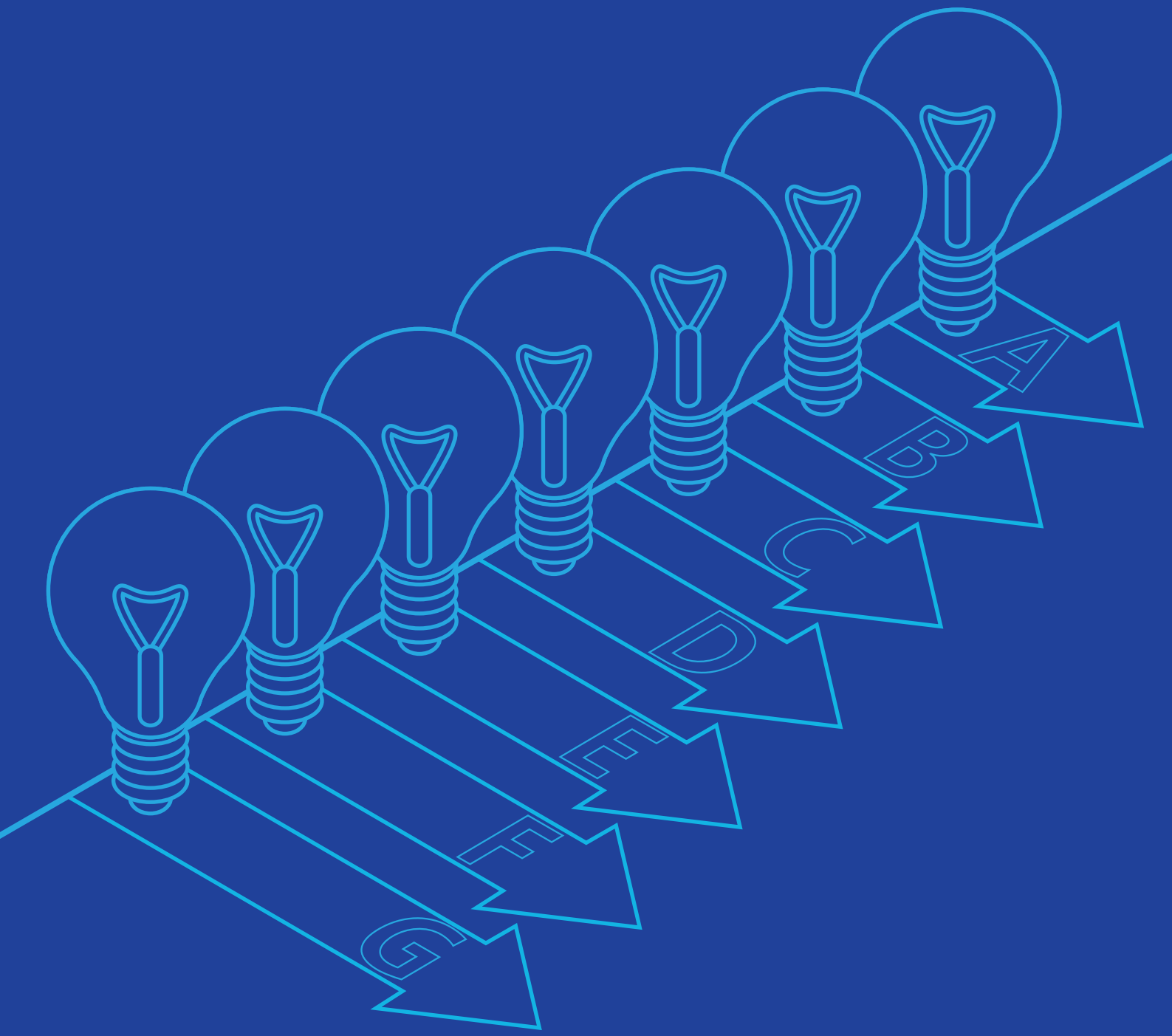
# Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

**www.shepherd.co.uk**

SHEPHERD
CHARTERED SURVEYORS




# Energy Performance Certificate

SHEPHERD
CHARTERED SURVEYORS

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**7 WHYTE CORNER, MILTON, DUMBARTON, G82 2TR**

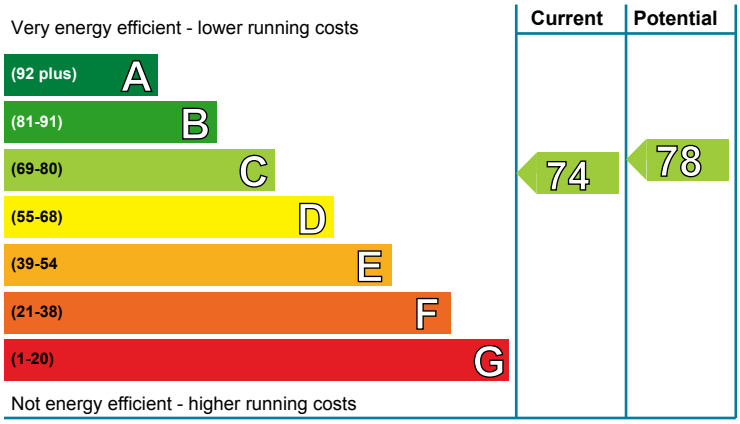
| | | | |
|---|---|---|---|
| **Dwelling type:** | Top-floor flat | **Reference number:** | 7200-3316-0322-3126-1303 |
| **Date of assessment:** | 29 July 2020 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 01 August 2020 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 75 m² | **Main heating and fuel:** | Boiler and radiators, mains gas |
| **Primary Energy Indicator:** | 190 kWh/m²/year | | |

## 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 $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£1,848** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£303** | |

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

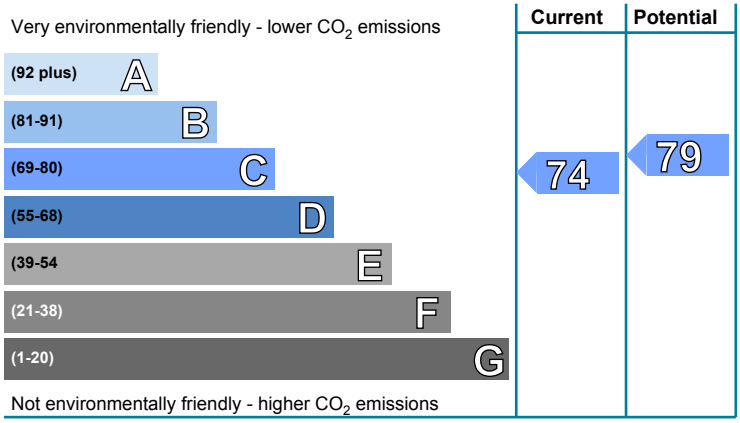



## Energy Efficiency Rating

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 C (74)**. The average rating for EPCs 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 ($CO_2$) 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 C (74)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Cavity wall insulation | £500 - £1,500 | £195.00 |
| 2 Low energy lighting | £25 | £108.00 |

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.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

**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 | Cavity wall, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| Roof | Pitched, 270 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | (another dwelling below) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Low energy lighting in 38% 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, $CO_2$ 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 calculated emissions for your home are 33 kg $CO_2/m^2/yr$.

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 2.5 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 0.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---|---|---|---|
| **Heating** | £1,281 over 3 years | £1,101 over 3 years | You could save £303 over 3 years |
| **Hot water** | £249 over 3 years | £249 over 3 years | |
| **Lighting** | £318 over 3 years | £195 over 3 years | |
| **Totals** | **£1,848** | **£1,545** | |

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 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

| Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|---|---|---|---|---|
| | | | Energy | Environment |
| 1 Cavity wall insulation | £500 - £1,500 | £65 | C 77 | C 78 |
| 2 Low energy lighting for all fixed outlets | £25 | £36 | C 78 | C 79 |

### Alternative measures

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

- External insulation with cavity wall insulation

## Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

energy saving trust

## 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 Cavity wall insulation**

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

**2 Low energy lighting**

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

## 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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|---|---|---|---|---|
| Space heating (kWh per year) | 6,940 | N/A | (1,481) | N/A |
| Water heating (kWh per year) | 1,859 | | | |

## Addendum

## 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: | Mr. Elliot Brown |
| Assessor membership number: | EES/015800 |
| Company name/trading name: | J & E Shepherd |
| Address: | 13 Albert Square<br>Dundee<br>DD1 1XA |
| Phone number: | 01382 200454 |
| Email address: | dundee@shepherd.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**

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

# Scottish Single Survey

SHEPHERD
CHARTERED SURVEYORS

# Single Survey

survey report on:

| | |
|---|---|
| **Property address** | 7 Whyte Corner<br>Milton<br>Dumbarton<br>G82 2TR |

| | |
|---|---|
| **Customer** | Mr D Walmsley & Mrs L Walmsley |

| | |
|---|---|
| **Customer address** | 7 Whyte Corner<br>Milton<br>Dumbarton<br>G82 2TR |

| | |
|---|---|
| **Prepared by** | J & E Shepherd |

| | |
|---|---|
| **Date of inspection** | 29th July 2020 |

SHEPHERD
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[1].

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.

[1] Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

[2] 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.

| | |
|---|---|
| **Description** | The subjects comprise of a purpose built first floor flat, located within a two storey end terraced building, believed to contain two flatted dwellings in total. |
| **Accommodation** | FIRST FLOOR:- Landing, Living Room, Kitchen, Two Bedrooms & Bathroom. |
| **Gross internal floor area (m²)** | 75 m2 or thereby. |
| **Neighbourhood and location** | The property is located within an established residential area where surrounding properties are of a mixed age and character. Local shopping, amenities and public transport can be found within a reasonable distance. |
| **Age** | The property was constructed around 1935. |
| **Weather** | Dry and bright. |
| **Chimney stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>Brick construction with a roughcast finish. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br><br>**Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.**<br><br>**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.**<br><br>**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.**<br><br>The roof covering is pitched, timber framed, overlaid with tiles and surmounted with a tiled ridge.<br><br>Access to the roof void area can be gained via a hatch in the hallway ceiling. The roof space has been partially floored. Insulation material between ceiling joists. |

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| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>Rainwater fittings are a mix of PVC and cast iron construction. |

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| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The main walls appear to be of traditional cavity brick construction incorporating a roughcast finish. |

| | |
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| **Windows, external doors and joinery** | **Internal and external doors were opened and closed where keys were available.**<br><br>**Random windows were opened and closed where possible.**<br><br>**Doors and windows were not forced open.**<br><br>The windows are of uPVC double glazed design. The entrance door is of uPVC panel construction. |

| | |
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| **External decorations** | **Visually inspected.**<br><br>Roughcast finishes to the main walls. |

| | |
|---|---|
| **Conservatories / porches** | None. |

| | |
|---|---|
| **Communal areas** | None. |

| | |
|---|---|
| **Garages and permanent outbuildings** | None. |

| | |
|---|---|
| **Outside areas and boundaries** | **Visually inspected.**<br><br>Plots of garden ground to the side elevation. Boundaries are mainly defined by timber fencing and garden hedges.<br><br>The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority. |

| | |
|---|---|
| **Ceilings** | **Visually inspected from floor level.**<br><br>Ceilings are a mix of lath and plaster and plasterboard. |

| | |
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| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>Internal walls are a mix of lath and plaster, plasterboard and solid brickwork. |

| | |
|---|---|
| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>Flooring within the property is mainly of suspended timber design.<br><br>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.<br><br>No sub-floor inspection has taken place. |

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| **Internal joinery and kitchen fittings** | **Built-in cupboards were looked into but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>Internal pass doors are of timber construction.<br><br>Kitchen fittings comprise a range of floor and wall mounted units. |

| | |
|---|---|
| **Chimney breasts and fireplaces** | **Visually inspected.**<br><br>**No testing of the flues or fittings was carried out.**<br><br>There is a gas fire located within the living room apartment. The gas fire has not been checked, inspected or tested in any way. |

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| **Internal decorations** | **Visually inspected.**<br><br>Mainly paper and paint finishes to the wall and ceiling surfaces. Some tiled finishes also noted. |

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|---|---|
| **Cellars** | None. |

| | |
|---|---|
| **Electricity** | **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Connected at mains. The meter is located within the cupboard of the entrance hallway. |

| | |
|---|---|
| **Gas** | **Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Connected at mains. The gas meter is understood to be located externally. |

| | |
|---|---|
| **Water, plumbing, bathroom fittings** | **Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Water is from the mains supply.<br><br>Plumbing, where seen, was found to be a mix of copper and plastic.<br><br>Bathroom fittings comprise of a bath, Wc & wash hand basin. |

| | |
|---|---|
| **Heating and hot water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>There is a gas fired central heating system installed. The central heating boiler is located within the kitchen. |

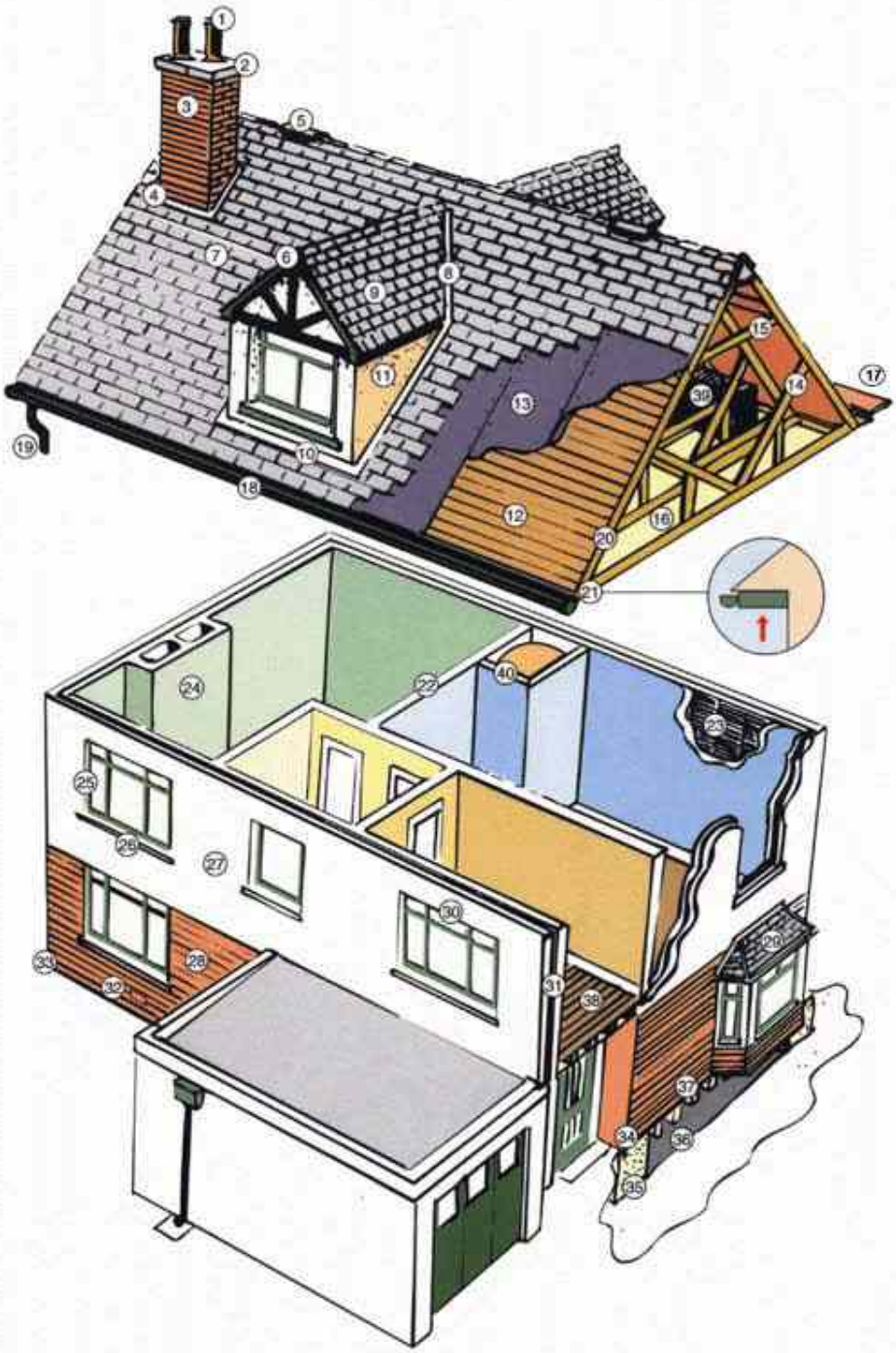
| | |
|---|---|
| **Drainage** | **Drainage covers etc. were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. |

| | |
|---|---|
| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Smoke detector fitted (not tested). |

| | |
|---|---|
| **Any additional limits to inspection** | **For flats / maisonettes**<br><br>**Only the subject flat and internal communal areas giving access to the flat were inspected.**<br><br>**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.**<br><br>**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.**<br><br>Due to the height of the building and proximity of surrounding properties, our inspection of the roof covering has been restricted.<br><br>It was not raining during our inspection. Therefore, we cannot comment on the watertightness of the rainwater goods.<br><br>Some areas of the external building fabric were not fully or closely inspected from the surrounding ground level.<br><br>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings<br><br>Due to fitted carpets and floor coverings no detailed inspection was possible of the floors and accordingly no comment can be made on their condition or otherwise.<br><br>No sub floor inspection has taken place. Therefore, we are unable to comment upon its condition.<br><br>No inspection was possible of the timbers beneath/surrounding the bath. Therefore, we cannot comment upon their condition.<br><br>Doors & windows tested at random.<br><br>Where lined, it should be appreciated that original ceiling and wall surfaces could not be inspected and therefore, no comment can be made on their condition or otherwise<br><br>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. |

## Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

**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. |

| Structural movement | |
|---|---|
| **Repair category** | 1 |
| **Notes** | There was no evidence of significant structural movement within the limitations of our inspection. |

| Dampness, rot and infestation | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.<br><br>Localised/trace readings were noted around the front entrance door at ground floor level.<br><br>Within the roof void area damp staining/scarring was noted to be affecting some of the roof timbers. This appears to be historic damp staining. |

| Chimney stacks | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Weathered and defective chimney masonry is visible and repairs are required.<br><br>Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated. |

| Roofing including roof space | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant defects were noted at the time of inspection. Nevertheless, roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight. |

| | |
|---|---|
| | The roof tiles have been overhauled in relatively recent times. All documentation should be obtained in this regard. |

| Rainwater fittings | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Rainwater goods are of an older style and some have suffered corrosion. Maintenance is required and gutters/downpipes checked during heavy rainfall.<br><br>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect. |

| Main walls | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended. |

| Windows, external doors and joinery | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions.<br><br>The windows within the property are of an older style. The windows are now of an age where ongoing reactive maintenance will be required for them to remain fully functional. This will include attention to framework, opening mechanisms and other components. |

| External decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Paint finished and decorated external surfaces will require redecoration on a regular basis. |

| Conservatories/porches | |
|---|---|
| **Repair category** | - |
| **Notes** | None. |

| Communal areas | |
|---|---|
| **Repair category** | - |
| **Notes** | None. |

| Garages and permanent outbuildings | |
|---|---|
| **Repair category** | - |
| **Notes** | None. |

| Outside areas and boundaries | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Boundary walls and fences should be regularly checked and maintained as necessary. |

| Ceilings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Evidence of plaster cracking/blemishing was evident to some of the ceiling surfaces. |

| Internal walls | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Evidence of plaster cracking/blemishing was evident to some of the internal wall surfaces. |

| Floors including sub-floors | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Some uneven and creaky floorboards were noted at some locations.<br><br>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. |

| Internal joinery and kitchen fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Within the limitations of our inspection no significant defects were noted. |

| Chimney breasts and fireplaces | |
|---|---|
| **Repair category** | 1 |
| **Notes** | The presence of a fireplace, chimney or chimney breast or the apparent removal of same, should not be taken as an indication that there is any, adequate or usable flue present. |

| Internal decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | The property is in fair decorative order. |

| Cellars | |
|---|---|
| **Repair category** | - |
| **Notes** | None. |

| Electricity | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Aspects of the electrical installation are of mixed vintage and the system should be checked as a precaution by a registered electrician and upgraded if necessary.<br><br>The Institute of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations. |

| Gas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor. |

| Water, plumbing and bathroom fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. |

| Heating and hot water | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. |

| Drainage | |
|---|---|
| **Repair category** | 1 |
| **Notes** | All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. |

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 | 2 |
| Roofing including roof space | 1 |
| Rainwater fittings | 2 |
| Main walls | 1 |
| Windows, external doors and joinery | 2 |
| External decorations | 1 |
| Conservatories/porches | - |
| Communal areas | - |
| 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 | 1 |
| Heating and hot water | 1 |
| Drainage | 1 |

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

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

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

## 3. Accessibility information

**Guidance notes on accessibility information**

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

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The subjects form part of a tenement/block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The legal adviser should check with the relevant authority to establish if there are any proposed works for the building as it will be appreciated that these type of programmes can prove costly.

The roof tiles have been overhauled in relatively recent times. All documentation should be obtained in this regard.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £170,000 (One Hundred and Seventy Thousand Pounds Sterling).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £80,000 (Eighty Thousand Pounds Sterling).

Property market activity has been impacted due to the current response to Covid-19. We are faced with an unprecedented set of circumstances on which to make a valuation judgement. Our advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to our valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

| | |
|---|---|
| **Signed** | Security Print Code [357537 = 6009 ]<br>Electronically signed |

| | |
|---|---|
| **Report author** | Elliot Brown |

| | |
|---|---|
| **Company name** | J & E Shepherd |

| | |
|---|---|
| **Address** | 1st Floor, 130 High Street, Dumbarton, G82 1PQ |

| | |
|---|---|
| **Date of report** | 13th August 2020 |

# Mortgage Valuation Report

## Property Address

Address 7 Whyte Corner, Milton, Dumbarton, G82 2TR
Seller's Name Mr D Walmsley & Mrs L Walmsley
Date of Inspection 29th July 2020

## Property Details

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

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

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

Flats/Maisonettes only Floor(s) on which located 1 No. of floors in block 2 Lift provided? [ ] Yes [X] No
No. of units in block 2

Approximate Year of Construction 1935

## Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ Unexpired years

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings) 75 m² (Internal) m² (External)

Residential Element (greater than 40%) [X] Yes [ ] No

## Garage / Parking / Outbuildings

- [ ] Single garage
- [ ] Double garage
- [ ] Parking space
- [X] No garage / garage space / parking space

Available on site? [ ] Yes [X] No

Permanent outbuildings:

None.



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# Mortgage Valuation Report

## Construction

| | | | | | |
|---|---|---|---|---|---|
| Walls | [X] Brick | [ ] Stone | [ ] Concrete | [ ] Timber frame | [ ] Other (specify in General Remarks) |
| Roof | [X] Tile | [ ] Slate | [ ] Asphalt | [ ] Felt | [ ] Other (specify in General Remarks) |

## Special Risks

| | | |
|---|---|---|
| Has the property suffered structural movement? | [ ] Yes | [X] 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 | [X] 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 | [X] Mains | [ ] Private | [ ] None | Water | [X] Mains | [ ] Private | [ ] None |
| Electricity | [X] Mains | [ ] Private | [ ] None | Gas | [X] Mains | [ ] Private | [ ] None |
| Central Heating | [X] Yes | [ ] Partial | [ ] None | | | | |

Brief description of Central Heating:

Gas fired boiler to 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 [X] 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 [X] No

If Yes provide details in General Remarks.

## Roads

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



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# Mortgage Valuation Report

## General Remarks

The subjects comprise of a purpose built first floor flat, located in a two storey end terraced building containing two flatted dwellings in total. Surrounding properties are of a mixed age and character. Local shopping, amenities and public transport can be found within a reasonable distance.

At the time of inspection, the property was found to be in a condition fairly typical for its age and type.

Externally, it should be appreciated that the building is of an age and type where ongoing reactive maintenance will be required for it to remain in a fully wind and watertight condition.

Internally, the property was found to be in a fair state of repair. The windows in the property are now of an age where ongoing reactive maintenance will be required for them to remain fully functional. The electricity system is of a mixed vintage and therefore it is recommended the system be checked and upgraded as necessary by a registered electrical contractor.

Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

## Essential Repairs

None.

Estimated cost of essential repairs £ N/A  Retention recommended? ☐ Yes ☒ No  Amount £ N/A



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# Mortgage Valuation Report

## Comment on Mortgageability

In our opinion, he property forms suitable security for mortgage purposes, subject to the specific lending criteria of any mortgage provider.

## Valuations

| | |
|---|---|
| Market value in present condition | £ 80,000 |
| Market value on completion of essential repairs | £ N/A |
| Insurance reinstatement value<br>(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 170,000 |
| 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 [357537 = 6009 ]<br>Electronically signed by:- |
| Surveyor's name | Elliot Brown |
| Professional qualifications | BSc (Hons) MRICS |
| Company name | J & E Shepherd |
| Address | 1st Floor, 130 High Street, Dumbarton, G82 1PQ |
| Telephone | 01389 731682 |
| Fax | |
| Report date | 13th August 2020 |



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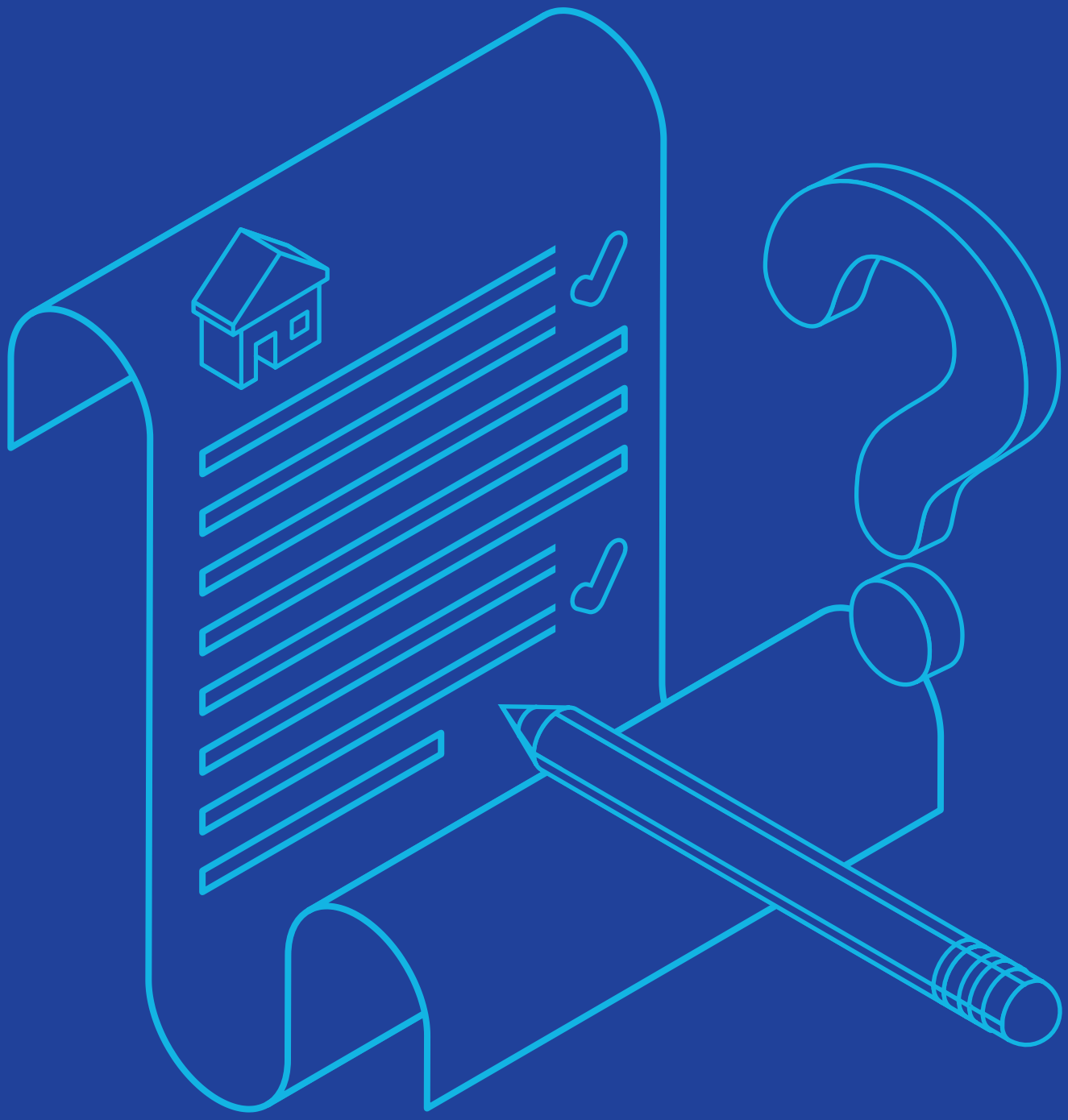

# Property Questionnaire

SHEPHERD
CHARTERED SURVEYORS

# Property Questionnaire

| | |
|---|---|
| **Property Address** | 7 Whyte Corner,<br>Dumbarton Road,<br>Milton,<br>DUMBARTON,<br>G82 2TR |
| **Seller(s)** | Lyndsey Walmsley |
| **Completion date of property questionnaire** | 23-07-2020 |

**Note for sellers**

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

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

| | | |
|---|---|---|
| **1.** | **Length of ownership** | |
| | How long have you owned the property? | 14 yrs |
| **2.** | **Council tax** | |
| | Which Council Tax band is your property in? | B |
| **3.** | **Parking** | |
| | What are the arrangements for parking at your property? | Street |
| **4.** | **Conservation area** | |
| | 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)? | No |
| **5.** | **Listed buildings** | |
| | 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)? | No |
| **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 below the changes which you have made: | No |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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 will 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 |
| | (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. | |

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|---|---|---|
| **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). | Yes |
| | If you have answered yes or 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 three questions below: | Gas-fired |
| | (i) When was your central heating system or partial central heating system installed? | 2017 |
| | (ii) Do you have a maintenance contract for the central heating system?<br>If you have answered yes, please give details of the company with which you have a maintenance contract: | No |
| | (iii) When was your maintenance agreement last renewed? (Please provide the month and year). | 2017 |
| **8.** | **Energy Performance Certificate** | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | No |
| **9.** | **Issues that may have affected your property** | |
| **a)** | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | No |
| | If you have answered yes, is the damage the subject of any outstanding? | - |
| **b)** | Are you aware of the existence of asbestos in your property? | No |
| **10.** | **Please select which services are connected to your property** | |
| **a)** | (i) Gas or Liquid Petroleum Gas | Yes |
| | If you have answered Yes, who is the supplier: | Scottish hydro |
| | (ii) Water Mains or Private Water Supply: | Mains Supply |
| | If you have answered Yes, who is the supplier: | Scottish Water |
| | (iii) Electricity: | Yes |
| | If you have answered Yes, who is the supplier: | Scottish hydro |
| | (iv) Mains Drainage: | Yes |
| | If you have answered Yes, who is the supplier: | Local Authority |
| | (v) Telephone: | Yes |
| | If you have answered Yes, who is the supplier: | Unsure |
| | (vi) Cable TV or Satellite: | Yes |
| | If you have answered Yes, who is the supplier: | Unsure |

| | | |
|---|---|---|
| | (vii) Broadband: | No |
| **b)** | Is there a septic tank system at your property? | No |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | - |
| | (ii) Do you have a maintenance contract for your septic tank? | - |
| **11.** | **Responsibilities for shared or common areas** | |
| **a)** | Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? | No |
| **b)** | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? | Yes |
| | If you have answered yes, please give details: | West Dunbartonshire Council are factors for the building maintenance and shared repair costs for and maintenance or repairs done by WDC are billed to all owners in the block. |
| **c)** | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | Yes |
| **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? | No |
| **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 |
| **f)** | As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatel-owned.) | No |
| **12.** | **Charges associated with your property** | |
| **a)** | Is there a factor or property manager for your property? | No |
| **b)** | Is there a common buildings insurance policy? | No |
| **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. | |
| **13.** | **Specialist works** | |
| **a)** | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?<br><br>**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:** | No |

| | | |
|---|---|---|
| **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? | No |
| **c)** | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?<br>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. | No |
| **14.** | **Guarantees** | |
| **a)** | **Are there any guarantees or warranties for any of the following:** | |
| **i)** | Electrical work | No |
| **ii)** | Roofing | Dont know |
| **iii)** | Central Heating | No |
| **iv)** | National House Building Council (NHBC) | Dont know |
| **v)** | Damp course | Dont know |
| **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? | No |
| **15.** | **Boundaries** | |
| | So far as you are aware, has any boundary of your property been moved in the last 10 years? | |

**16. Notices that affect your property**
**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? | No |
| **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 the above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.

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

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

| | |
|---|---|
| **Signature(s)** | Lyndsey Walmsley |
| **Date** | 23-07-2020 |

Aberdeen
01224 202800

Ayr
01292 267987

Coatbridge
01236 436561

Cumbernauld
01236 780000

Dalkeith
0131 663 2780

Dumbarton
01389 731682

Dumfries
01387 264333

Dundee
01382 200454

Dunfermline
01383 722337

East Kilbride
01355 248535

Edinburgh
0131 225 1234

Elgin
01343 553939

Falkirk
01324 635 999

Fraserburgh
01346 517456

Galashiels
01896 750150

Glasgow Commercial
0141 331 2807

Glasgow South
0141 649 8020

Glasgow West End
0141 353 2080

Greenock
01475 730717

Hamilton
01698 897548

Inverness
01463 712239

Kilmarnock
01563 520318

Kirkcaldy
01592 205442

Livingston
01506 416777

Montrose
01674 676768

Motherwell
01698 252229

Musselburgh
0131 653 3456

Paisley
0141 889 8334

Perth
01738 638188

Peterhead
01779 470766

St Andrews
01334 477773

Saltcoats
01294 464228

Stirling
01786 450438

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